

Are you ready to get started?

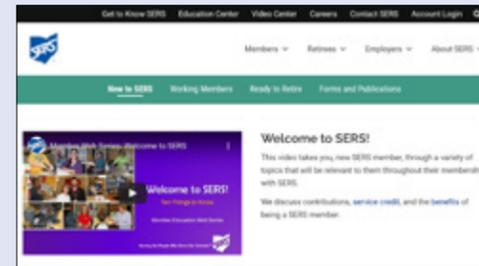


WELCOME

Visit our website www.ohsers.org

-  Watch the “Welcome to SERS” video
 - Go to www.ohsers.org/members/new-to-sers/

-  Create your online account with the Account Login feature:
 - Update your contact information, including your email address
 - Designate your beneficiary
 - Review your account balance and service credit



Connect with us on social media

-  Facebook at facebook.com/sersofohio
-  Twitter [@sersofohio](https://twitter.com/sersofohio)

Learn how you can start saving more for retirement

-  Visit www.ohio457.org to learn about Ohio Deferred Compensation
 - Enroll in Ohio Deferred Compensation



School Employees Retirement System of Ohio
Serving the People Who Serve Our Schools®
300 E. Broad St., Suite 100, Columbus, Ohio, 43215
614-222-5853 | 1-800-878-5853 | www.ohsers.org

TO THE
School Employees Retirement System of Ohio (SERS)
Serving the People Who Serve Our Schools®



Working Together for Your Retirement

SERS Invests for Your Future

SERS is a defined benefit pension plan – a pooled retirement plan that provides a monthly benefit to you after you retire – for the rest of your life. As a public school employee, you are automatically enrolled, and SERS assumes the investment risk. Last year, contributions from SERS’ members and employers totaled nearly \$954 million. That’s money that SERS invests to fund pension payments, including yours.

You contribute
10%
of your pay to help fund your retirement.

What You Need to Know...

- You cannot borrow against your account.
- You do not pay into Social Security for your SERS-covered employment, and may be subject to Offset and Windfall penalties that could negatively affect your Social Security benefits.
- Your pension is based on your age, amount of service credit, and average of your highest three years of salary at retirement.
- Your employer also contributes to your pension.
- Visit our website for details about the age and service eligibility requirements to retire.
- Other Ohio retirement system service may be combined with your SERS service.

SERS
members
are public
employees.



You Should Invest for Your Future Too

A SERS pension gives you a foundation for retirement, but more than one source of income is necessary for security.

Average New Retiree

- 65.2** Years Old
- 24.5** Years of Service
- \$1,561** Monthly Pension

Can you live on \$1,561 a month?

Save Additional Money for Retirement



Ohio Deferred Compensation is a supplemental 457(b) retirement plan for all Ohio public employees. It allows you to enhance your pension benefit by saving and investing pre-tax and post-tax dollars through payroll deferrals. Learn more at www.ohio457.org.

Invest in Yourself

If you enroll in Ohio Deferred Compensation’s SMarT Plan, your pre-tax payroll deferral amount automatically increases each year by an amount you specify. **A \$10 SMarT with 6% compounding interest over 30 years could have you earning about \$270,000.** That’s more money for your retirement.



Visit our website at www.ohsers.org to:

- Watch the Welcome to SERS video to learn more about your pension
- Create your online account using the Account Login feature
- Update your personal information, such as address and beneficiary
- Access member education opportunities, including events, videos, and publications
- Download important forms

Be sure to provide your email address when you register to stay up-to-date with pension news and resources for your retirement!

