

PERSONal INVESTOR

THIRD QUARTER 2015



National Save for Retirement Week Oct. 19 – 23, 2015

National Save for Retirement Week is a national effort, approved by Congress, to encourage Americans to prepare for retirement. This week is a great time to review your OPERS account's balance and investments. Make sure your investment choices are appropriate for your age and the level of risk you feel you can tolerate. By thinking about your situation and your account now, you give yourself time to take action before the year ends. ●

Fee changes coming in 2016

Changes to the fee structure of the OPERS Member-Directed and Combined Plans, approved by the OPERS Board of Trustees, will go into effect Jan. 1, 2016. A summary chart of the changes and a list of frequently asked questions are available at www.opers.org. Detailed information can also be found in the Spring 2015 issue of *Ohio PERS News: Your Benefit Connection*. ●

OPERS fund profiles help you weigh your choices

Before you choose among the OPERS investment options for your OPERS account, take a close look at the Morningstar fund profiles.

OPERS partners with Morningstar® Inc., a leading provider of independent investment research, to provide profiles for the OPERS investment options. Updated quarterly, these one-pagers present important facts to know before you invest.

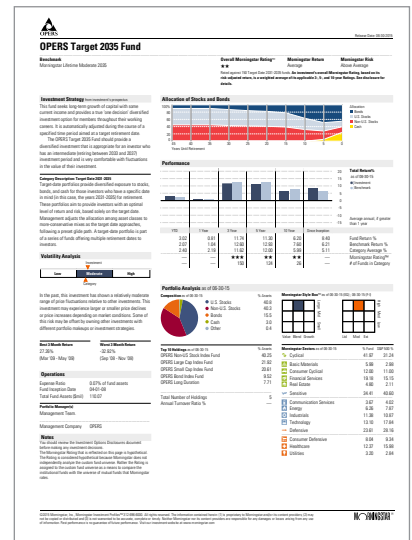
Investment objective. At the top, you will read about the investment's goals and the strategy to pursue those goals. There are details about the fund's investments, investing risks to be aware of and how much fluctuation in returns an investor can expect.

Fund style and rating. Midway on the right side of the profile, you will see the Morningstar® Style Box™ that answers questions about what's in an investment's portfolio: Are the companies large or small and value or growth-oriented? Do the bonds have long or short maturities? Are they of high or low quality? The Morningstar Rating™ measures risk-adjusted returns relative to other investments in the same category. The OPERS funds receive one to five stars based on how they ranked compared to the other investments in the category.

Performance. In the middle section, charts and tables display the performance data for the OPERS investment option compared with its market benchmark. The OPERS investment option's volatility, or risk, is measured and displayed alongside the category's average risk level. The fund profile also includes information about the expense ratio, underlying composition, top 10 holdings and total fund assets.

The latest profiles are released about a month after each quarter ends and are available at www.opers.org.

In addition to reading the Morningstar fund profiles, you should review all information prior to making an investment decision. More information about the OPERS investment options including fund expenses, the Investment Options Disclosures, Target Date Fund glide paths and past fund performance sheets can be found at www.opers.org. ●



Sign up today to go paperless

You can sign up to receive your quarterly statements and account transaction confirmations from OPERS in electronic form instead of by mail.



Switching to electronic delivery is easy and has advantages:

- You can cut down on clutter and paperwork
- You can create a custom account statement any time for a variety of time periods: monthly, quarterly and specific time ranges.
- It's better for the environment.

To set up this option for your OPERS account, follow these steps:

- Access the OPERS website at www.opers.org and log into your OPERS online account.
- Link to your account balance by clicking "View your (Member-Directed or Combined) Plan account."
- Click "User Preferences" on the horizontal NAV bar at the top of the screen.
- Click "Mail Preference" on the vertical NAV bar on the left hand side of the screen.
- Under "Preferred E-mail Address," type in and then verify your desired e-mail address.
- Under "Change Delivery Method," select "E-mail Notification." Please note that you can select to either have all statements and correspondence sent via e-delivery or you can select one or the other.
- Read the Terms & Conditions, click on the "I Agree" box and click "Submit" at the bottom of the page.
- You will see a message indicating that you have successfully changed your mail preferences to electronic delivery. You will also receive a confirmation e-mail at your preferred e-mail address.

When new correspondence or a new quarterly statement becomes available, you will be notified via e-mail at your preferred email address. The e-mail will specify whether the new electronic document is an account statement or a confirmation letter.

To view your electronic documents, follow the steps above down to click on "My Mailbox" on the horizontal NAV bar at the left hand top of the screen. Then select either "Correspondence" or "Account Statements" from the vertical NAV bar on the left hand side of the screen and select the document you wish to view from the list provided. ●



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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quarterly calendar

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

- Thursday, Nov. 26, 2015
- Friday, Dec. 25, 2015
- Friday, Jan. 1, 2016
- Monday, Jan. 18, 2016

NYSE closes at 1 p.m. EST:

- Friday, Nov. 27, 2015
- Thursday, Dec. 24, 2015