Your annual statement shows your total contributions and service credit, as well as your account balance as of June 30, 2018. It also gives you a pension estimate.

In 2013, legislative changes were made to service retirement eligibility requirements. These changes were implemented on August 1, 2017.

Your pension estimate reflects these legislative changes, and is based on your earliest eligibility for a monthly pension based on the single life plan, which pays the highest amount to you during retirement and ceases upon your death. It uses your current total service credit as of June 30, 2018.

Please remember that the figures included on this statement are only estimates. They are based upon your continued employment in a SERS-covered position.

If you have service credit or are buying service credit with another Ohio system, such as Ohio Public Employees Retirement System or State Teachers Retirement System, it is NOT shown in your total credit. Employer contributions also are not included.

**About Your Pension**

SERS offers two types of service retirement: unreduced service retirement and early service retirement.

For unreduced service retirement, you earn the maximum pension amount based on your service credit, which is how long you have worked in an Ohio public service job, and final average salary, which is the average of your three highest years of salary.

Early retirement benefits are reduced to cover the cost of providing a pension over a longer period of time.

The Service Retirement Eligibility Requirements chart on your statement includes eligibility requirements for both unreduced service retirement and early service retirement.

**Questions?**

If you have a question about this statement, please visit our website at www.ohsers.org and submit your question using the message feature on SERS’ secure Account Login, or call SERS toll-free at 800-878-5853.

You can also check your current contributions and service credit anytime on our website by using Account Login. ●
### Educational Opportunities

#### Close to Retirement? Attend a Conference

If you are about five years away from retirement, attend a Retirement Conference. The meetings cover a variety of topics, including eligibility requirements, Social Security issues, health care options, and the retirement process.

If you are within two years of retirement, you will receive information by mail about the conference in your area. All those interested in attending can register on our website at www.ohsers.org.

**RETIREMENT CONFERENCE SCHEDULE**

Conferences begin at 9:30 a.m.

- **SATURDAY, SEPTEMBER 15, 2018**
  - **Tippecanoe High School**
  - 615 E. Kessler-Cowlesville Road
  - Tipp City, OH 45371

- **SATURDAY, SEPTEMBER 22, 2018**
  - **Mansfield Sr. High School**
  - 124 N. Linden Road
  - Mansfield, OH 44906

- **SATURDAY, SEPTEMBER 29, 2018**
  - **Austintown-Fitch High School**
  - 4560 Falcon Dr.
  - Austintown, OH 44515

- **SATURDAY, OCTOBER 13, 2018**
  - **Waverly High School**
  - 1 Tiger Dr.
  - Waverly, OH 45690

#### Combining Credit from Other Systems

If you have been employed in a job covered by the State Teachers Retirement System or the Ohio Public Employees Retirement System as well as in a job covered by SERS, at retirement you may retire separately from each of the systems, if eligible, or you may combine your service credit and accounts to receive one benefit.

The system with the greatest service credit will be the system that will calculate and pay your benefit.

While your salaries in one year will be added together, if you have service credit in each system for the same year, you cannot be credited with more than one year of service credit for each 12 months in a year.

If you are a member of the Cincinnati Retirement System, Ohio Highway Patrol Retirement System, or Ohio Police & Fire, and your contributions are still on deposit, they may be transferred to SERS, including any amounts paid for military service, prior to retirement.

#### Can’t attend a conference or seminar? Visit our website at www.ohsers.org, and check out the web series on our Video Center.

### Looking to the Future? Look into a PREP

Dreaming of retiring in the next 10-15 years, attend a Pre-Retirement Educational Program (PREP) Seminar. It’s a half-day program that covers a variety of retirement topics, including eligibility, payment options, Social Security, financial planning, and health care.

Advance registration is required, but there is no fee to attend. All those interested in attending can register on our website at www.ohsers.org.

**PREP SEMINAR SCHEDULE**

Seminars begin at 8:30 a.m.

