Retirement Program Choices for Staff

Enrollment Information:
Alternative Retirement Plan
Ohio Public Employees Retirement System

Enrollment Deadline:
120 Days
Retirement Program Choices for Staff

THINGS YOU SHOULD KNOW...

As a staff member of The Ohio State University, you are required to participate in one of the following university public retirement systems:

- The Ohio State University Alternative Retirement Plan (ARP)
- Ohio Public Employees Retirement System (OPERS)

Ohio State employees do not contribute to Social Security.

You are automatically enrolled in OPERS. You have 120 days from, and including, the effective date of your eligible appointment to determine if you want to remain in OPERS or elect the ARP. Refer to the ARP Deadline Calendar online at hr.osu.edu/benefits/retirement/arp for assistance in determining your election deadline.

It is your responsibility to ensure the completed form is received by the Office of Human Resources by the close of business on the 120th day. If the 120th day falls on a Saturday, Sunday or university-observed holiday, you must submit the form by the close of business on the next day that is not a Saturday, Sunday or university-observed holiday. A confirmation email will be sent when the form has been received. Your election is final and irrevocable.

- If you elect ARP, you must choose and contact an ARP provider and complete the required account forms. Your enrollment in ARP is not complete until you have enrolled with your chosen ARP provider.
  - Your retirement contributions will be sent to OPERS until an election is made. If ARP is elected, contributions as of your ARP eligibility date will be transferred automatically to your chosen ARP provider.
  - As required by law, a portion of the employer contribution will be sent to OPERS and applied to the unfunded liability associated with the defined benefit plan.
  - You do not earn service credit under OPERS.

- If you do not make an ARP election during this 120-day election period, you will remain in OPERS.
  - You have an additional 60-day period to select one of the three OPERS plan options.
    - Your retirement contributions will go to the OPERS Traditional Plan unless you make an election to another OPERS plan.

Attention Reemployed Retirees

The ARP option is available to those reemployed retirees who have at least a 75% FTE and were not previously offered the option to elect the ARP during employment prior to retirement or who retired from the university more than 365 days, or who retired from another Ohio university.
Choosing Your Retirement Program

RETIEMENT PROGRAM CHOICES

Ohio public institutions do not participate in the federal Social Security system, other than contributions to Medicare. Instead, employees are required to participate in the Ohio state retirement system. In recognition of the diverse retirement needs of employees, two retirement program options are offered from which eligible full-time employees of public institutions can choose:

- The Ohio State University Alternative Retirement Plan (ARP), or
- The Ohio Public Employees Retirement System (OPERS).

It is important that you understand how each program works so you can pick the one that best fits your retirement savings objectives.

This brochure outlines the differences between the programs and addresses issues that will likely affect most individuals. You should carefully consider your personal situation before making an election. You also may want to seek the advice of a retirement planning professional who is familiar with the plan options.

Your Retirement Choice

Within 120 days of eligibility, select between the ARP and OPERS. If choosing OPERS, you will have an additional 60 days to choose between its three plans.

Action needed by you within 120 days:

**ARP**
1. Open account with selected provider
2. Submit Retirement Program Election form within 120 days

**OR**

**OPERS**
You have an additional 60 days to complete OPERS paperwork and select from three options: Traditional, Member-Directed, and Combined plans.
TYPES OF PLANS AVAILABLE AND THEIR CHARACTERISTICS

The retirement plan options differ in several ways—the basic difference is in how retirement benefits are determined.

**Defined Contribution**

In a defined contribution (DC) plan, your benefit is determined by the amount of your account balance and the payment option you choose at retirement. In this type of plan, you and Ohio State contribute a percentage of your pay to an individual account, and you decide how to allocate those contributions among a variety of investment options. See pages 6 and 8 to learn more about how the employer contribution is applied.

You can design your own investment strategy to suit your needs and circumstances (with certain limitations). Your account balance is equal to the contributions made to the plan by you and Ohio State and the investment earnings or losses your account experiences.

A special feature of the OPERS Member-Directed Plan is that a portion of the university’s contribution is credited to a Retiree Medical Account (RMA). You can use an RMA to be reimbursed for qualified health care expenses at retirement or termination.

**Characteristics**

Under a DC plan like the ARP or OPERS Member-Directed Plan, you make the retirement plan investment decisions. You can customize your investment allocations according to your tolerance for risk and your retirement time horizon (with certain limitations). A DC plan may be a better choice for someone who is willing to assume the investment risk and the possible rewards associated with long-term investing.

