





Dear Fellow Members:

On behalf of the Board of Trustees (Board) and the management and staff of the Ohio Public Employees Retirement System (OPERS or the System), presented here is OPERS' *Summary Annual Financial Report* for the year ended December 31, 2012. This report provides all stakeholders with an overview of the significant events for OPERS in 2012, and summarizes the major activities of the organization. This summary report highlights information provided in the *2012 OPERS Comprehensive Annual Financial Report* (CAFR), which can be viewed online at www.opers.org.

The theme, A Bright Future: Six Keys to a Secure Retirement, demonstrates OPERS' ongoing commitment to continue our tradition of providing retirement security for our members. We encourage you to review our 2012 activities with that theme in mind.

Key Activities

Pension Plan Legislation: In 2012, landmark pension legislation was passed. This legislation was designed to help OPERS strengthen the pension fund. Simply put, the legislation modifies the retirement eligibility criteria and benefits to provide for the longer life expectancies of our members. The changes will be phased in so that those members closest to retirement are not adversely impacted.

The overwhelming support of our members was an important key to the legislation passing. OPERS worked to educate members on the importance of and the anticipated positive impact from the pension legislation. Our members responded with outreach of their own by requesting their elected officials support the changes. Ultimately, we believe all stakeholders understood that changes today would result in sustainable, long-term benefits to pension funding and health care access. We thank our members for their successful efforts and ongoing support.

Health Care Preservation Plan: Although not mandated, for nearly one-half of our history, OPERS has provided access to health care for retirees. As of December 31, 2012, the health care fund totaled \$12.8 billion, sufficient funding to provide coverage for approximately 10 years. While this is the largest health care trust fund in the U.S., assets are not sufficient to fund health care for current and future retirees under the current plan design.

As a result, OPERS periodically reviews and modifies the health care program, which the Board has the authority to change, in order to allow the program to be sustainable for future generations. In 2012, the Board approved significant program changes, now referred to as Health Care Preservation Plan 3.0.

As with the pension plan changes, the health care changes are being phased in. Our analysis indicates that these changes should strengthen the health care fund to meet future challenges. Again, a key component of the success of these changes was the strong support of our members.

Retirement Decisions—Anticipated Increase a Reality: OPERS embarked on a communication campaign to educate our members about the changes necessary to strengthen both the pension and health care funds. As noted previously, both the pension and health care changes included a phase-in period. Thus, members eligible to retire before the phase-in period had to determine whether they would choose to retire before or after the changes became effective. Members had complete information on both the pension and health care changes, so they were able to make an informed decision. The pension legislation became effective January 7, 2013, allowing eligible members to retire at the end of the year 2012 under the current law with a benefit effective date of January 1, 2013. As a result, OPERS experienced a significant increase in call volumes, counseling, education and retirement processing in the fourth quarter. Because this volume increase was anticipated, OPERS' current staff members were able to provide quality service to members, largely due to the information technology improvements implemented over the last several years.

Our Way Forward: During 2012, OPERS continued the four-year implementation of Our Way Forward (OWF)—a project designed to position the System for the future by providing 24/7 account access with self-service features. As the baby-boomer generation prepares for retirement, OPERS will face an increasing number of retirees. OPERS has long anticipated this increase and has invested in an effort to strengthen our internal systems to support our services without a commensurate increase in staffing. This key internal initiative will provide for increased efficiency and streamlined operations that will enhance service levels, while managing administrative costs.

continued...

Key to a Secure Retirement

In closing, although 2012 represented a year of change, OPERS' steadfast commitment to delivering on our promise of providing retirement security for our members, remains constant. Throughout 2012, our activities were focused on the six keys that have traditionally positioned OPERS positively for the future:

- Member education,
- Strengthening the health care plan,
- Pension plan updates,
- Sound investment policies,
- Partnering with stakeholders, and
- Forward positioning.

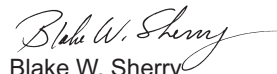
Also in 2012, the Governmental Accounting Standards Board (GASB) finalized new pronouncements for pension accounting and financial reporting. The GASB changes will require OPERS to allocate the pension unfunded liability and expense to all 3,700 OPERS-reporting employers, and for those employers to include their allocated portion of the liability and expense on their financial statements. OPERS is working closely with the GASB to address implementation issues and will work with employers throughout 2013 to provide guidance on the implementation process.

To continue to do well, we must change at a pace consistent with the changes around us. OPERS' pension plan changes resulting from the legislation, and the changes to the health care plan approved by the Board, allow us to make the necessary adjustments to evolve and grow for an even stronger and brighter future. Another change we are pleased to announce is the addition of our new Finance Director, Jennifer Starr, who joined our organization in 2013.

