Member Education Connection

School Employees Retirement System of Ohio

August 10, 2026

Educating Your Employees about Their Retirement System

We want to partner with you as a resource to help your employees learn about SERS, their retirement system.

Some of your new employees may not even know that SERS is their retirement system. They may not know that they contribute 10% of their pay to help fund their retirement, and that their employers contribute 14%.

We offer a wide range of informational materials that serve as valuable resources for members at every stage of the employment process.

Onboarding New Employees

As the new school year begins, we can assist you with helping to educate your new employees about both their financial well-being and SERS.

Handouts

SERS provides accessible handouts designed specifically for employees new to SERS and public employment. Use them as a guide for new employee onboarding.

These helpful resources take employees through the SERS basics, step-by-step, giving you less things to worry about as an employer during the onboarding process. Handouts include:

- *Welcome New Member* (mailed to new members)
- *Employer Checklist for Onboarding New Employees*
- *Top 10 Things You Should Know About Your SERS Retirement*
- *The Value of SERS Benefits*
- *Invest in Yourself for Retirement Security*

What a Value: A SERS Pension is a Defined Benefit Plan

A SERS pension is a defined benefit (DB) plan.

That's great news for your employees. It's a retirement income guaranteed as long as they live. It's a paycheck for the rest of their life.

Fewer employers today are offering DB plans because it costs less to outsource account management to investment companies. Many employers have switched to offering defined contribution (DC) plans, such as a 401(k).



With a DB plan, the employee is paid for life. If the employee lives longer than expected, the plan still has to pay. With a DC plan, the employer has no ongoing obligation to an employee. If the employee lives longer than expected, a 401(K) can run dry. Once it's gone, it's gone.

Not so with a DB plan. A SERS pension never runs out.

With a DB plan, the employer pays a set retirement income, regardless of how underlying investments perform. DB plans place the responsibility for investing in the hands of financial professionals. With a DC plan, investments can be negatively impacted by the stock market, and the responsibility of investing is placed on the employee.

Additionally, DB plans, like a SERS pension, may be eligible for Cost-of-Living Adjustments (COLA). They often rise with inflation.

With a DC plan, there are no COLA increases.

Encourage New Employees to Register for Account Login

Account Login is our online resource for SERS members to manage their account.

By creating an account, members can:

- View contributions and account balance
- View service credit
- Update contact information
- Designate beneficiaries
- Send secure messages to SERS

SERS Membership Explained

Our Member Education team offers periodic educational webinars discussing the advantages of a defined benefit plan. These short **Benefits Basics** webinars help members understand their membership in-depth and learn how to achieve a secure financial future in their retirement years.

The next webinar will be held on Wednesday, August 26, beginning at 5:00 p.m.

Encourage your employees to register for **Benefits Basics: SERS Membership Explained.**

Register for Benefits Basics

New Beginnings: A Perfect Time to Enroll in Ohio Deferred Compensation

New Employees Can Start Saving Today

A SERS pension is great, but it may not be enough to carry your employees into the future. A SERS pension gives them a foundation for retirement, but more than one source of income may be necessary for retirement security. They need to start boosting their retirement savings now. Every little bit helps, and a new job is a great time to start.

Your employees have access to additional retirement savings with Ohio Deferred Compensation. As a public employee, they are eligible to participate in this employer-sponsored 457(b) plan offered exclusively to Ohio public employees.

OHIO Deferred Compensation
Invest in you.

The plan is unique. Created by state law to provide a supplemental retirement plan administered solely in the interest of public employees, it has become one of the largest supplemental plans in the country, and because of its size, expenses are low.

Using Pre-Tax Dollars

The plan allows employees to make tax-deferred investments through payroll contributions. They set aside a portion of their salary for retirement on a tax-advantaged basis to help them build a more secure financial future.

For more information, visit Ohio Deferred Compensation's website at **www.ohio457.org**.