These plans:

- may result in a higher benefit for younger employees with many years until retirement or employees who terminate employment after a few years of service.
- typically offer more flexible payout options.
- allow you to withdraw your account balance at any age after you terminate from service with Ohio State, should the need arise (note: applicable tax penalties will apply).

If you terminate employment before normal retirement age, you may leave your account balance invested in the plan to provide an opportunity for continued growth, subject to investment performance. Withdrawals are subject to ordinary income tax. Withdrawals before age 59½ also may be subject to an additional 10% federal tax penalty.

**Defined Benefit**

In a defined benefit plan, your benefit is determined by a formula that uses your age, years of service, and eligible final average salary at the time of your retirement. You and Ohio State make contributions to this plan to fund retirement benefits. Contributions made by you remain in your personal account. Contributions made by Ohio State remain in the pension account.

The investment of contributions in the OPERS Traditional Pension Plan is managed by OPERS; therefore, you do not bear any investment risk.

**Characteristics**

The OPERS Traditional Pension Plan provides a benefit that is determined by a formula at the time of your retirement. Because the benefit amount is determined by a formula, daily financial market fluctuations do not affect your retirement benefit. This is beneficial for someone who wants to avoid the ups and downs of the financial markets and may provide a higher comfort level for those who want a known benefit at retirement.

This plan:

- may result in a higher benefit for employees who plan to work for the university or another state institution for at least 10 years.
- may offer periodic cost of living adjustments (COLAs) to ease the negative impact that modest inflation has on the future purchasing power of benefits.
- when eligible, currently provides additional benefits, such as disability and survivor benefits and, to the extent that funds remain available, retiree health care benefits.

1 Subject to terms and conditions of the plan and applicable law.
Combined

The OPERS Combined Plan is a combination of the other two OPERS plans—the Traditional Pension Plan and the Member-Directed Plan.

The OPERS Combined Plan includes components of both a DC plan and a Defined Benefit Plan. Under the OPERS Combined Plan, a portion of your benefit is determined by a formula that uses your age, years of service, and final average salary, while the other portion of your benefit is determined by contributions to the plan and the investment earnings or losses on that account, similar to the Member-Directed Plan.

Under the Combined Plan, you and Ohio State contribute to the retirement plan. Ohio State’s contributions fund the Traditional Plan portion. Your contributions go to an individual account and you decide how to allocate the contributions among a variety of investment choices.

Characteristics

In the OPERS Combined Plan, benefits may accrue more evenly over your years of employment rather than accruing more as you near retirement, as is the case under the OPERS Traditional Pension Plan. However, the Combined Plan still provides a benefit that is determined by a formula at the time of your retirement. Because a portion of the benefit amount is determined by a formula, daily financial market fluctuations do not affect your retirement benefit as much as participation in a DC plan. This is beneficial if you want to minimize the ups and downs of the financial markets.

This plan:

• may offer periodic cost of living adjustments (COLAs) to ease the negative impact that modest inflation has on the future purchasing power of benefits.

• provides an opportunity for you to make investment decisions for the portion of contributions you make to the plan.

• currently provides additional benefits, such as disability and survivor benefits and, to the extent that funds remain available, retiree health care benefits.
ARP INFORMATION

If you select the ARP, your retirement contributions are invested with products available through your chosen ARP provider.

Before you invest, it is important to evaluate the overall philosophy and investment products available through each provider. ARP providers offer a variety of investment fund options with which you can build a financial portfolio. You should contact each ARP provider of interest for information, annual reports, fee disclosures, and fund prospectuses, which describe the fund’s investment objective and strategies. (See the approved ARP provider listing on page 7.) Some key issues to consider are listed here.

MITIGATING RATE

The law requires that a portion of the employer contribution on defined contribution plans be sent to the state system to be applied towards the unfunded liability associated with the defined benefit plans. This results in a portion of the employer contribution being diverted to the state retirement system to “mitigate” any negative financial impact for members participating in the pension plans with the state system. See the chart on page 8 to review the percent of the employer contribution that is applied directly to your account. This amount may be adjusted periodically.

WHAT TO CONSIDER WHEN SELECTING AN ARP PROVIDER

Stability and experience

You want to entrust your retirement funds to an organization with the stability and experience to protect your investment. Evaluate each organization by reading through plan materials and annual reports.

