

PERSONal

INVESTOR

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Staying in the Plan has many advantages

Did you know it's a common myth that you must take your money out of your OPERS account when you change jobs?

You must begin taking a distribution by April 1 following the year you turn 70½ or the year you terminate employment, whichever is later.

Keeping some or all the retirement assets in your OPERS account may offer a number of potential advantages.

Low investment fees

Your OPERS account gives you access to low, institutional pricing on investment management services. You get the benefit of "strength in numbers" as a member of a large group plan. Low fees help keep more of your money working for you, which may make a difference in your account's long-term growth potential.

Diverse investment opportunities

The OPERS investment lineup includes a range of investment options to help you meet your retirement goals. The choices span the risk-return spectrum, giving you the flexibility to diversify your account based on the type of investor you are and your personal situation.

Convenience and helpful services

OPERS provides support and services to help you plan and invest for retirement.

You can access and manage your account online anytime. The www.opers.org website is a 24/7 resource for information about the Plan, investment options, education, services and more. The toll free OPERS Help Line **(866) 673-7748** makes it easy to get answers to your questions and personal assistance.

There are recorded online presentations tailored to Defined Contribution plan participants available at www.opers.org under *Seminar Options*.



Your OPERS account statement is designed to help you understand how your mix of investments performed during each statement period. In addition to the quarterly account statements you receive by mail, you can create statements with different time frames anytime you want by logging into your account at www.opers.org. ●



National Save for Retirement Week
Oct. 20 – 26, 2014

What does your future look like?

How will you spend your days in retirement? Whether it's traveling, spending time with family or simply enjoying a hobby, you could make it happen. Set aside time to review your OPERS account and investments. This week offers an opportunity to think about the future you want tomorrow and take action today.

#RetireHere  

OPERS record keeper is Voya Financial™

The Plan record keeper, formerly known as ING, changed its name to Voya Financial in September. Everything's the same except the name! ●

A checklist for investing throughout your life

As a marriage, the birth of a child, or retirement change your life, your financial planning may need to change, too. Here are some tips for addressing potential life-changing events. You may want your financial adviser to help you with these and other personal transitions.

✓ Marriage

- Identify shared financial goals and begin working together to pursue them
- Review all investment accounts to ensure your combined assets are adequately diversified and appropriate for your goals
- Purchase (or increase) life insurance coverage
- Update beneficiary designations

✓ New baby

- Increase life insurance coverage
- Increase emergency savings
- Start setting aside money for college
- Update beneficiary designations

✓ Empty nester

- Increase contributions to your retirement accounts
- If the size of your home exceeds your needs, consider downsizing to a smaller home and potentially lowering your living expenses

✓ Divorce

- Cancel joint financial accounts, such as credit cards and checking accounts
- Take a fresh look at your plans for the future to determine whether your divorce will affect your financial needs, risk tolerance and time frames
- Increase your retirement account contributions
- Update beneficiary designations

✓ Raise, inheritance or windfall

- Increase contributions to your retirement accounts
- Increase your emergency savings
- Pay off debt
- Review your investment strategies
- Assess insurance coverage, particularly if a windfall results in an increased standard of living

✓ Retirement

- Develop a budget to determine how much you will need for ongoing living expenses
- Decide whether you want to stop working or work part time or seasonally to maintain an ongoing source of income
- Apply for Medicare when you become eligible
- Determine sources of medical insurance to help you finance health care not covered by Medicare
- If you are older than age 70½, review your voluntary retirement plan and traditional IRAs to determine when you must start taking Required Minimum Distributions (RMDs) and how much you'll need to withdraw



quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- Thursday, Nov. 27, 2014
- Thursday, Dec. 25, 2014
- Thursday, Jan. 1, 2015
- Monday, Jan. 19, 2015

NYSE closes at 1 p.m.:

- Friday, Nov. 28, 2014
- Wednesday, Dec. 24, 2014



Program website: 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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