We recognize the most important key to ongoing success is constant communication with our members; we strive to do just that. The support of our members was instrumental to our success; we thank you for changing with us. We look forward to a bright future for OPERS and our members.

Sincerely,


Karen E. Carraher, CPA
Executive Director &
2012 Interim Director— Finance


Blake W. Sherry
Chief Operating Officer



This *Summary Annual Financial Report* is derived from information contained in OPERS' *Comprehensive Annual Financial Report* for the years ended December 31, 2012 and 2011, but does not contain detailed financial information by plan, nor is it presented in a manner to conform to Generally Accepted Accounting Principles (GAAP). For a complete set of financial definitions included in this summary report, please refer to OPERS' CAFR, which is prepared in conformity with GAAP. The 2012 CAFR may be obtained by visiting our website at www.opers.org, or by contacting OPERS to request a copy.

Additionally, those interested in learning more about OPERS' health care program are invited to obtain a copy of the OPERS *2012 Health Care Report*. That report is also available online at www.opers.org as of June 30, 2013.

The OPERS Board of Trustees

OPERS' management and staff work closely with the members of the OPERS Board of Trustees—the governing body of OPERS that is ultimately responsible for the administration and management of all OPERS activities. This dedicated Board meets monthly and receives no compensation, but is reimbursed for necessary expenses.

Cynthia L. Sledz , Chair

Representative for Miscellaneous Employees

Sharon M. Downs , Vice Chair

Representative for Retirees

Frank Ciotola

Governor-Appointed Investment Expert

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Representative for College/University Employees

John W. Maurer

Representative for Retirees

David Payne designee for **Robert Blair**

Director of the Ohio Department of Administrative Services, Statutory Member

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Representative for State Employees

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Treasurer-Appointed Investment Expert

Ken Thomas

Representative for Municipal Employees

James R. Tilling

General Assembly Appointed Investment Expert

Helen Youngblood

Representative for County Employees

Summary Comparative Statements of Fiduciary Net Position

Why is this chart important? It shows you the assets OPERS owns and the liabilities, or obligations, that are pending payment as of the date shown. The calculation of assets minus liabilities represents the funds that OPERS has accumulated to pay pension benefits and health care costs for our current retirees, active and inactive members.

	December 31, 2012	December 31, 2011	Amount of Change	Percentage Change
Assets				
Cash and Receivables	\$4,992,701,305	\$4,402,192,647	\$590,508,658	13.41%
Investments, at fair value	77,617,850,120	71,149,016,095	6,468,834,025	9.09
Collateral on Loaned Securities	6,827,172,458	10,401,223,945	(3,574,051,487)	(34.36)
Capital Assets (Net)	121,172,935	112,092,861	9,080,074	8.10
Prepaid Expenses and Other Assets	3,841,978	779,630	3,062,348	392.80
Total Assets	89,562,738,796	86,065,305,178	3,497,433,618	4.06
Liabilities				
Accounts Payable and Other Liabilities	182,002,586	200,462,272	(18,459,686)	(9.21)
Investment Commitments Payable	1,116,869,935	1,423,836,318	(306,966,383)	(21.56)
Obligations Under Securities Lending	6,816,672,766	10,410,130,422	(3,593,457,656)	(34.52)
Total Liabilities	8,115,545,287	12,034,429,012	(3,918,883,725)	(32.56)
Net Positions Held in Trust for Pension Benefits and Post-employment Health Care				
	\$81,447,193,509	\$74,030,876,166	\$7,416,317,343	10.02%

Summary Comparative Statements of Changes in Fiduciary Net Position

This statement displays the annual additions (income) and deductions (expenses) for the System. Investment earnings and contributions typically make up the majority of the income. Deductions are comprised primarily of benefit payments and refunds.

Investment returns were favorable in 2012. The System finished the year with a total return of 14.40%, compared to the benchmark of 15.04% (see page 10). As a long-term investor, OPERS manages its asset allocation to maximize its returns, while managing risk. Returns have fluctuated significantly over the past several years as the economy continues to recover.

Pension benefits and post-employment health care expenses continue to rise as the baby-boomer generation reaches normal retirement age. However, unlike the national trend of 4.0%, plan design changes approved by the Board of Trustees limited the growth in retiree and dependent health care expenses to only 2.1%.