Retirement fund objectives

Look at each individual fund that is offered. Examine the fund’s prospectus (a detailed document that describes investment objectives and strategies) and other materials.

Consider:

- the type of investments in the fund’s portfolio.
- the fund’s statement of objectives, including the types of investments the fund will make and the risks that it may take to achieve its investment goals.
- fund performance over the past one-, five-, and 10-year periods (compare periods by accounting for expenses and fees that affect performance).

Range of investments

Diversifying, or spreading your portfolio over a range of investments, may be one of the best strategies for reducing risk. Spreading your investments over different asset classes can give you the mix of safety and growth that is right for you.
Expenses and fees

All financial providers have expense charges that allow the companies to operate and provide various services. (Fees and amounts vary per provider.) These fees may be deducted from your individual account monthly, quarterly, or annually. Expenses have a direct effect on your account accumulation—the higher the expenses, the higher the fund’s return has to be to make up for these expenses. Compare each ARP provider’s fee loads and expenses before you make your selection. You also may want to inquire whether surrender charges apply if you change your ARP provider and transfer all or a portion of your account balance.

Retirement income options

You should look for an ARP provider that provides a wide variety of payment options so that when you retire, you will be able to choose a payment method(s) that meets your needs. Some issues to consider when choosing your payment method are how long you will need to draw income, your other assets, and whether you wish to leave assets to your dependents.

Service commitment

You will want to consider an ARP provider committed to assisting you both during your working years and after you retire. Your ARP provider should offer services that are pertinent to you, such as long-term financial planning, newsletters and other services.

ARP PROVIDERS

A listing of approved ARP providers is shown below. This list is subject to change. Contact your chosen ARP provider for its enrollment information, prospectuses, or annual report. For the most up-to-date listing, visit hr.osu.edu/benefits/retirement/arp.

<table>
<thead>
<tr>
<th>ARP PROVIDER</th>
<th>Phone Number</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>AXA/EQUITABLE LIFE INSURANCE CO.</td>
<td>1-800-551-2423</td>
<td>axa-equitable.com/ohioarp</td>
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<tr>
<td>Fidelity Investments</td>
<td>1-800-343-0860</td>
<td>netbenefits.com/osu</td>
</tr>
<tr>
<td>THE HARTFORD FINANCIAL SERVICES GROUP, INC.</td>
<td>(614) 480-0720</td>
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<tr>
<td>LINCOLN FINANCIAL GROUP</td>
<td>(866) 823-9405</td>
<td>lfg.com/osu</td>
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<tr>
<td>NATIONWIDE “BEST OF AMERICA”</td>
<td>(866)761-9378 or (614) 300-7390 ext. 2</td>
<td>trendcalc.net/osu-benefits</td>
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<tr>
<td>TIAA</td>
<td>(614) 659-1000</td>
<td>tiaa.org/osu</td>
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<tr>
<td>VALIC</td>
<td>(614) 436-4501</td>
<td>valic.com</td>
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<tr>
<td>VOYA FINANCIAL ADVISERS</td>
<td>(614) 431-5000</td>
<td>osu.beready2retire.com/</td>
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</tbody>
</table>
## COMPARISON OF RETIREMENT PLAN OPTIONS FOR STAFF

