THE BENEFITS OF MEMBERSHIP:
Ohio PERS helps you plan for the future by offering several ways to obtain an estimate of your monthly annuity payment at retirement.

Online estimates – If you are participating in the Traditional Pension Plan, you can obtain an estimate of your monthly annuity payment at retirement by visiting www.opers.org and accessing the Member Benefits System (MBS). You can use this online tool to help plan for your retirement at any time.

If you have not used MBS before, you will need to register and receive a Personal Identification Number (PIN). Your PIN will arrive by mail five to seven days after you register. Once you have received your PIN, you can use the estimate calculator within MBS to instantly obtain an estimate of your monthly annuity payment. Estimates obtained through MBS are the most accurate available because all of your personal and account information on file with Ohio PERS will automatically populate the fields of the estimate calculator. If you are not a registered MBS user, you can still use our online benefit estimator to estimate your Traditional Pension Plan annuity payment. However, you will need to provide your own benefit information including an estimate of your final average salary and your service credit amount. The benefit estimator can be found by clicking on ‘Members’ on the homepage and then choosing ‘Traditional Pension Plan’ at the next screen.

Estimates by mail – Ohio PERS will also provide you with an estimate of your retirement benefit by mail. You can request an estimate by calling us, writing the Ohio PERS office, or sending an e-mail request to benefitquestions@opers.org. Please allow 10 business days to receive your estimate by mail.

Personal statement of estimated benefits – Retirement benefit estimates are also provided within your annual Personal Statement of Estimated Benefits. Each spring, Ohio PERS mails a personalized account statement to each of our members participating in the Traditional Pension Plan and the defined benefit portion of the Combined Plan. These statements provide estimates for various retirement scenarios provided we have your accurate personal and beneficiary information on file. Those who participate in our Member-Directed Plan receive quarterly statements detailing their account.
Once you have chosen a retirement date

Retirement Readiness seminar – When you are 18 months to a year away from your anticipated retirement date, please plan to attend a Retirement Readiness seminar. These seminars are available throughout Ohio and they cover Ohio PERS benefits, payment plans, service credit, required paperwork, and health care coverage enrollment. You will receive a personalized benefit estimate when attending this seminar. Registration is required and the most current dates and locations can be found at www.opers.org. Please use the online registration feature or call us to register.

Retirement counseling session – Once you have decided on a retirement date, you can also receive a personalized benefit estimate and one-on-one counseling by scheduling an appointment with one of our retirement counselors. This appointment can be held at the Ohio PERS office in Columbus, at a remote location (dates and cities are listed on page 7 and on the Ohio PERS Web site), or even by phone. Please call us at 1-800-222-7377 to schedule a counseling session. We prefer that you schedule your in-office or phone counseling appointment at least 10 days in advance. Walk-ins are also welcome at the Ohio PERS office.

Once you receive an estimate, either online, by mail, at a seminar, or during a counseling session, please be sure and review your personal and beneficiary information as well as your salary and service credit amounts. If you have any questions or concerns, contact Ohio PERS. Remember, this is just an estimate based on information available at the time of request. Your actual benefit amount cannot be determined until you retire and we receive final paperwork from your employer. Members in the Traditional Pension or Combined Plans can reach us at 1-800-222-7377. Members covered under the Member-Directed or Combined Plan may call the Ohio PERS Help Line at 1-866-PERS-4-U (1-866-673-7748).

Ohio PERS recommends that you complete and submit your retirement application and all other necessary forms and documentation approximately 60 days prior to your effective date of retirement. You can receive a packet containing all of the necessary forms and detailed instructions by attending a Retirement Readiness seminar, scheduling a counseling session, or by calling 1-800-222-7377.
Ohio PERS is pleased to announce that we ended 2005 with total assets of approximately $69 billion, an increase of approximately $4.5 billion over 2004 results of $64.5 billion. Overall, we achieved a 9.03 percent return on investments during 2005, surpassing our target actuarial rate of 8 percent.

Jennifer C. Hom, director of investments, said that all asset classes beat their benchmarks, thereby improving the financial status of Ohio PERS’ pension and health care programs. “Our disciplined, long-term investment orientation continues to work well for the Ohio PERS fund and our members,” Hom said.

