

### In this issue

Could your OPERS account use a tuneup?

Trustees approved changes to the Member-Directed and Combined Plans

Update your personal information with OPERS

## Could your OPERS account use a tuneup?

Tax time offers an annual reminder to give your finances some attention. You may want to check your OPERS account's fiscal fitness in these areas.

### Review your beneficiary information.

If you have not done so recently, look at the beneficiary designations you have on file for your accounts and make any changes or updates you deem necessary. Your beneficiaries are the individuals who would receive your retirement plan benefits in the event of your death. If your beneficiary designations no longer reflect your current wishes, it may be time for an update.

Your beneficiary designations apply to all retirement plans in which you have service. You can update your beneficiary information by accessing your account online or by submitting a paper *Beneficiary Designation Form (A-3U)* available at [www.opers.org](http://www.opers.org). If you have questions, call (800) 222-7377.

### Assess your situation and investments.

It's important to review your account balance and investments periodically. You want to be certain that your investment strategy and investments are appropriate based on the number of years you have left until retirement.

Read your statements carefully and check your account at [www.opers.org](http://www.opers.org). If you have built your own portfolio of OPERS core funds and need to adjust your mix, you may wish to turn on the automatic rebalancing feature for your account. When you choose this feature, your account is rebalanced according to your desired asset allocation mix using the same percentages as you have directed for your future contributions. Asset allocation and rebalancing are strategies that do not guarantee better performance or prevent loss in declining markets, but may help manage risk. To activate automatic rebalancing, log into your OPERS account at [www.opers.org](http://www.opers.org). Go to the *Manage Investments* tab and select *Rebalance Account*.

Keep in mind that if you have invested in the OPERS target date funds, rebalancing is done for you by investment professionals.

Prior to investing, you should read the *OPERS Investment Options Disclosures* document, Morningstar® fund profiles and past fund performance sheets available at [www.opers.org](http://www.opers.org) or call the OPERS Help Line at (866) 673-7748 to request the information.

### Ask for help when you need it.

The OPERS Help Line is staffed with representatives ready to answer questions about managing your OPERS account. Call the OPERS Help Line at (866) 673-7748, Monday through Friday, 7:30 a.m. – 5 p.m. ●



# Trustees approved changes to the Member-Directed and Combined Plans

The OPERS Board of Trustees approved changes to the Member-Directed and Combined Plans that will go into effect July 1, 2015 and Jan. 1, 2016. More information on these plan changes can be found in the Spring 2015 issue of *Ohio PERS News: Your Benefit Connection*. ●

## Update your personal information with OPERS

It is important for you to let OPERS know of any changes in your personal data, including your address and beneficiary designations.

By keeping your personal information current, you will receive vital information from OPERS on a timely basis, including your quarterly account statements, newsletters and special mailings. Remember, giving your employer a change of address does not automatically mean it is updated with OPERS.

Here are two easy ways to make changes to your personal data:

- Log into **www.opers.org**. Click on the **Register for Account** button in the **Access Your Account** section (top, right corner of the home page). You will need your Social Security number and an active e-mail account to register.
- Or call the OPERS Member Services Center at **(800) 222-7377**. ●



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

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.

- **Monday, May 25, 2015**
- **Friday, July 3, 2015**