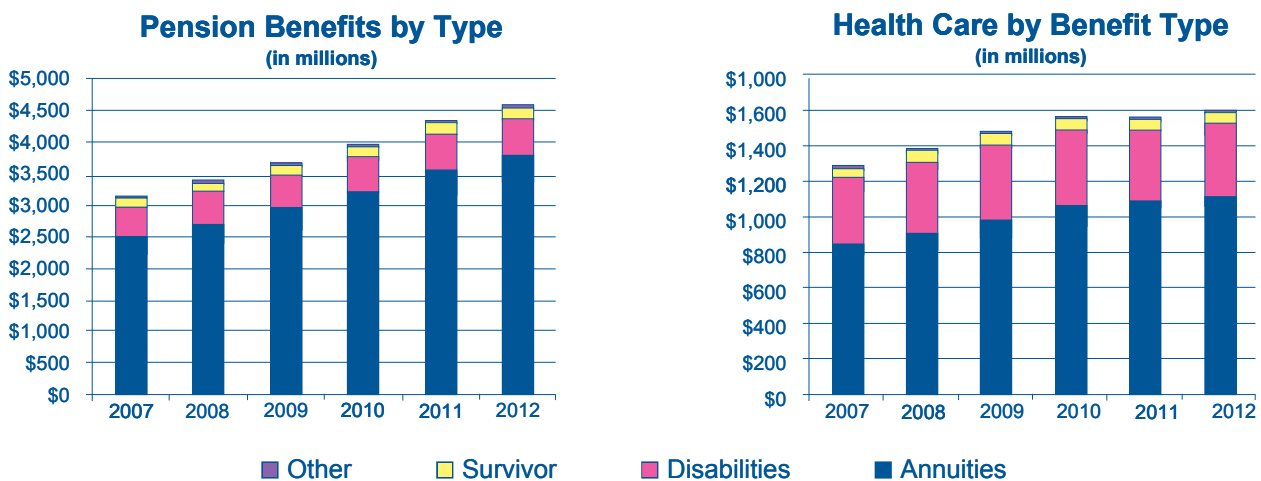
	December 31, 2012	December 31, 2011	Amount of Change	Percentage Change
Additions				
Member Contributions	\$1,426,415,134	\$1,434,755,544	(\$8,340,410)	(0.58)%
Employer Contributions	1,778,728,069	1,809,470,716	(30,742,647)	(1.70)
Net Investment Income	10,375,431,044	179,956,702	10,195,474,342	5,665.52
Other Income	429,924,781	425,298,672	4,626,109	1.09
Total Additions	14,010,499,028	3,849,481,634	10,161,017,394	263.96
Deductions				
Pension Benefits	4,590,938,871	4,329,918,267	261,020,604	6.03
Health Care	1,609,157,697	1,576,457,152	32,700,545	2.07
Refunds	307,486,279	323,672,042	(16,185,763)	(5.00)
Administrative Expenses and Other Deductions	86,598,838	80,178,697	6,420,141	8.01
Total Deductions	6,594,181,685	6,310,226,158	283,955,527	4.50
Net Increase (Decrease)	7,416,317,343	(2,460,744,524)	9,877,061,867	(401.39)
Net Positions Held in Trust for Pension Benefits and Post-employment Health Care:				
Beginning of Year	74,030,876,166	76,491,620,690	(2,460,744,524)	(3.22)
End of Year	\$81,447,193,509	\$74,030,876,166	\$7,416,317,343	10.02 %

The Business of Pension Systems

Retirement benefits include age-and-service annuities, disability benefits provided to those injured during their employment, and survivor benefits provided to the beneficiaries of deceased members. Retirees meeting age-and-service requirements may also be eligible for health care coverage. The graph below displays the trend in retiree benefits for the past six years. This trend is expected to continue to increase as the number of members receiving retirement benefits increases, and because the wage-based benefits of new retirees are typically higher than the wage-based benefits of previous retirees.

In general, defined benefit pensions are determined by a formula based on the number of years of service (YOS) and the highest years of salary (final average salary or FAS), multiplied by a factor determined by statute. The number of new retirees in 2012 declined by 7.9% from the number of members who retired in 2011 as members postponed their retirement effective dates until January 1, 2013 due to the passage of Substitute Senate Bill 343. A key element in the pension formula is years of service. As members continue to work longer, the value of their retirement benefit continues to grow through wage increases that affect FAS, and in the years of service used to compute the benefit.

Substitute Senate Bill 343 was passed in September 2012, with an effective date of January 7, 2013. The Board also approved changes to OPERS' retiree health care plan with phased-in implementation dates over the next several years. See page 6 for a summary of eligibility after these changes.



Although not statutorily required, post-employment health care coverage is currently available to defined benefit members with at least 10 years of qualifying service credit. On average, over the past six years, disability recipients comprise 13% of the retiree population but represent approximately 25%-30% of the health care expenses.

OPERS periodically reviews and modifies the health care program, which the Board has the authority to change, to maintain the solvency of the health care fund. Plan design changes approved by the Board in 2012, with phased-in implementation dates, are designed to strengthen the health care program in order to preserve access to, and provide affordable, meaningful health care coverage for all our members—both current and future.



Member education: OPERS works to provide just the right educational opportunities for members and employers. We provide members, retirees and employers with numerous educational opportunities via retirement seminars, online webinars, and education fairs.

