



How do I enroll in the Oregon Savings Growth Plan (OSGP)?

For a complete enrollment kit that contains information on the plan, fees, and investment options, please call 503 378-3730 and request that one is mailed to you.

Or, you can simply complete an [Enrollment Packet](#) and return it to OSGP at 800 Summer Street NE, Suite 200, Salem, OR 97301. You can either fill in the forms on-line and then print them, or print them first and fill them in by hand.

Please be sure you complete the following forms:

Plan & Agreement. Complete the information on the top of the form. You may choose either a percent of pay or a dollar amount for your deferral.

You may contribute up to 100% of your monthly salary or as little as \$25 per month as your before-tax contribution. The maximum annual contribution amount in 2009 is \$16,500 or 100% of income, whichever is less. Contributions will be deducted automatically from your paycheck.

If you are age 50 or older in 2009, you may use the 50-Plus Catch-Up Provision to defer an additional \$5,500, bringing the maximum annual contribution to \$22,000.

Your first contribution will come out of your check effective for the month following the date you enroll. For example, if you enroll on January 15, your first deferral would not come out of your check until March 1. This would represent your pay for February.

Acknowledgement Please designate how you want your deferrals to be allocated. To help you make this decision, you may want to review the [Investment Option Fund Manager's Booklet](#) that covers the different options and also lists all underlying funds.

In 2008, OSGP added Barclays Global Investors LifePath® funds to its fund line-up. Rather than trying to mix and manage a collection of different funds, you only need to select just one LifePath portfolio to ensure a well-diversified investment mix. The eight other investment options in the plan range from fixed to variable investments and from conservative to aggressive risk levels. The Oregon Investment Council oversees the investment options and most are a blend of several professionally managed mutual funds

You may want to attend one of the following workshops offered by OSGP to help you better understand the plan and the investments.

Wealth Builder describes what the OSGP is, how it works and why it is a valuable tool to use to accumulate dollars for retirement. The seminar discusses benefits of tax-deferred investing, OSGP investment options and enrollment information.

Planning & Investing helps participants calculate long-term savings goals, review the nine investment options, and create personal investment strategies.

For more information and times/dates of these workshops, go to:
http://www.oregon.gov/PERS/OSGP/section/osgp_workshop.shtml.

Designation of Beneficiary Please complete this form. Social security numbers are not required for your beneficiaries, but providing them may help OSGP locate them in the future.

If you have any questions about these forms or about OSGP in general, please call 503 378-3730 and someone there will assist you.