2005 marks the third consecutive year that the fund has had positive returns. The Ohio PERS fund earned a return of 25.3 percent in 2003 and 12.5 percent in 2004.

Approximately 63 percent of our investments are managed internally through a staff of 51 investment professionals with the balance managed by external money managers in Ohio and throughout the world. The fund has one of the best solvency rates in the country with 88 cents of every $1 owed in benefits covered. Ohio PERS distributes $3.7 billion annually in pension benefits and health care coverage to almost 152,000 retirees.

Industry reports list Ohio PERS as the largest state pension fund in Ohio and the 10th largest state pension system in the U.S.

Contribution rates rise for employers and members

Beginning with the first pay in January 2006, both Ohio PERS employers and members saw an increase in their contribution rates. These increases are the first step towards improving the solvency of Ohio PERS’ health care fund.

We have received a number of questions from members regarding these contribution rate increases. One of the most common inquiries is regarding the discrepancy between the rate increases for employers and members. Member contribution rates will rise from 8.5 percent to 10 percent (an increase of 1.5 percent) over three years. Employer contribution rates will rise from 13.31 percent or 13.55 percent to 14 percent (an increase of .45 or .69 percent) during this same period.

At the end of the three-year period both members and employers will be contributing the maximum amount currently allowed by law. At first glance it would appear that employers are not subject to as large an increase as members. This is simply because employers are currently contributing at a rate closer to their statutory maximum than are members. The current member contribution rates allow for more growth before reaching their maximum.
Ohio PERS member services staff was busy in 2005

Ohio PERS recently compiled and announced our member services statistics for 2005. The proof is in the numbers — once again we have honored our commitment to providing high-quality service.

2005 member services review
- Ohio PERS member services staff answered 480,579 phone calls.
- The average call was answered in 20 seconds, a big improvement over 79 seconds in 2004.
- Only 1.28 percent of callers hung up before their call was answered, decreasing from 5.9 percent in 2004.
- The total number of active and retired members attending an educational seminar was 5,937.
- Member services staff conducted a total of 19,883 counseling sessions at our office in Columbus.
- 2,539 counseling sessions were conducted at remote or employer sites and 643 sessions were conducted over the phone.
- Our member services staff conducted 165 group presentations at employer sites and 7,356 members attended.

Ohio PERS Retirement Board update

The following newly elected members were sworn in at the Board’s January meeting. They will serve four-year terms beginning this year.

Cinthia Sledz, representative for miscellaneous employees since 2002, was re-elected to a second term. Sledz is employed as a librarian with the Cuyahoga County Public Library. She has been a member of Ohio PERS for approximately 17 years and is a member of SEIU District 1199.

Helen Youngblood was sworn in as the county employee representative. Youngblood is a case manager for Mahoning County Department of Job and Family Services and has been a member of Ohio PERS for 23 years. She has been the president of AFSCME Local 2001 since 1982. She is also a trustee of the AFSCME Ohio Council 8 Executive Board, with responsibility for the union’s audits and financial accountability.

John W. Maurer was sworn in as a retired member representative to the Board. He previously served in an elected position on the Board from 1991 through 1994. Maurer is a retired administrative law judge. He is a certified employee benefit specialist and has extensive experience and advanced training in investing and health care planning for public pension systems.

The following are changes affecting the statutory and appointed members of the Board.

Carol Nolan Drake, has been named to the Ohio PERS Retirement Board. Scott Johnson recently retired from his position as Director. His successor, Carol Nolan Drake, has been named to the Ohio PERS Board.

Zuheir Sofia, Board investment expert appointed by the General Assembly, resigned his position at the end of 2005. We will announce his replacement when we are advised of the General Assembly’s choice.
In 2006, each issue of Ohio PERS NEWS will include a separate section devoted to our retiree health care plan. We will use this section to help prepare you for the implementation of the new Ohio PERS health care plan in 2007. Although you may be years away from retirement, we want to be sure you are fully prepared for the changes and have the information you need to make retirement plans. This section will also include articles addressing wellness issues, features describing how to maximize your health care dollars, and information on our efforts toward shaping health care policy.

The decision to introduce a standing health care section was based partially on the results of a survey conducted last year to evaluate our membership’s awareness of the implementation of our new health care plan effective Jan. 1, 2007. The survey results indicate that 39 percent of respondents (both active and retired members) are aware of the upcoming changes. This statistic convinced us to devote more effort toward educating our members about the new plan.