Pension and Health Care Changes

OPERS members are eligible for retirement benefits and health care coverage based on the pension plan they choose, age at retirement, and the number of years of public-employment service. OPERS members are employed in a variety of public positions that are classified into divisions, based on the nature of the employer. State and local employers provide services throughout state government, cities, counties, and local municipalities. These employers also include public libraries and transit authorities. The Law Enforcement and Public Safety divisions include members involved in preserving the peace, enforcing laws, and protecting life and property. The defined retirement benefits for each of these divisions are set by statute.

The tables below display the final eligibility requirements at retirement to receive a pension benefit and health care coverage through OPERS. Legislation was enacted into law as of January 7, 2013, modifying pension eligibility for a defined benefit (Traditional Pension and Combined plans) and included a transition plan to minimize the impact of the changes on members close to retirement.

Employer Division	Retirement Eligibility Requirements After Transition Period		
	State and Local	Law Enforcement	Public Safety
Plan Description	Defined Benefit Plan	Defined Benefit Plan	Defined Benefit Plan
Years of Service Required at Age Eligible for Benefit	Unreduced Benefit: • Age 55 with 32 years of service • Age 67 with 5 years of service	Unreduced Benefit: • Age 52 with 25 years of service • Age 64 with 15 years of service	Unreduced Benefit: • Age 56 with 25 years of service • Age 64 with 15 years of service
	Reduced Benefit: • Age 57 with 25 years of service • Age 62 with 5 years of service	Reduced Benefit: • Age 48 with 25 years of service • Age 56 with 15 years of service	Reduced Benefit: • Age 52 with 25 years of service • Age 56 with 15 years of service

The Health Care Preservation Plan 3.0 changes approved by the Board in 2012 have staggered effective dates and transition plans. For a complete discussion of changes to pension and health care eligibility and transition plans, please see OPERS' *Comprehensive Guide to Pension and Health Care Changes* at www.opers.org.

	Health Care Eligibility Requirements after Transition Period			
	Retiree	Disability Recipient	Spouse	Dependents
Retired Prior to December 31, 2014	10 years of service credit	10 years of service credit	Access through 2019 if under 65; over 65 access provided through Connector	20 years of service and age 60
Retired After December 31, 2014	• 20 years of service credit and age 60 • 30 years at any age (increasing to 32 years with pension changes)	• Health Care coverage for first 5 years of disability • After 5 years: meet age-and-service eligibility or qualify under Social Security Disability Standards • Converted revised disability members must meet age and service requirements		
Over 65 Retirees as of January 1, 2016 (Connector Model)	• 20 years of service credit and age 60 • Health Reimbursement Account	Same as disability recipient retired after December 31, 2014		



Strengthening the health care plan: OPERS recognizes access to health care is important for financial security. OPERS-provided health care is neither guaranteed nor statutorily required, yet the System works diligently so that meaningful access to health care coverage can continue to be offered.

Average Benefits

The number of OPERS retirees continues to increase as the baby-boomer population reaches retirement age. However, the number of members retiring in 2012 actually declined, as compared to 2011, as members waited for Substitute Senate Bill 343 to be signed into law. Many retirement-eligible members planned an effective date of January 1, 2013 to ensure they received the pre-2013 pension-formula calculations. Average annual benefits are based on wages, and are expected to increase as the wave of baby-boomer retirees progresses. This is because wages have historically increased with inflation, and the number of baby-boomer retirees will eventually exceed the number of members who retired a decade or more ago.

Traditional Pension Plan Retiree Population as of December 31, 2012

	Years of Credited Service							All Retirees	
	0-4	5-9	10-14	15-19	20-24	25-30	30+	at 12/31/12	at 12/31/11
Average annual benefit	\$5,105	\$8,641	\$10,571	\$15,715	\$20,989	\$26,821	\$39,477	\$23,720	\$22,878
Average final average salary	\$9,308	\$22,687	\$27,737	\$32,666	\$37,045	\$42,364	\$49,540	\$37,765	\$36,577
Number of Retirees*	2,560	17,960	32,779	26,687	24,116	24,831	60,424	189,357	183,866