<table>
<thead>
<tr>
<th>Feature</th>
<th>ARP Defined Contribution</th>
<th>OPERS Member Directed Plan (Defined Contribution)</th>
<th>OPERS Traditional Pension Plan (Defined Benefit)</th>
<th>OPERS Combined Plan (Defined Benefit and Defined Contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>Eligible staff with appointments of at least 75% FTE</td>
<td>All staff</td>
<td>All staff</td>
<td>All staff</td>
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<tr>
<td><strong>Plan Type</strong></td>
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<tr>
<td>Defined Contribution</td>
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<tr>
<td>• Account balance consists of contributions made by you and Ohio State, as well as any investment gains or losses you may have on those contributions.</td>
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<tr>
<td>• The benefit amount is determined by your account balance and the payment option(s) you choose when you apply to receive benefits.</td>
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<tr>
<td><strong>Employee Contributions</strong></td>
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<tr>
<td>• Your pre-tax contribution amount for any of these plans is 10% of your eligible compensation per pay.</td>
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<tr>
<td><strong>University Contributions</strong></td>
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<tr>
<td>• Ohio State contributes an amount equal to 14% of your eligible compensation per pay to your selected retirement plan, allocated as follows:</td>
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<tr>
<td>• 11.56% goes to your selected ARP account provider.</td>
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<tr>
<td>• 2.44% goes to the OPERS Traditional Pension Plan to help fund past service liabilities, as required by law.</td>
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<tr>
<td>• 8% goes to your individual OPERS account.</td>
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<tr>
<td>• 4% goes to your OPERS Retiree Medical Account (RMA).</td>
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<tr>
<td>• 1.5% goes to the OPERS Traditional Pension Plan to help fund past service liabilities, as required by law.</td>
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<tr>
<td>• .5% Administrative Expense</td>
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<tr>
<td><strong>Vesting</strong></td>
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<tr>
<td>• Your contributions are immediately vested.</td>
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<tr>
<td>• University contributions generally are vested after 12 months of Ohio State service.</td>
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<tr>
<td>• Your contributions are immediately vested.</td>
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<tr>
<td>• University contributions are fully vested after five years of contributing service in the plan. You are vested in a percentage of university contributions based on years of service credit:</td>
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<tr>
<td>1 Year: 20%; 2 Years: 40%; 3 Years: 60%; 4 Years: 80%; 5 Years: 100%</td>
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<td>• Retiree medical account has varied vesting based on hire date into OPERS.</td>
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<tr>
<td><strong>How Your Benefit Grows</strong></td>
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<tr>
<td>• Your account consists of contributions made by you and the university, as well as with any investment gains or losses you may have on those contributions.</td>
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<tr>
<td>• Your account consists of contributions made by you and the university, as well as any investment gains or losses you may have on those contributions.</td>
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<tr>
<td>• Your benefit amount grows by adding years of service credit (earned or purchased) and with increases to your eligible compensation.</td>
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<tr>
<td>• The benefit amount is based on a formula using your age, years of service credit, and final average salary.</td>
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<tr>
<td>• The benefit amount from the DB portion grows by adding years of service credit (earned or purchased) and with increases to your eligible compensation.</td>
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<tr>
<td>• The benefit amount from the DB portion grows by adding years of service credit (earned or purchased) and with increases to your eligible compensation.</td>
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<tr>
<td><strong>Investment Management and Options</strong></td>
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<tr>
<td>• You choose an approved ARP provider through which you invest and allocate contributions among a variety of investment options.</td>
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<tr>
<td>• You assume all investment risk and pay any associated management fees.</td>
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<tr>
<td>• Contributions are invested with OPERS. You allocate the contributions among a variety of investment options.</td>
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<tr>
<td>• You assume all investment risk and pay any associated management fees.</td>
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<tr>
<td>• OPERS manages all assets to fund your benefits.</td>
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<tr>
<td>• You assume no investment risk and pay no associated management fees.</td>
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<tr>
<td>• DC portion: Contributions are invested with OPERS. You allocate the contributions among a variety of investment options. You assume all investment risk and pay any associated management fees.</td>
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<tr>
<td>• DB portion: OPERS manages all assets to fund your benefits. You assume no investment risk and pay no associated management fees.</td>
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</tr>
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<td>Feature</td>
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<td>--------------------------------------------------</td>
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<tr>
<td>Taxes</td>
<td>There are important tax issues associated with how and when you may receive your benefit—consult with your tax advisor for more information.</td>
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</tr>
<tr>
<td>Tax-Deferred Benefits</td>
<td>Your contributions are made on a pre-tax basis; federal and state taxes are deferred until benefits are paid.</td>
<td>Benefits are exempt from local or municipal taxes within Ohio, except school district income tax.</td>
<td>Any investment return your account earns is also tax-deferred.</td>
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</tr>
<tr>
<td>Access to Funds at Termination/Retirement</td>
<td>Choose from a number of options4:  - Leave your account balance with your ARP provider.  - Roll the vested portion of your account into another qualified account or IRA.  - Receive the vested portion of your account in the following ways:  - partial or full cash withdrawal  - fixed-period payments over a set number of years  - systematic withdrawal  - single or joint life monthly annuity with continuing survivor protection</td>
<td>Choose from a number of options4:  - Leave your account on deposit for future benefits.  - Roll the vested portion of your account into another qualified plan or IRA.  - Receive a lump sum refund of your contributions; you also may be eligible for all or a portion of the value of the employer contributions and Retiree Medical Account based on their respective vesting schedules  - Receive single, joint or multiple life (survivor protection) monthly annuity on entire vested account balance or a partial annuity with remaining account balance rolled over or distributed as a lump sum.</td>
<td>Choose from a number of options4:  - Leave your account on deposit for future benefits.  - Roll your vested account funds into another qualified plan or IRA.  - Receive a lump sum refund of your contributions; you may also be eligible for an additional amount, which is 33% at 5 years and 67% at 10 years of eligible contributions.5  - Receive a single, joint or multiple life monthly pension payment based on the plan formula.</td>
<td>Choose from a number of options4:  - Leave your account on deposit for future benefits.  - Roll the vested portion of your account balance into another qualified plan or IRA.  - Receive a lump sum refund of your contributions; you also may be eligible for all or a portion of the value of the employer contributions and Retiree Medical Account based on their respective vesting schedules  - Receive single or joint life monthly annuity with continuing survivor protection.  - For the DC portion, choose from a number of options4:  - Leave your account on deposit for future benefits.  - Roll your vested account funds into another qualified plan or IRA.  - Receive a lump sum refund of your contributions; vest for an additional 33% at 5 years and 67% at 10 years based on eligible contributions.5  - Receive a single, joint or multiple life monthly payment plan based on the plan formula.</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>No additional benefits other than vested account balance if disabled.</td>
<td>No additional benefits. You will have access to Retiree Medical Account to be reimbursed for eligible health care expenses and access to vested account balance if disabled.</td>
<td>You may be eligible for health care, disability, and survivor benefits. Specific eligibility criteria must be met.</td>
<td>You may be eligible for health care, disability, and survivor benefits. Specific eligibility criteria must be met.</td>
</tr>
<tr>
<td>Impact on Social Security Benefits</td>
<td>If eligible, there may be a reduction in your Social Security benefit.</td>
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<tr>
<td>Other Considerations</td>
<td>The above comparison is not a comprehensive list. You should carefully consider your retirement options and personal needs when selecting a retirement plan.</td>
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</tr>
</tbody>
</table>

