

# PERSONAL INVESTOR

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## Investing during uncertain times

Wide market swings and investor jitters have made headlines for months, and the bumpy ride is likely to continue.

Most investors find market volatility stressful. Some run for cover, transferring their investments to conservative options until the market returns to "normal." While this approach may feel "safe," it can limit a portfolio's long-term growth potential.

Trying to time the market usually doesn't work. Even the experts can't consistently predict when the markets will rise or fall.

Instead, focus on learning more about how to manage your account and steer your investments through changing conditions.

A video seminar, *Managing Your Individual OPERS Account*, can be viewed online at [www.opers.org](http://www.opers.org). During the seminar, OPERS staff presents information on:

- basic investment education
- the OPERS investment options
- how to choose your investments
- the tools and resources for managing your account

Knowing more about investing for the long term can help put market swings into perspective. It's important to stay calm even when short-term market performance is a concern. If your investments are well-diversified among funds that invest in stocks, bonds and cash equivalents, don't sell in a panic. Chances are you'll do better by sticking with your long-term strategy than those who invest based on what the market did yesterday or last week. ●

## National Save for Retirement Week

Oct. 17-21, 2011

## Bring your big picture into focus

National Save for Retirement Week is a great opportunity to look at where you'd like to be in retirement.

Everyone's picture of retirement is very personal. Set aside time to determine what you want to accomplish. Then check your account to see how these pieces of your retirement big picture fit together.

### Your contribution rate

As a public employee in Ohio, you are required to contribute 10 percent of your salary to OPERS since you do not pay into Social Security. You also have the option to supplement your mandatory contributions by making voluntary contributions or by rolling over assets from another qualified plan into your OPERS account. The more you save, the greater your savings' growth potential. For forms and information about voluntary contributions or rollovers, go to [www.opers.org](http://www.opers.org) or call the OPERS Help Line at (866) 673-7748.

### Your investments

Are the investments you've chosen still an accurate reflection of your risk tolerance and time horizon? It is important to monitor your account balance and investments regularly and make any necessary adjustments to stay on track. Review your account online at [www.opers.org](http://www.opers.org) at least once a year and whenever you have a major life change. ●

## OPERS website offers 24/7 account access

Did you know you can get 24/7 instant access to your personal account online?

By registering to access your account online, you can access online publications and update your address and beneficiary information. You can also request service purchase estimates, register for seminars and rebalance your assets.

To register, visit [www.opers.org](http://www.opers.org), click on *Register for account*, and follow the prompts to set up your personalized account. You can also call the OPERS Member Services Center at (800) 222-7377. ●



# Investing in one step: the OPERS Target Date Funds

The OPERS investment option lineup includes OPERS Target Date Funds that offer a simple, low-cost retirement investing solution.

You just choose the fund whose target date most closely matches the date you expect to begin withdrawing your money for retirement. The fund you select gives you a diversified portfolio in one step. The decisions about investment choices, asset allocation and rebalancing are taken care of for you.

OPERS Target Date Funds invest more aggressively when you are younger and invest more conservatively as you get closer to retirement. By the time you retire, your fund's mixture of investments will focus more on preserving your money while still having some exposure to stock funds which should help produce income for the many years you can expect to live in retirement.

Within the fund you choose, your money is spread across a mixture of the six core OPERS investment options in different asset classes: Stable Value Fund, Bond Index Fund, Stock Index Fund, Large Cap Index Fund, Small Cap Index Fund and Non-U.S. Stock Index Fund.

Each fund's asset allocation is based on the amount of time remaining before the target date. Funds with dates furthest in the future have a higher concentration of stock index funds with an objective to build portfolio value in the early years. Over time, the fund's asset allocation adjusts automatically to a higher percentage of bond index and stable value funds for stability of principal and income.

Upon reaching the target retirement date, the fund converts into the OPERS Target Payout Fund. This is the most conservative of the OPERS Target Date Funds, designed to be the fund from which you will take your distributions or "payouts" in retirement.

Like other investments, OPERS Target Date Funds do not guarantee the rate of return and there is risk and the potential to lose value. Performance of the OPERS Target Date Funds depends on that of their underlying funds.



## Is a Target Date Fund right for you?

You might want to consider an OPERS Target Date Fund if you:

- Don't have time, interest or experience in investing
- Worry about choosing investments
- Prefer to leave investing decisions to professionals

Diversification and shifting to a conservative investment mix over time help to manage risk, but do not guarantee earnings growth. Although the funds seek to meet different investment objectives, meeting these objectives is not guaranteed. Asset allocation, diversification and rebalancing aim to manage risk but do not ensure a profit or protect against loss in declining markets. A target date fund does not automatically assure you will have enough to retire at that time.

For Morningstar fund profiles, visit [www.opers.org](http://www.opers.org). You should carefully read and review all investment information prior to making any investment decisions. ●

## Choices of 10 Target Date Funds

OPERS Target Payout Fund	OPERS Target 2035 Fund
OPERS Target 2015 Fund	OPERS Target 2040 Fund
OPERS Target 2020 Fund	OPERS Target 2045 Fund
OPERS Target 2025 Fund	OPERS Target 2050 Fund
OPERS Target 2030 Fund	OPERS Target 2055 Fund



Program website: [www.opers.org](http://www.opers.org)

Benefits questions and personal data changes: (800) 222-PERS (7377)

Account information and management: (866) OPERS-4-U (866-673-7748)

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### quarterly calendar

The New York Stock Exchange is closed:

- Thursday, Nov. 24, 2011
- Monday, Dec. 26, 2011
- Monday, Jan. 2, 2012
- Monday, Jan. 16, 2012

Transactions made on these days will be processed the following business day.