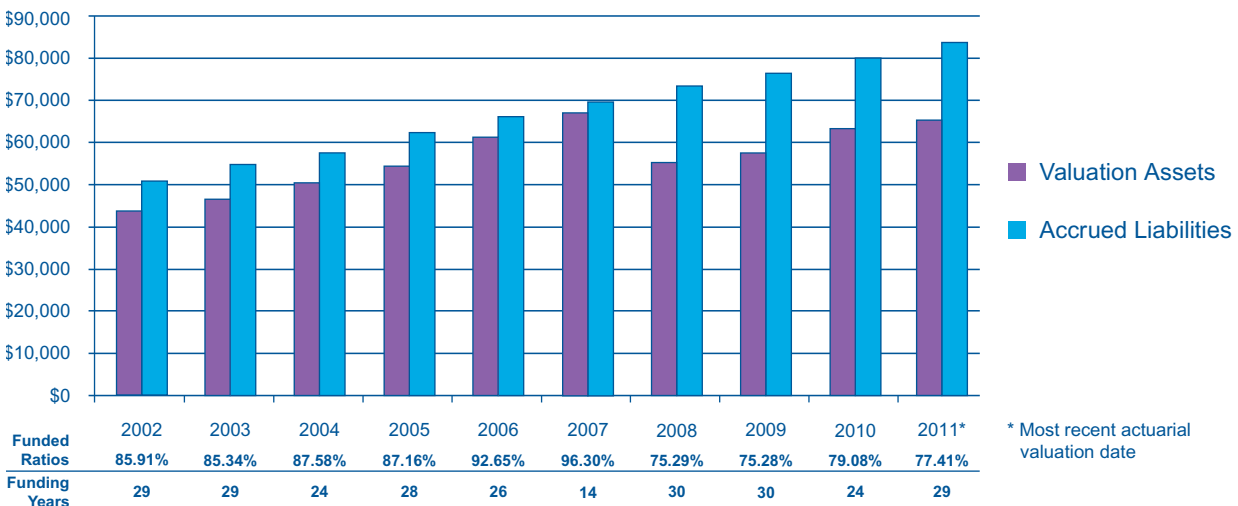
* Excludes Additional Annuity and Money Purchase plans.

Retirement Funding Status

Retiree benefits are funded from employee payroll deductions (member contributions), employer contributions, and income earned from the prudent investment of these funds over the member's career. Retiree pensions are 100% funded at the time the member retires, with reserves transferred to the pension funds from which these benefits are paid.

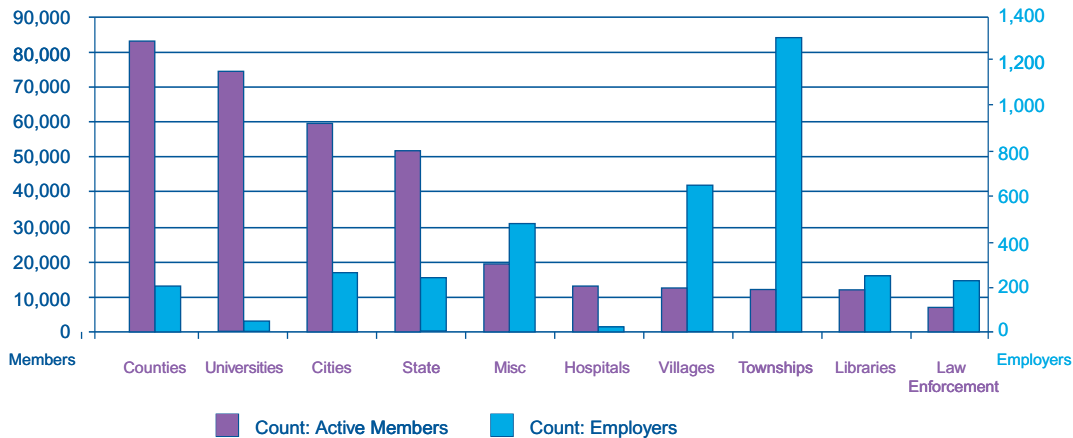
The graph below displays the value of assets available to pay benefits to current and future retirees (valuation assets), compared to the estimated cost of these benefits at each year-end (accrued liabilities). Asset values fluctuate with economic conditions and volatility within the investment markets. Investors who remain focused on long-term goals typically emerge from periods of volatility in a favorable position. As a long-term investor, OPERS has the resources to weather the market turns. Over the past 30 years, three substantial drops in stock market performance have occurred. Despite these fluctuations, OPERS has averaged an 8.55% return on investments—further evidence of successful, long-term investment strategy. OPERS remains positioned to fund all pension liabilities within a 29-year period. OPERS' funded position is expected to improve in the 2012 actuarial evaluation when the impact of the pension changes are reflected.

Funded Ratios—Valuation Assets vs. Accrued Liabilities (\$ in millions)



Meet Ohio's Public Employees by Employer Type

OPERS serves more than 348,000 actively contributing members and nearly 3,700 employers who provide services to Ohio residents. Public employers range from township boards of trustees to city governments providing municipal services, transportation and airport authorities, state government agencies and the judicial court systems, and state-supported universities. The chart below displays the number of active members who work in each of the primary employer groups, providing services and economic stability that touch the lives of every Ohioan.