The survey results also indicate that our active members prefer to receive information from OPERS in the form of a newsletter. This knowledge guided our decision to continue utilizing the newsletters for that purpose and expand our coverage of health care topics this year.

The most important aspects of the new plan affecting our active members are listed on the following page under the heading of The new OPERS health care plan - What you need to know. This list will appear repeatedly in 2006 as a reminder, and we will be discussing each of the items in detail throughout the course of the year.

Making changes to our current health care plan is vital. Our health care expenditures have risen from $440 million in 1998 to more than $1 billion in both 2004 and 2005.

Another item that will always be included within this health care section is the column titled Need more information? This column lists a number of ways for you to find out even more about the new health care plan. Please review this column in each issue. We will be adding information about new Web site tools, publications, and additional seminars as they become available.
We would like to remind you that Ohio PERS has partnered with the Ohio Tobacco Use Prevention and Control Foundation to promote the Ohio Tobacco Quit Line. This partnership is an effort to promote healthy behaviors that have a significant physical and financial benefit.

As an Ohio resident, you now have access to a free and confidential tobacco cessation service through the Ohio Tobacco Quit Line. The service connects people who want to quit using tobacco with trained counselors who can guide and support them through the process. The program includes telephone counseling sessions for eight weeks. Participants will be able to contact a designated counselor as often as they like while the counselor will contact them five times during the eight-week session.

Also, check with your current health plan, as some providers will coordinate with the Quit Line to provide an eight-week supply of nicotine replacement patches. Ohio PERS provides this service for retired members covered under our health care plan. Since we announced this partnership late last year, more than one hundred retired members are taking advantage of this program.

We encourage both our active and retired members who smoke or use tobacco in any form to take advantage of this unique opportunity to stop. Healthier behavior now will have significant physical and financial benefits later and will help to contain the spiraling costs of health care.

Interested in quitting?
If you are interested in taking advantage of this program, simply call the Quit Line at 1-800-QUIT-NOW (1-800-784-8669)!

As another step in our work to curb skyrocketing health care costs, Ohio PERS is leading an initiative to encourage hospitals to report on key quality and safety practices they have implemented to prevent medical mistakes. The survey results, compiled by the Washington DC-based Leapfrog Group, will be made available online to aid consumers in assessing the quality of local health care providers.

On March 1, Ohio PERS sent letters to 24 hospitals in Franklin and surrounding counties strongly encouraging them to complete the Hospital Quality and Safety Survey available March 20. The survey gathers important information used to measure key indicators of quality and safety. We feel it is extremely important for Ohio hospitals to complete the survey, provide measurement and accountability information and do their part to help consumers make better health care decisions that will ultimately hold down costs.

The need for consumers to make more informed health care decisions will undoubtedly increase the need for transparency from our Ohio hospitals.

With this type of information available, a valid comparison can be made between hospitals using criteria other than proximity and at what hospital a physician has privileges.

We will continue to provide updates on this initiative including information on how to access the survey results when they become available.
The new OPERS health care plan
what you need to know

1 Beginning Jan. 1, 2007, OPERS will implement changes to the structure of our retiree health care plan in order to improve the financial solvency of our health care fund in the face of constantly rising health care costs.

2 Group 1 - members who are retired or are eligible to retire prior to Jan. 1, 2007 will receive an allowance equal to 100 percent of the cost of health care coverage in 2007.

Under the new plan, retirees who become eligible to retire with health care coverage after Jan. 1, 2007 will receive a monthly health care allowance based on their years of service at retirement.

Group 2 - members who will be eligible to retire after Jan. 1, 2007 and were hired prior to Jan. 1, 2003 will receive an allowance if they have at least 10 years of qualifying service credit at retirement. The allowance will increase with each year of service and range from between 50 percent of the cost of health care coverage with between 10 and 15 years of service to 100 percent with 30 years of service.

Eligible family members will receive an allowance of between 25 and 90 percent of the retiree’s allowance depending on the retiree’s years of service.

