



How do 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:

Enrollment Form. Complete the information on the top of the form. You may contribute as little as \$25 per month up to \$1458 per month. The maximum annual contribution amount in 2013 is \$17,500. Contributions will be deducted automatically from your paycheck.

If you are age 50 or older in 2013, you may use the 50-Plus Catch-Up Provision to defer an additional \$5,500 (and thereafter as adjusted for inflation), bringing the maximum annual contribution to \$23,000, or \$1916 per month.

You may choose to contribute on a pre-tax or after-tax (Roth) basis, or you may contribute a portion of your deferral to each.

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 BlackRock's 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. Once you have established an account, and have at least \$20,000 in assets, you can also use the Charles Schwab Self Directed Brokerage Option.

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 Workshop

This workshop provides basic information about the Oregon Savings Growth Plan and its investment options. The workshop is intended for employees who are interested in enrolling in the Plan or for employees seeking a refresher course. Topics include:

- Plan highlights and benefits
- Investing in today's market
- Tax advantages

Planning and Investing Workshop

This workshop is intended for employees who are already in the Plan and need additional investment information. Topics include:

- Calculating your savings goal
- Assessing your risk tolerance
- Developing an investment strategy
- Personalizing your portfolio

For more information and times/dates of these workshops, go to:
http://www.oregon.gov/PERS/OSGP/section/2012_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.