- **SATURDAY, SEPTEMBER 8, 2018**
  - **Owens Community College**
  - 30335 Oregon Road
  - Perrysburg, OH 43551

- **SATURDAY, OCTOBER 20, 2018**
  - **School Employees Retirement System**
  - 300 E. Broad St.
  - Columbus, OH 43215

- **SATURDAY, NOVEMBER 3, 2018**
  - **Lakeland Community College**
  - 7700 Clocktower Dr.
  - Kirtland, OH 44094

- **SATURDAY, NOVEMBER 10, 2018**
  - **School Employees Retirement System**
  - 300 E. Broad St.
  - Columbus, OH 43215

- **SATURDAY, NOVEMBER 17, 2018**
  - **Princeton High School**
  - 100 Viking Way
  - Cincinnati, OH 45246
New Shingles Vaccine

Shingles is caused by the same virus as chickenpox. After a person recovers from chickenpox, the virus stays in the body and can reactivate later, causing shingles. A vaccination is the only way to protect yourself from the disease.

A new vaccine has been approved as more effective than previous vaccines at preventing shingles and reducing the severity of the symptoms.

The Centers for Disease Control recommends that adults 50 years and older get two doses of the new shingles vaccine called Shingrix®, separated by two to six months, to prevent shingles and its complications.

If you are age 50 or older, check with your health care plan to learn if, or how, this new vaccine is covered.

What happens to my severance package when I retire?

Business decisions regarding employment, including severance packages, are the responsibility of the school employers, and severance varies from school district to school district. SERS cannot assist in these matters.

Because every district is different, contact your employer about your district’s severance packages and retirement notice policies.

Did You Know?

If you want to know how much is in your SERS account, your balance is available by using the “My SERS Account” Account Login through our website at www.ohsers.org.

Account Login is your resource to access and manage your account. Features include the ability to:

- Review your balance and service credit
- Create estimates
- Update information, such as your address, and beneficiary
- Access applications for retirement, disability benefits, and refunds

Due to the upgrade of our software, all members, retirees, and beneficiaries need to create a new user profile in order to access their Account Login information.

Service Credit Purchase

Depending on your past work experience, additional service credit may be available for purchase.

Upon your request, if you qualify, SERS will send you a statement for the cost of the credit.

You can purchase all or a part of the credit by making payments directly to SERS in one or more installments, or payroll deduction, if your employer offers it.

All credit must be purchased before you retire.

Any payroll deduction purchase plan that is initiated on or after January 1, 2019, must be on a post-tax basis.

Due to the Internal Revenue Service’s revised position on such programs, SERS will no longer accept pre-tax, picked-up payroll deduction plans for the purchase of service credit.

You can continue to purchase allowable credit on a pre-tax basis under a payroll deduction plan you initiated before January 1, 2019, or with funds rolled over from another qualified plan, such as another qualified employer retirement program, an individual retirement account, or a governmental deferred compensation program.
Not only is our newly redesigned website more intuitive, easy to navigate, equipped with drop-down menus, responsive to all types of learners, and compatible with mobile and desktop platforms, it’s fresh and attractive. In fact, it’s downright slick. It practically operates itself.

Our goal is to provide you with an easier way to access information. The website is organized so that members, retirees, and employers alike are able to quickly find what they need. It offers clearly defined paths, along with a variety of features.

The website has improved functionality, including printable and electronically accessible forms and publications, online event registration, fast-loading pages, frequent login opportunities, minimal scroll, and prominent navigation options. Menus have been placed in numerous locations. There also is a convenient “Quick Links” menu on the homepage. The design uses consistent themes and repetitive elements to create a distinct presence for SERS. It also helps you recognize that as a member, retiree, or employer, you are in the right place.

Open Seats on Retirement Board

Two employee-member seats, and one retiree-member seat, are up for election with the term beginning July 1, 2019, and ending June 30, 2023. Any member of SERS, other than a disability benefit recipient, is eligible to run for an employee-member seat. To be considered for election:

- Obtain signatures of 500 SERS members on a nominating petition provided by SERS with not less than 20 signatures of members from each of at least 10 counties where those members are employed
- Make sure that each signing member indicates his or her employer, county of employment, and last four digits of his or her Social Security number
- Begin gathering the signatures on or after September 7, 2018
- Fill out, sign, and have notarized the Certification Form
- Review and complete campaign finance forms as necessary
- Return petitions with original signature and all original forms to the SERS office no later than 4:30 p.m., EST, December 7, 2018

Those interested in running should contact Tim Barbour by phone at 614-222-5901 or by email at tbarbour@ohsers.org to have an election packet sent to them.