

PERSONAL INVESTOR

In this issue

Guessing isn't good enough:
set your retirement goals

Join in during National
Save for Retirement Week

VRU ends in November

Password changes
delayed until March

How to obtain or create
account statements

Guessing isn't good enough: set your retirement goals

Athletes understand the importance of setting goals. It helps them stay focused as they train and plan for the next competition. You should do the same when making projections about your retirement future.

Many people continue to be unaware of how much they need to save for retirement. According to the *2012 Retirement Confidence Survey* by the Employee Benefit Research Institute, more than half of workers (56 percent) report they and/or their spouse have not tried to calculate how much money they will need to have saved by the time they retire so that they can live comfortably.

It's important to define your goals as specifically as possible. Vague goals like "a few hundred thousand dollars for retirement" probably won't help you much. Instead, come up with a meaningful, customized estimate. You can set realistic goals by using your choice of retirement planning calculators on the Internet or by consulting with your financial adviser. ●

VRU ends in November

OPERS will shut off the automated Ohio PERS Voice Response Unit (VRU) on the OPERS Help Line in late November.

After that time, when you call the OPERS Help Line at **(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. Calls made outside normal business hours will reach a message asking you to call back during normal business hours or access your information online. The OPERS website provides instant access to your personal account. Visit **www.opers.org**, click on **Register for account**, and follow the prompts to set up your personalized account or call the OPERS Member Services Center at **(800) 222-7377**. ●

Password changes delayed until March

In last quarter's newsletter, we informed you the password requirements for your OPERS online account would be changing in November. You would be required to create a new password that would be at least eight characters long and include at least three of these four items: uppercase letters, lowercase letters, numbers and special characters. A decision has been made to delay the implementation of this project until March 2013. We will keep you updated on this enhancement in upcoming newsletters. ●

Join in during National Save for Retirement Week

National Save for Retirement Week is Oct. 21-27, 2012.

This is an excellent time to review your Plan account and investments. Are you saving enough for retirement? Saving and investing strategies that are right for one stage of life may not be right for another. Think about your current situation. If necessary, make adjustments to stay on a direct path to your retirement objectives. ●

How to obtain or create account statements

You currently receive account statements every quarter. However, there may be times when you need to have an account statement or account value generated on an ad hoc basis. OPERS offers two online features that allow you to create an account statement any time you want by logging into your account at www.opers.org.

Retrieve past statements

Copies of previous quarterly statements are saved in a folder within your online account. After you log into your account, simply click on the "My Mailbox" link and then click on the "Prior Statements" link. All quarterly account statements dating back to the second quarter of 2010 are available in this folder.

Create custom statements

If a quarterly statement is not sufficient and you need an account statement with a different date range, you can create a customized account statement.

When you log in to your account, move your cursor to the "My Account" link in the blue bar beneath the OPERS logo and from the drop down menu that will

appear, select "Statement." Click on the blue button near the middle of the screen labeled "Generate Statement." This will take you to a screen where you enter in the parameters of the statement you desire, choosing "Year to Date," "Quarterly," "Monthly" and "Specify Period."

If you select either "Quarterly" or "Monthly," you will be asked to select the quarter or month you would like created. In either case, you can create statements for up to 24 months (eight quarters) prior to the current date. By selecting "Specify Period," you can customize the statement period for any time frame from the present to the past 24 months. ●



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.

- Thursday, Nov. 22, 2012
- Tuesday, Dec. 25, 2012
- Tuesday, Jan. 1, 2013
- Monday, Jan. 21, 2013