Group 3 - members who were hired after Jan. 1, 2003 with no prior service credit will receive an allowance if they have at least 10 years of qualifying service credit at retirement. Members with between 10 and 15 years of service at retirement will receive an allowance equal to 25 percent of the cost of health care coverage. The allowance will increase with each year of service and range from between 25 percent with 15 years of service to 100 percent with 30 years of service.

Eligible family members will receive an allowance of between 12.5 and 65 percent of the retiree’s allowance depending on the retiree’s years of service.

3 Our new health care plan is cafeteria style. Retirees will use their monthly allowance to purchase health plan options consisting of medical/pharmacy, dental, vision, and long-term care. Retirees can choose from three levels of coverage to customize a health plan that suits their individual needs.

MAXIMIZING HEALTH CARE DOLLARS

Working longer has its benefits

Most OPERS members realize the longer they work, the higher their monthly retirement benefit will be. Did you know that working longer would also help to maximize your health care dollars?

Beginning in 2007, retirees will receive a monthly allowance to purchase health care coverage from a variety of medical/pharmacy, vision, and dental options. This allowance is separate from a retirement benefit and can only be used towards the purchase of health care coverage. The amount of each retiree’s allowance will be based on Ohio PERS’ monthly cost to provide medical/pharmacy coverage at the highest level. The retiree will receive a percentage of this amount based on their years of service credit. Once retired, their initial monthly allowance will increase annually based on wage inflation (approximately 4 percent).

If health care inflation exceeds wage inflation in any given year, retirees may be responsible for up to, but not more than, 5 percent of this excess health care inflation as part of their monthly premium. The Ohio PERS Retirement Board will make an annual determination of what portion of this 5 percent will be passed on to the retiree.

Heath care inflation has risen at nearly 10 percent annually in recent years. Because the cost of health care coverage is adjusted annually according to inflation, the longer you wait to retire, the higher your initial monthly allowance amount will be. If you retire early, it is likely that there will be a widening gap between your allowance and the cost of our health care plan options in later years. For example:

Health care inflation: at a health care inflation rate of 10 percent, a monthly plan cost of $700* in 2007 would rise to approximately $770 in 2008 and $847 in 2009.

Wage inflation: at a wage inflation rate of 4 percent, your monthly health care allowance of $700* in 2007 would rise to approximately $728 in 2008 and $757 in 2009.

Notice that by 2009, your allowance of $757 applied toward a plan cost of $847 means you could be required to pay a premium to make up the difference.

As you can see, it pays to delay your retirement date if your personal situation allows. Working longer also provides additional service credit that will increase the percentage of the total cost of health care coverage that you and your eligible family members will receive as an allowance.

Choosing your retirement date merits careful consideration, not only when it comes to your retirement benefit amount, but your health care allowance as well. If you have questions, please consult our Web site where you can find detailed information about the new health care plan or contact us by phone at 1-800-222-7377.

*$700 was used for example purposes only; health care rates have not yet been determined for 2007.
### Need more information?

**SEMINARS** - Ohio PERS offers a seminar for active and retired Traditional Pension Plan and Combined Plan members that explains changes to the Ohio PERS health care plan set to begin in 2007. Each session starts at 10 a.m. and will last two hours. Space is limited. Please call 1-800-222-7377 to make your reservation for one of the seminars listed to the left.

**WEB SITE** - the Ohio PERS Web site, www.opers.org, contains a wealth of information regarding the new health care plan. Clicking on “Health Care” under the heading of “Retirees” on the home page will allow you to access a variety of presentations, documents, and frequently asked questions.

**BY PHONE** - An Ohio PERS member services representative can be reached by calling 1-800-222-7377. These individuals are not equipped to provide answers to questions regarding exact costs at this time, but they will be happy to help you understand features of the new plan structure.

### 2006 HEALTH CARE SEMINAR SCHEDULE

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<thead>
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<th>Location</th>
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<tbody>
<tr>
<td>CAMBRIDGE</td>
<td>July 11</td>
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<td>CINCINNATI (East)</td>
<td>December 12</td>
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<td>CUYAHOGA FALLS</td>
<td>October 16</td>
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<td>DAYTON</td>
<td>August 7</td>
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<td>STRONGSVILLE</td>
<td>September 19</td>
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<td>YOUNGSTOWN</td>
<td>May 23</td>
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### HOW TO REGISTER

Please call 1-800-222-7377 to make your reservation for one of the health care seminars listed above.

