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Changes coming to your online account

OPERS is increasing security requirements for Online Account Access.

A few years ago, OPERS took an initial step by changing user IDs from Social Security numbers to an ID that was between six and 20 characters long and consisted of letters and numbers. However, OPERS wasn't able to make the same changes to the password, and it was left as the current six-digit format. OPERS is now proud to announce that it will be making similar enhancements to the password later this year.

Starting at the end of November, the requirements for passwords will be increased from six characters to a minimum of eight characters with no limit on the maximum number of characters. Passwords

will need to consist of at least three of the following four items: uppercase letters, lowercase letters, numbers, and special characters.

If you log into your account online after these changes are implemented, you will be prompted to change your password so it complies with the new requirements. You will not be able to access your account online until this change is executed.

OPERS strives to provide the highest level of security for its members when it comes to accessing their account information and will continue to follow industry best practices wherever possible. ●



Voice Response Unit to shut down

Recently, enhancements to OPERS Online Account Access made it more user-friendly — and your one-stop shop for all your account information.



As a result, OPERS will be shutting off the automated Voice Response Unit (VRU) on the OPERS Help Line in late November, which will coincide with the changes we are making to the online account password. This change will also ensure that you have a more secure method to access your account information. You see, unlike Online Account Access that can utilize letters and special characters in its username and password, VRU can only accommodate using numbers, specifically a Social Security number, for the user ID and a six-digit number for the password.

Beginning in November, if you call the OPERS Help Line **(1-866-673-7748)** between 8 a.m. and 4:30 p.m. on days the stock market is open, you will hear a brief message before being connected with a Plan Participant Services Representative. If you call this number outside normal business hours, you will receive a message asking you to call back during normal business hours or to access your information online. Since you can access your account information online, 24 hours a day seven days a week, and perform all transactions that can currently be performed on the VRU, OPERS is taking another step to ensure that your account information is as secure as possible while at the same time providing you 24/7 access to your account. ●

Yours, mine, and ours: retirement planning tips for couples

Planning for retirement can be a little more complex for couples earning two incomes.



It's not unusual for one individual to be eligible for retirement benefits significantly earlier than the other or to have more money set aside. Investing styles and financial habits can differ, too.

Pursuing the goal of retiring together requires a long-term approach. To avoid "double vision," consider taking these steps.

Picture it together

You will face decisions about your retirement lifestyle choices: where you plan to live, whether you plan to maintain more than one residence, and what you plan to do with your time. These factors could affect the size of a combined nest egg you may need when you are both retired.

Getting started

To do the planning necessary to help meet your future retirement needs, it's important to address these questions:

- ? Do you understand each other's financial objectives?
- ? Do you need to negotiate priorities regarding how you'll spend time and money during retirement?
- ? Do you and your spouse or partner expect to retire at different times? Make sure your planned retirement dates are realistic.
- ? Have you calculated how much money you are likely to need for your retirement? Do both of you think this amount is realistic?

Take inventory

As a couple, your combined retirement assets are not just limited to what you may have accumulated in your current employers' retirement plans. You also need to consider any older accounts that are still sitting in former employers' plans or assets that have been moved to rollover IRAs. Identify areas where a joint planning effort may be helpful.

Diversify

Diversification involves spreading your money among different types of investment options so that any losses in one area may be offset by potential gains elsewhere. It's important for you and your spouse or partner to evaluate all of your accounts to see whether the overall investment mix is well diversified.

For example, if you and your spouse or partner have similar investment portfolios, your overall level of risk could be higher than you realize, since a decline in one portfolio would likely be accompanied by a similar decline in the other. If that's the case, you might want to rebalance your asset allocation. You might want to shift money that's already in your accounts to different asset classes (stocks, bonds, and cash equivalents) or direct future contributions to the under-represented asset classes. Of course, diversification and asset allocation do not guarantee a profit or protect against loss in declining markets.

Make a date to talk

Discuss your retirement future as a couple. The tools and services available through the Plan can help you with planning and investing for retirement. Consider whether a financial professional could assist you with your specific situation as dual earners. ●



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 this date when the New York Stock Exchange is closed will be processed the following business day.

- Monday, September 3, 2012