1 Subject to increase or decrease based on applicable law retirement system mandates.
2 Subject to federal limits. Refer to Retirement Contribution and Distribution Rates link at hr.osu.edu/benefits/retirement.
3 Based on eligibility requirements. Visit opers.org/members/traditional/benefits/disability.shtml.
4 Withdrawals made before age 59½ may be subject to an additional federal tax penalty.
5 “Eligible contributions” are employee contributions made to the plan, any amounts the employee paid to purchase certain types of service, and interest.

Note: This is intended to be a summary of plan provisions. For additional information, contact the Office of Human Resources, OPERS, and/or your selected ARP provider.
If I become dissatisfied with the retirement program I choose, can I switch to the other program while I am employed at Ohio State?

Enrollment in either the ARP or OPERS is a one-time irrevocable decision while you are employed at Ohio State, or if you are reemployed at Ohio State within 365 days of your termination date. State law does not permit you to switch plans during this period.

If you elect OPERS, you may have the opportunity at specific times during your public service to change your plan option within OPERS. However, there may be financial implications involved with making a plan change. Contact OPERS to determine whether or not you are eligible to change plans and any impact that may be associated with doing so.

If you elect the ARP, you may change your ARP provider to another ARP provider at any time during the year (see the fourth question on this page for details). Contact your ARP provider to see if surrender charges would apply.

How do tax laws affect contributions and benefits?

Tax consequences are very similar under both programs. Contributions are made on a pre-tax basis. This means that contributions are deducted from your pay before federal and state income taxes are calculated. Because your income tax is calculated on this reduced income amount, you will pay less current tax. Any investment returns on your account also are tax-deferred. Because your retirement contributions are not taxed at the time of payroll deduction or on gains or losses on your investment, you will be taxed on the money when it is distributed.

What do I need to consider when making my investment choices if I participate in a defined contribution plan such as the ARP or the OPERS Member-Directed Plan?

There are many things you should consider before investing your money in a defined contribution plan, including:

- your investment goals
- the type of funds in which you want to invest, and
- your retirement time horizon.