OPERS Membership

OPERS administers three pension plans on behalf of more than 1 million members. The pension plans include:

- Traditional Pension Plan—a defined benefit plan under which pension payments are determined by a formula set in statute. The formula benefit amount is determined by the member's years of contributing service and final average salary.
- Member-Directed Plan—a defined contribution plan in which both the member and employer contributions are invested by the member, and the member's future retirement benefit is based on employee and vested employer contributions, and investment gains and losses.
- Combined Plan—a hybrid plan in which member contributions are deposited to a defined contribution account, and employer contributions fund a defined formula benefit.

OPERS began offering the Combined and Member-Directed plans in 2003 to new employees and members with less than five years of service as of December 31, 2002. Participation in these plans is a choice members make at the time their employment commences. Members may elect to change plans at intervals during their career.



Pension plan updates: OPERS is diligent in working to preserve and strengthen the pension fund. OPERS anticipated significant changes in retiree demographics and proposed thoughtful pension plan changes to address the longer-life expectancies and larger number of retirees. The changes approved in 2012 will help ensure OPERS' long-term funded status remains strong so that we can continue to provide financial security for current and future retirees.

The chart below displays the number of active, inactive, and retired members in each plan. Inactive members represent members who no longer work in public employment, but have not refunded their employee contributions. These members may be eligible for a future retirement benefit, depending on their age and years of service.

	Traditional Pension Plan	Combined Plan	Member-Directed Plan	Total
Active Members	331,836	6,903	9,496	348,235
Average Age	42.9	42.6	42.1	
Average Service Credit	9.8 Years	6.4 Years	4.3 Years	
Average Salary (FAS)	\$34,569	\$43,052	\$38,448	
Inactive Members	462,597	1,460	3,241	467,298
Average Age	38.6	41.7	38.4	
Average Service Credit	1.3 Years	3.8 Years	2.6 Years	
Average Salary (FAS)	\$7,834	\$35,252	\$29,084	
Retired Members	190,488	55	78	190,621
Average Age	68.1	65.8	67.4	
Average Service Credit (YOS)	21.9 Years*	8.5 Years	N/A	
Average Annual Benefit	\$23,673	\$4,840	\$3,515	
Total Members	984,921	8,418	12,815	1,006,154

Note: Counts contained in this table may include a single member multiple times, if the member has active participation in multiple plans.

* Includes disability retirees and survivors eligible for benefits with less than 25 years of service.

	Traditional Pension Plan	Combined Plan	Member-Directed Plan
Retirement Benefits**			
Plan Type	Defined Benefit	Hybrid	Defined Contribution
Minimum Eligibility Age	Age 55, 25 YOS	Age 55, 25 YOS	Age 55
Benefit Formula	2.2% x FAS x YOS	1.0% x FAS x YOS	N/A

** For retirement effective dates prior to January 7, 2013.

In addition to the pension plans, OPERS administers two health care plans.

- Post-employment Health Care Plan—Members in the Traditional Pension and Combined plans are eligible for post-employment health care coverage funded by a portion of the employer contributions received by the System over the duration of the member's career. Members and their eligible beneficiaries may utilize this coverage only on retirement.
- Voluntary Employees' Beneficiary Association (VEBA)—A portion of the employer contribution for members in the Member-Directed Plan is deposited into a VEBA account. The VEBA functions like a retiree medical account and is available for the member's use upon termination or retirement.

	Post-employment Health Care	VEBA	Total
Active		9,501	9,501
Inactive		3,189	3,189
Covered Lives:			
Retirees & Primary Beneficiaries*	163,940	2,589	166,529
Dependents & Other Beneficiaries	62,456		62,456
Total Members	226,396	15,279	241,675

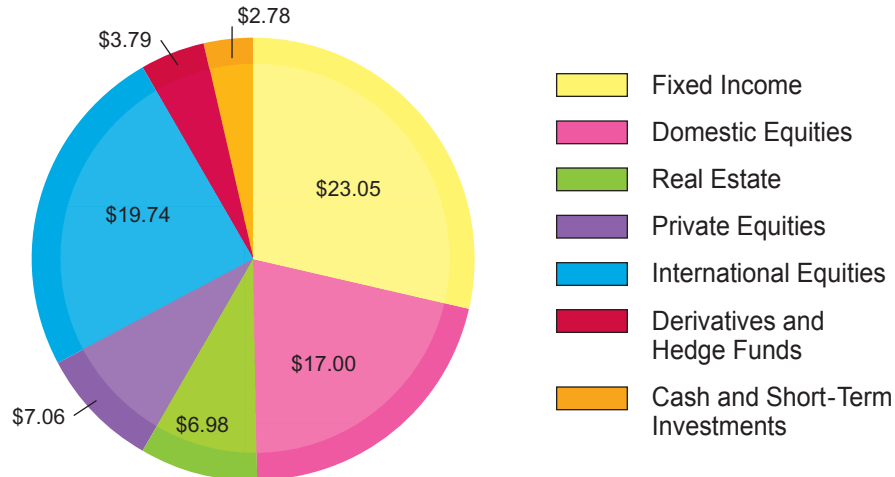
* A primary beneficiary is a survivor of a deceased member continuing to receive coverage on the member's account.

