



10 STEPS

Toward a
Secure
Retirement



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

It's important to start saving now and have a savings plan in place. Participate in annual programs like America Saves Week at AmericaSaves.org to learn more about how you can prepare for retirement by saving for the future you want today.

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.

Supplement Your Retirement Income

Your SERS pension gives you a foundation, but you need more than one source of income for a secure retirement. Social Security provides some income, but incorporating other income streams, including investments and Ohio Deferred Compensation, boosts your overall security in retirement. Ohio Deferred Compensation is a plan specifically designed for public employees. Visit its website at www.ohio457.org.

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 X. Visit our website at www.ohsers.org to keep current with retirement news.