### EDUCATIONAL SEMINARS

We also offer a variety of other educational seminars which address health care plan changes in addition to other topics of interest to members. Please see page 7 for a schedule and registration instructions.

### EXPECT THE BEST

**A positive attitude about aging can help you embrace health in the years to come.**

According to research, people who expect their health to decline with age may be less likely to try to stay physically active. This lack of exercise may in turn set the stage for illness and decreased energy. Look forward to the years ahead and plan on being active, no matter what your age, to promote health and vitality.

*Published Jan. 4, 2006 by RealAge.com*
Ohio PERS announces search for executive director

The Ohio PERS Retirement Board has recently announced that Laurie Fiori Hacking, Ohio PERS executive director since 2000, has accepted a position with the Minnesota Teachers Retirement Association. Laurie left Ohio PERS for her new opportunity at the end of February. The Board has engaged an executive recruitment firm to conduct a national search for a new executive director.

Ronald C. Alexander, Ohio PERS board chairman, said that Hacking’s leadership played a major role in enhancing Ohio PERS’ investment program, resulting in ranking in the top quartile among its peers for performance.

"Laurie brought a combination of effective executive leadership, a strong customer service focus and compassion to her role as executive director. We will miss her, but we understand her desire to return to Minnesota where she has a long history with the pension program there. Our board wishes Laurie tremendous success, and we appreciate the work she’s done on behalf of Ohio’s public employees," Alexander said.

Under Hacking’s leadership, Ohio PERS has:

- Grown assets by 21 percent since 2000, including a combined 41 percent growth during 2003-2004.
- Returned system solvency to an almost 88 percent funded status.
- Established a strategic health care preservation initiative that included setting aside nearly $12 billion to fund retiree health care, one of the best funded retiree health care programs in the nation.
- Implemented Member-Directed (defined contribution) and Combined (hybrid defined contribution and defined benefit) plans as alternatives to the Traditional Pension Plan (defined benefit).
- Significantly broadened Ohio PERS’ use of information technology including an online Member Benefits System for faster response to member inquiries.

In February, the Board appointed Blake W. Sherry, chief operating officer, as interim director until a new executive director is announced.

Legislative update on the progress of House Bill 272

On May 19, 2005 at the request of Ohio PERS, Rep. Michelle Glass Schneider (R-Cincinnati) introduced legislation that would make a number of changes to the Ohio PERS Retirement Plans. House Bill 272 contains measures designed to strengthen Ohio PERS’ funding status, improve our ability to meet current and future benefit liabilities, and to provide additional savings opportunities for members.

Due to the bill’s potential actuarial ramifications and in accordance with state law, HB 272 was reviewed and analyzed by the Ohio Retirement Study Council (ORSC). At its meeting on Oct. 12, 2005, the ORSC voted to recommend that the 126th Ohio General Assembly approve HB 272 upon the adoption of certain amendments. Those amendments expand certain provisions of HB 272 to apply to other Ohio retirement systems. On Dec. 14, 2005, the ORSC reviewed and approved the amendments that were discussed at the October meeting.

The House Financial Institutions, Real Estate & Securities committee accepted a substitute version of the bill at the March 2, 2006 meeting of the committee. The substitute bill incorporates the amendments approved by the ORSC.

Since the adoption of the substitute bill, the House committee amended the bill to remove the provisions increasing the minimum threshold required to earn one month of full-time service credit to $450 (from $250) This issue will be reviewed by the Ohio PERS Retirement Board and resubmitted to the legislature at a later date.

House Bill 272 has received five hearings in the House thus far. We are hopeful that the General Assembly will continue its work on this important piece of legislation for Ohio PERS and, if possible, take action to enact the bill before summer recess in May.
We offer a wide variety of educational seminars. Contact us at 1-800-222-7377 or visit www.opers.org to register.

How to Select - a seminar for new Ohio PERS members who are trying to select the Ohio PERS retirement plan that is best for them. The How To Select Your Ohio PERS Retirement Plan seminar provides details about the benefits and features of the three plans and a summary of basic investment education.

Providing Long-term Awareness Now (PLAN) - a seminar for members who have at least five years of service credit and are generally mid-career public employees. Topics discussed include Ohio PERS benefits, Social Security, financial and estate planning, and other issues. A total cost of $5 covers the one-day seminar, a non-member guest, lunch and reference materials.