Only you can decide which investment choices may best help you achieve your financial goals. Speak with a financial planner or contact the ARP provider you select to discuss each of these considerations.

If I elect the ARP, can I enroll with more than one ARP provider at the same time?

No. You can enroll with only one ARP provider at a time; however, you may elect to change ARP providers at any time by completing the ARP Provider Change Form. Changes will be effective on the next applicable pay. The ARP Provider Change Form is online at hr.osu.edu/policies-forms.

If I change my ARP provider, may I direct only my future contributions to the new ARP provider without transferring the funds held by my current provider?

Yes. If you select a new ARP provider, you can leave your existing ARP account with your prior provider, or you may choose to transfer your entire ARP account balance or any portion of the account to the new ARP provider. Contact the provider for additional details.

Note: Surrender fees may apply. Check with your ARP provider.

Will I be eligible for retirement health care benefits regardless of the retirement program I elect?

- There are no retiree health care benefits associated with the ARP.
- If you participate in the OPERS Traditional Pension Plan or Combined Plan, you may be eligible for retiree health care benefits if you meet the eligibility requirements established by the plans.
- If you participate in the OPERS Member-Directed Plan, a portion of your employer contributions will be deposited into a Retiree Medical Account (RMA), which you can use to be reimbursed for qualified health care expenses at retirement or termination.

How do the retirement programs discussed in this booklet differ from the university’s Supplemental Retirement Accounts (SRAs)?

Unlike the mandatory retirement programs discussed here, SRAs are a voluntary program. SRAs offer you a way to save additional pre-tax funds for your retirement through a tax-deferred annuity plan (IRC Section 403(b) plans) and/or a deferred compensation plan (IRC Section 457(b) plans). More information about SRAs is online at hr.osu.edu/benefits/retirement/sra, including a listing of SRA providers.

Will my choice of retirement programs affect my participation in Supplemental Retirement Accounts?

No. Regardless of the retirement program you elect, you can participate in an Ohio State SRA. However, there are federal limits on the amount you can save each year through an SRA. For more information, contact an SRA provider or visit hr.osu.edu/benefits/retirement/sra.

Note: This brochure contains summary information only. Refer to the plan documents for complete information.
Choosing Your Retirement Program

Step One: Learn More
☑ Review the information included in your Retirement Program Choices booklet. Attend a Retirement Choices Webinar for additional information. Visit hr.osu.edu/new-employees/benefits-presentations for schedule and registration information.

Step Two: Make Election
Complete Section I of the Retirement Program Election Form.

If you elect ARP:
☑ Place a check mark in the box under Section II to indicate you have elected ARP and in the box by the ARP provider you have chosen.
• Contact the ARP provider of your choice and complete the required account forms.
  Your enrollment is not complete until you have opened the account with your chosen ARP provider. For provider contact information, refer to page 7 of this booklet.
• Once you open an account, your retirement contributions as of your eligibility date will be automatically transferred to your chosen ARP provider. No further action is needed from you.

If you elect OPERS:
☑ Place a check mark in the box under Section II to indicate you have elected OPERS.
• You have 180 days from your eligible appointment date to choose one of the three OPERS plan options. Contact OPERS for details at 1-800-222-7377.
• Your retirement contributions will continue to be contributed to your chosen OPERS plan option.

Step Three: Submit Election
☑ Sign and date the authorization in Section III of the Retirement Program Election Form. Return the completed form to the Office of Human Resources within the 120-day election period.
• It is your responsibility to ensure the completed form is received by the Office of Human Resources by the close of business on the 120th day. If the 120th day falls on a Saturday, Sunday or university-observed holiday, you must submit the form by the close of business on the next day that is not a Saturday, Sunday or university-observed holiday. A confirmation email will be sent when the form has been received. Your election is final and irrevocable.

QUESTIONS?
Office of Human Resources
Customer Service Center
(614) 292-1050
1-800-678-6010
service@hr.osu.edu
hr.osu.edu

Note:
Your retirement program enrollment decision is final and irrevocable once your Retirement Program Election Form is returned to the Office of Human Resources. If your Retirement Program Election Form is not received by the Office of Human Resources within the 120-day election period, you will default to OPERS. If you elect to participate in the ARP, you do not earn service credit under OPERS.
Office of Human Resources
1590 North High St., Suite 300
Columbus, OH 43201-2190

Retirement Program Choices for Staff

Enrollment Deadline:
120 Days