Investment Summary

The foundation for OPERS' financial strength and stability rests upon the diversification of investment assets. In good times and in challenging times, OPERS has been diligent in following a strategic, diversified, asset-allocation plan.

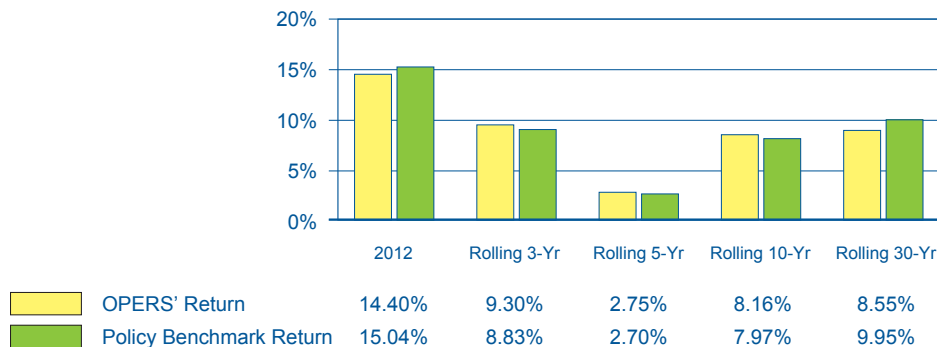
Through diversification, the investment portfolio is designed to meet the System's funding objectives, while managing an acceptable level of risk through varying economic conditions.

This pie chart shows the diversity of OPERS' investment holdings as of December 31, 2012 (in billions).



The 2012 investment market provided a favorable return for OPERS, with a total portfolio return of 14.40%, one of the higher returns for the industry. OPERS is a long-term investor, and as such, focuses on long-term results rather than yearly returns that tend to reflect the economic volatility.

Comparing actual investment returns to specific benchmarks—or goals—is a way of evaluating our investment performance. This chart illustrates OPERS' investment performance over time. Despite the volatility of the investment markets, OPERS has achieved an average annual return of more than 8.5%, exceeding our annual funding requirement of an 8.0% return.



Sound investment policies: Approximately two-thirds of the pension benefit is generated through investment returns. OPERS adheres to time-tested strategies and OPERS-specific investment policies. These strategies and policies help minimize risks inherent within investment markets, yet allow OPERS to maximize emerging opportunities.

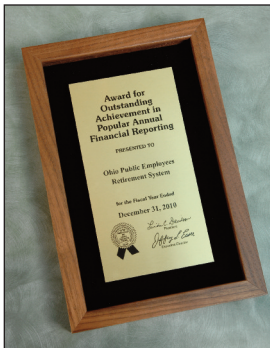
OPERS: Good for Ohio

OPERS is the largest public pension system in Ohio, and the 11th largest public pension system in the U.S. OPERS serves more than 1 million members who live, work, and retire in Ohio, supporting Ohio's economy and its citizens. For every dollar received from employers in 2012, \$3.49 is returned to the economy through pension and health care payments made to retirees. More than 90% of OPERS retirees live in Ohio, spending the majority of their retirement proceeds on goods and services within the state. These benefits provide a secure retirement for Ohio's public employees who do not participate in Social Security, and are funded predominantly from employee payroll deductions (member contributions), and income from carefully managed investments.

Return on Taxpayer Investment

> OPERS' 2012 pension benefit payments to Ohio participants (90% live in Ohio)	\$4.2 Billion
> OPERS' 2012 retiree health care payments	\$1.6 Billion
> Assets invested with Ohio-based companies	\$0.9 Billion
> Assets under management with Ohio-qualified investment managers	\$6.1 Billion
> Fees paid to in-state custodian and to Ohio-qualified investment managers	\$14.9 Million
> Utilizes in-state domestic custodian	\$55.9 Billion

