Account Login:
The Key to Your Retirement Information

Account Login is your personal resource tool to manage your account with SERS. Once you are registered, you can check your account anytime. Features available include:

- Review of your account balance and service credit
- Creation of estimates
- Access to applications for service retirement, disability benefits, and refunds
- Ability to update personal information, including address, beneficiary, direct deposit, and tax withholding

For your protection and security, SERS has a dual authentication process for online registration. To begin the process, call SERS toll-free at 800-878-5853, from 8:00 a.m. to 4:30 p.m., Monday through Friday.

For assistance on how to set up your online account with step-by-step instructions, access the Account Login: Step-by-Step handout on our website at www.ohsers.org.

The average age of a SERS benefit recipient is 63.9 years. The average salary is $34,090. That’s a monthly pension of $1,281. Can you live on $1,281 a month?

It’s great to have a SERS pension, but it probably isn’t enough to carry you onto the next chapter in your life.

It’s a good idea to start adding other savings accounts to your retirement nest egg now. It’s never too soon to start supplementing your retirement. Every little bit helps.

Because you are a public employee, you are eligible to participate in Ohio Deferred Compensation, a non-qualified, tax-advantaged deferred compensation retirement plan that allows you to make salary deferral contributions. Learn more about Ohio Deferred Compensation at www.ohio457.org.
Educational Opportunities:
Take Your Pick

An investment in knowledge pays the best interest
— Benjamin Franklin

Retirement Conferences
SERS holds a series of Saturday meetings in various parts of the state for members who are interested in learning more about retirement issues. Members within two years of retirement automatically receive notice by mail of the Retirement Conference in their area. All those wishing to attend can register on our website at www.ohsers.org.

<table>
<thead>
<tr>
<th>Retirement Conference Schedule</th>
<th>Location</th>
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<tbody>
<tr>
<td>April 6, 2019 9:30 a.m.</td>
<td>Canton</td>
</tr>
<tr>
<td></td>
<td>Oakwood Middle School</td>
</tr>
<tr>
<td></td>
<td>2300 Schneider St., NE</td>
</tr>
<tr>
<td></td>
<td>Canton, OH 44721</td>
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<tr>
<td>April 27, 2019 9:30 a.m.</td>
<td>Cambridge</td>
</tr>
<tr>
<td></td>
<td>Meadowbrook High School</td>
</tr>
<tr>
<td></td>
<td>58615 Marietta Road</td>
</tr>
<tr>
<td></td>
<td>Byesville, OH 43723</td>
</tr>
<tr>
<td>May 4, 2019 9:30 a.m.</td>
<td>Columbus</td>
</tr>
<tr>
<td></td>
<td>Worthington Kilbourne High School</td>
</tr>
<tr>
<td></td>
<td>1499 Hard Road</td>
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<tr>
<td></td>
<td>Columbus, OH 43235</td>
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</tbody>
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Presentation and Videos
If you are unable to attend an in-person conference, you can watch a conference presentation or access an array of educational videos by visiting our website at www.ohsers.org. Video topics include contributions, service credit, eligibility, Social Security issues, and health care concerns.

Webinars
If you are within one year of retirement, join us for a Retiring with SERS webinar. Topics include the retirement process, service retirement, Social Security, and health care.

Space is limited and advance registration is required. Registration can be completed by visiting our website at www.ohsers.org. After completing your registration, you will receive a confirmation email that provides instructions on how to connect to the webinar on the day of the event.

<table>
<thead>
<tr>
<th>Webinar Schedule</th>
<th>Date</th>
<th>Time</th>
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<tbody>
<tr>
<td></td>
<td>May 9, 2019</td>
<td>4:00 p.m.</td>
</tr>
<tr>
<td></td>
<td>June 12, 2019</td>
<td>4:00 p.m.</td>
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</tbody>
</table>
Romancing a Scam

It’s hard to meet people these days. It’s common to use dating sites, social networking, or chat rooms to find a relationship, but scammers are hiding in those places too, luring lonely hearts with the promise of love in return for some loot.

Be smart with your heart and your money. The Federal Trade Commission (FTC) has reported a rise in internet romance scams.

Sweet-talking scammers create fake profiles and forge online relationships to trick their sweethearts into sending money.

Use caution when online dating, and follow these tips to avoid a scam:

• Never send money or gifts to someone you haven’t met in person.
• Ask questions and look for inconsistent answers.
• Check the person’s photo using your search engine’s “search by image” feature. If the same picture shows up with a different name, that’s a red flag.

If you suspect a scam, cut off all contact. Report the scam to the FTC at www.ftc.gov/complaint, and notify the site where you met the scammer.

Invest in Yourself

In a world of variables, laying the groundwork for retirement can be tricky. You can’t control the future, but you can control the amount you save. Even if you are nearing the homestretch, there’s still time to increase your nest egg.

Tips:

1. Start Saving Now.
2. Enroll in Ohio Deferred Compensation.
3. Increase Your Contributions to Your Other Savings Accounts.
4. Create a Retirement Budget and Practice that Budget for Six Months.
5. Cut One Unnecessary Expense.

Board Election News

The Secretary of State has certified that Board member Hugh Garside submitted sufficient petitions to be certified as a qualified candidate for one of the two four-year employee-member seat terms that begin July 1, 2019. Under Ohio law, because only one candidate qualified for the two open employee-member seats, and no candidate qualified for the open retiree-member seat, no election will be held. The Board will declare those seats open in July.

Ask SERS

I have been a SERS member for 15 years. Before becoming a member, I worked for a private company for more than a decade. When I retire, will my SERS pension be affected by my job in the private sector?

No, your SERS pension will not be affected, but your Social Security benefit might be.

As a SERS retiree who also is eligible for a Social Security benefit due to your private sector record, your Social Security benefits may be reduced by a federal law, the Windfall Elimination Provision (WEP). This law does not affect your SERS benefit; it only affects the Social Security benefit.

The WEP reduces the amount of Social Security you receive if you are a retiree or disability benefit recipient who had a private sector job and contributed to Social Security for that job. The amount of the reduction depends on your private sector employment history.

For more information about how this law might affect you, visit our website at www.ohsers.org, or the Social Security Administration website at www.ssa.gov.
Health Care Costs: Worth Considering

Think your health care costs in retirement will be similar to those while working? Most school employers pay a large share of the cost for their employees’ health care coverage because a strong benefits package helps attract and retain good employees. Employee groups also are less expensive than retiree groups to insure.

Health care premiums can be very high when retiring before age 65. If you are thinking of early retirement, it’s critical to know in advance about your health care costs and coverage. SERS subsidizes premiums for most disability benefit recipients and service retirees with more than 20 years of service, but coverage is still expensive.

Generally, once you become Medicare eligible at age 65, your health care costs are lower because Medicare helps pay. However, there are still costs associated with Medicare coverage, including premiums and other out-of-pocket costs.

Monthly premiums and out-of-pocket costs may be higher than you expect when you retire. Make sure your decision about when to retire takes into account your health care costs in retirement. Waiting until Medicare age can save you a lot of money.