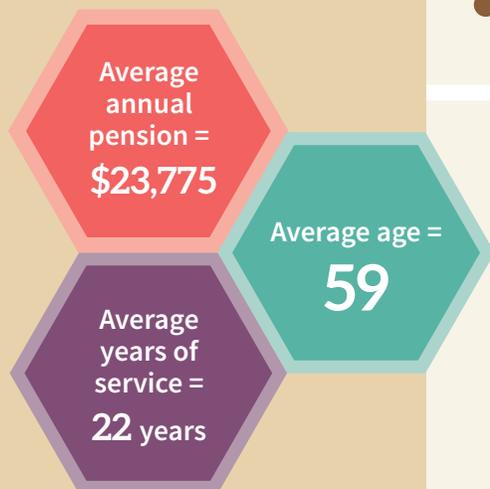




OPERS A tradition of strength

What is the value of OPERS? OPERS' tradition of strength has and will continue to provide secure retirements for Ohio's public employees. Throughout your life, you seek expert guidance from doctors, pharmacists, mechanics—your retirement funds should be handled the same way. The business of pensions can be complex. With your OPERS membership, your contributions are invested for you during your working years—by investment experts.

What OPERS-provided retirement security was for Traditional Pension Plan retirees in 2012:



Good for employees

OPERS' Traditional Pension Plan and Combined Plan members have exceptional retirement opportunities:

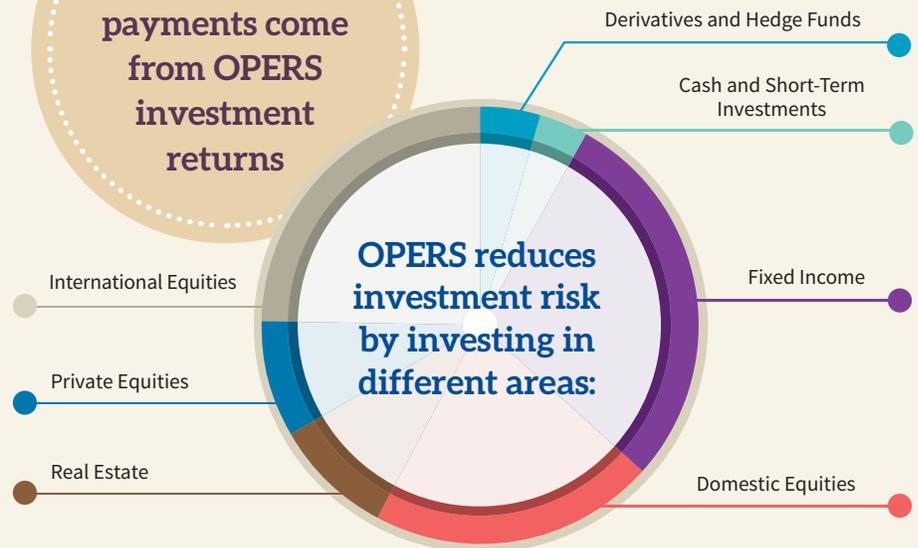
- Access to health care
- Voluntary additional payments
- Turnkey handling of pension benefits—no need to become an investment expert

Good for Ohio

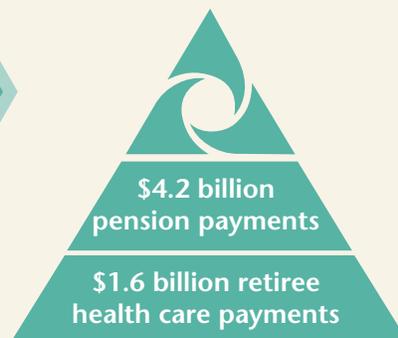


OPERS invests almost \$300 million in businesses headquartered in Ohio. For every dollar paid by public employers, the Ohio economy had a \$3.49 return on that investment.

Almost 2/3 of pension payments come from OPERS investment returns



OPERS payments =



OPERS =