Outstanding Achievement



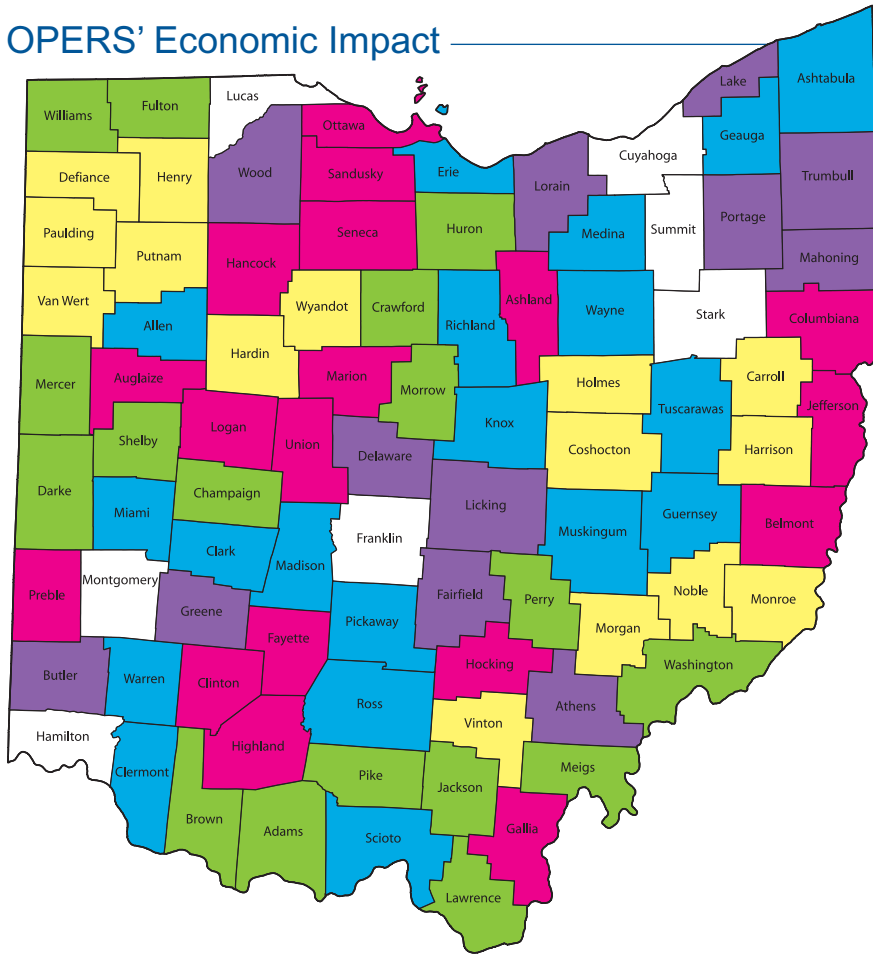
The Government Finance Officers Association of the United States and Canada (GFOA) presented an Award for Outstanding Achievement in Popular Annual Financial Reporting to OPERS for its summary annual report for the fiscal year ended December 31, 2011.

This prestigious national award recognizes conformance with the highest standards of creativity, presentation, understandability, and reader appeal for preparation of governmental popular reports. The award is valid for a period of one year. We believe the current summary annual financial report continues to meet these program standards and we are submitting it to the GFOA for consideration.



Partnering with stakeholders: Throughout 2012, OPERS sought an active partnership with our more-than-a-million members, thousands of public employers, and all Ohioans who recognized the positive economic impact OPERS provides. This partnership proved to be a strong one as stakeholders contacted the legislature to show support for the pension legislation ultimately enacted in 2012.

OPERS' Economic Impact

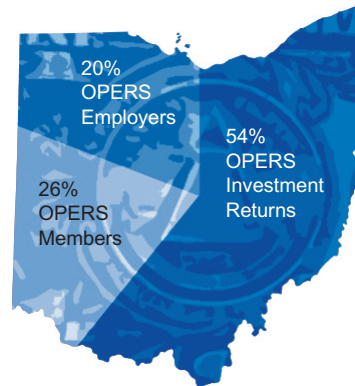


Of the 190,619 retirees in OPERS, 171,928, or 90.2%, remained Ohio residents as of December 31, 2012. Pension benefit payments approaching \$4.2 billion this year are distributed throughout Ohio to retirees and their beneficiaries, representing OPERS' impact on the state's economy.

Color Key

- \$0-\$10 million
- \$10-\$15 million
- \$15-\$25 million
- \$25-\$50 million
- \$50-\$100 million
- \$100 million +

OPERS Pensions



For those retiring in 2012, 80% of the lifetime pension is funded by employee payroll deductions and investment income. The remaining 20% is funded by employer contributions. For every dollar paid by employers, the economy realized a return of \$3.49.

More information is always available via phone, online, mail, or in person.



By phone: Member Services Center
1-800-222-PERS (7377)
8:00 AM-4:30 PM Monday-Friday



Online: www.opers.org



By mail: Ohio Public Employees Retirement System
277 East Town Street
Columbus, Ohio 43215



Online Accounts: <https://member.opers.org/eMBS/jsp/Login.jsp>



Forward positioning: Organizations must anticipate and plan for change, or become obsolete. OPERS remains strong by preparing today for the events of tomorrow. As an organization, we benchmark past activities and mine data to use all available information to constantly position the System for the future.