Law Enforcement - a seminar for members of Ohio PERS’ law enforcement (LE) division. Topics covered include Ohio PERS law enforcement benefits, Social Security, estate planning, and other issues. A total cost of $5 will cover this one-day seminar, a non-member guest, lunch, and reference materials.

Retirement Awareness Program (RAP) - a seminar for members who are within five years of retirement and have at least five years of service credit. Topics discussed include Ohio PERS benefits, financial planning, deferred compensation, Social Security, estate planning, and more. A total cost of $5 covers the one-day seminar, one non-member guest, lunch and reference materials.

Retirement Readiness - a seminar for members who are within 12 to 18 months of retirement. Your Ohio PERS benefits are discussed, along with the various documentation and paperwork needed for processing your pension benefits. This seminar lasts three to four hours and there is no charge.

Our seminars fill up quickly. These pages list only the 2006 seminars that still have openings. Many more are scheduled, but are full. The complete list of available, complete and closed seminars is available on our Web site, www.opers.org. We will release our 2007 seminar calendar in late summer. Please check the Web site and your newsletter for seminars near you and register as soon as possible.
The 11-member Ohio PERS Retirement Board is responsible for the administration and management of Ohio PERS. Seven of the 11 members are elected by the groups that they represent (i.e., college and university non-teaching employees, state, county, municipal, and miscellaneous employees, and retired members); the Director of the Department of Administrative Services for the state of Ohio is a statutory member, and three members are investment experts appointed by the Governor, the Treasurer of State, and jointly by the Speaker of the Ohio House of Representatives and the President of the Ohio Senate.

**Elected Board Members**
- Ronald C. Alexander
  - Chair
  - State Employees
- Sharon M. Downs
  - Vice Chair
  - Retired members
- John W. Maurer
  - Retired members
- Cinthia Sledz
  - Miscellaneous Employees
- Helen Youngblood
  - County Employees
- Ken Thomas
  - Municipal Employees
- Charlie Adkins
  - State College and University Employees

**Statutory Board Member**
- Carol Nolan Drake
  - Director, Department of Administrative Services

**Appointed Board Members**
- Robert C. Smith
  - Investment Expert
  - Governor Appointee
- Warren W. Tyler
  - Investment Expert
  - Treasurer of State Appointee
- vacant
  - Investment Expert
  - General Assembly Appointee

**Blake W. Sherry**
- Interim Executive Director

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**REMOTE COUNSELING SESSIONS** - if you live outside the Columbus area and wish to discuss your retirement goals, you can schedule a remote counseling session. During your session, you can discuss Ohio PERS benefits with a counselor, as well as review your personal account. Counseling sessions are also available by phone. Call 1-800-222-7377 to make an appointment. See page 2 for more information on retirement counseling.

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**2006 calendar of educational seminars**

(continued from page 6)

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**REMOTE COUNSELING SESSIONS**

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**Ohio PERS retirement board**

**2006 calendar of educational seminars**

(continued from page 6)
2005 personal statement of estimated benefits

Statements will be mailed to all Traditional Pension Plan and Combined Plan members in March and April

All Ohio PERS members should receive their 2005 Personal Statement of Estimated Benefits by the end of April. Ohio PERS began mailing statements during the second week of March and will continue to do so through the month of April. We mail approximately 80,000 annual statements per week during these months. Statements are mailed in batches based on geographical area to allow us to get the best postal rates. Please contact Ohio PERS if you have not received your statement by April 30. All statements will have been mailed by that time.

While reviewing your statement, you may notice that your total contributions in 2005 (shown on page 5) may not be the same as the amount found on your W-2 form. There are two potential reasons for this difference. First, your statement reflects the salary amount earned in 2005; while the W-2 reflects the amount paid in a given year. Second, your W-2 may include pay that is not subject to Ohio PERS contributions.

These statements are full of valuable, personalized information. Please keep it with your important financial records so you can refer to it as needed. If you misplace your statement or require a duplicate for any reason throughout the year, you can view and print a full color copy of your 2005 statement through our Member Benefits System (MBS) at www.opers.org. You will need to register for MBS. Registration is a simple process and instructions can be found by clicking on the MBS log-in button on our Web site homepage.