



**School Employees Retirement System of Ohio**  
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**School Employees Retirement System of Ohio**  
*Serving the People Who Serve Our Schools®*

# 10 STEPS TOWARD A SECURE RETIREMENT

## Your Pension

Your pension is calculated based on your service credit, highest three years of earnings, and age. Working longer could mean a larger pension. Ask us for multiple estimates so you can select the retirement date best for you.

## Save

Your SERS pension gives you a foundation, but you need more than one source of income for a secure retirement. Ohio Deferred Compensation is a good place to start. The plan is designed specifically for public employees. Visit its website at [www.ohio457.org](http://www.ohio457.org).

## Prepare for the Unexpected

What if you pass away? Begin estate planning and think about your preferences now. Seek professional advice on designating a power of attorney, and creating a will and trust.

## Learn about Social Security

Contact Social Security to find out if you are affected by the Government Pension Offset and Windfall Elimination Provision because of your SERS pension.

## When is the Best Time?

When is the best time for YOU to retire? It's a personal choice based on your budget, beneficiary, and health care needs. We're here to provide you with information on the options available.



## Service Credit

Have you worked in public employment and contributed to another public retirement system? You may be able to combine this with your SERS credit. Did you serve in the military or refund credit from an Ohio retirement system? Purchasing this credit could increase your pension.

## Manage Finances

Track your expenses and make a budget. Plan ahead and save for major purchases. Pay off as much debt as possible so you can have fewer expenses in retirement.

## Stay Healthy

Make your health a priority. You're more likely to stick with exercise if it's an activity you enjoy. Take advantage of your yearly physical. Preventive exams can catch a problem earlier when it may be easier to treat.

## What Will You Do?

How will you spend your time? Will you be able to afford your hobbies? Make a plan now. Do you want a part-time job in public employment? Ask us about being a reemployed retiree.

## Keep in Touch

Read our newsletters for information about your pension and health care. Follow us on Facebook and Twitter. Visit our website at [www.ohsers.org](http://www.ohsers.org) to keep current with retirement news.

