

# plan update



## National Save for Retirement Week

OSGP will observe the ninth annual Save for Retirement Week with open house events and workshops in Portland, Salem and Bend.

State employees and local government employees whose employers have adopted OSGP are welcome to attend.

OSGP staff and representatives from Voya Financial™, Charles Schwab, Galliard and BlackRock will attend all three open houses to answer your questions. Snacks and door prizes will be provided.

If you can't attend, please call OSGP at **(503) 378-3730** and we will be happy to set up an on-site visit in the future. ●

### Three open houses

#### Wednesday, October 22

10:00 a.m. to 3:00 p.m.  
Archives Building, Boardroom  
800 Summer Street, Salem

#### Thursday, October 23

10:00 a.m. to 3:00 p.m.  
1300 Wall Street, Bend

#### Friday, November 14

10:00 a.m. to 3:00 p.m.  
State Office Building  
800 NE Oregon Street, Portland

National Save for Retirement Week  
October 20 – 26, 2014

## Workshops

Workshops can help you focus today on the future you want tomorrow. You do not need to register in advance, but space is limited, so plan to arrive early. "Ask Kathy" will be there to talk about OSGP provisions and distribution options.



### SALEM

Archives Building, Boardroom  
800 Summer Street NE

#### Monday, October 20

12:00 p.m. to 1:00 p.m.  
*OSGP Basics and 457 Overview*

#### Tuesday, October 21

12:00 p.m. to 1:00 p.m.  
*Planning and Investing*

#### Wednesday, October 22

10:00 a.m. to 11:00 a.m.  
*OSGP Basics and 457 Overview*

11:00 a.m. to 12:00 p.m.  
*Savings Strategies*

12:00 p.m. to 1:00 p.m.  
*Retirement for Women*

1:00 p.m. to 2:00 p.m.  
*OSGP Basics and 457 Overview*

2:00 p.m. to 3:00 p.m.  
*Savings Strategies*

#### Thursday, October 23

12:00 p.m. to 1:00 p.m.  
*Planning and Investing*

#### Friday, October 24

12:00 p.m. to 1:00 p.m.  
*Retirement for Women*

### BEND

1300 Wall Street

#### Thursday, October 23

10:00 a.m. to 11:00 a.m.  
*OSGP Basics and 457 Overview*

11:00 a.m. to 12:00 p.m.  
*Savings Strategies*

12:00 p.m. to 1:00 p.m.  
*Retirement for Women*

1:00 p.m. to 2:00 p.m.  
*OSGP Basics and 457 Overview*

2:00 p.m. to 3:00 p.m.  
*Savings Strategies*

### PORTLAND

State Office Building  
800 NE Oregon Street

#### Friday, November 14

10:00 a.m. to 11:00 a.m.  
*OSGP Basics and 457 Overview*

11:00 a.m. to 12:00 p.m.  
*Savings Strategies*

12:00 p.m. to 1:00 p.m.  
*Retirement for Women*

1:00 p.m. to 2:00 p.m.  
*OSGP Basics and 457 Overview*

2:00 p.m. to 3:00 p.m.  
*Savings Strategies*

## advisory corner

### Upcoming Advisory Committee Meeting

November 13, 2014 • 9:30 a.m.

Archives Building  
800 Summer Street, Suite 200, Salem

## Changes to investments

The Plan's investment lineup is expanding. OSGP will add a real return fund and exchange some mutual funds for index funds, which will lower fees for participants. And the Plan's Self-Directed Brokerage Option, the Charles Schwab Personal Choice Retirement Account® (PCRA), will provide access to U.S. listed stocks and bonds. These changes are expected to be completed by January 5, 2015. *Charles Schwab is not affiliated with the Voya™ family of companies.*

The Intermediate Bond Option no longer has an equity wash restriction, effective August 1, 2014. ●

## Strong passwords

Coming soon: OSGP participants will be able to choose a password for their account that is alpha/numeric and between 6-20 digits. Watch the website for availability! ●

## Boost savings

State employees: consider using your 2% cost of living (COLA) increase to boost your OSGP deferral. Assess your circumstances before investing. ●

## Name change

OSGP's record keeper recently changed its name from ING to Voya Financial™. To visit the Plan website, go to <http://osgp.voyaplans.com>. Everything's the same except the name! ●



**OSGP website:**  
<http://osgp.voyaplans.com>

**OSGP Information Line:**  
(800) 365-8494

**PERS/OSGP website:**  
[www.oregon.gov/PERS/OSGP](http://www.oregon.gov/PERS/OSGP)

*Editorial contributions:*  
Gay Lynn Bath, OSGP • David Crosley, PERS

*Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Retirement Advisors, LLC (member SIPC).*

*This newsletter is not intended to provide legal, tax or investment advice. For such advice, participants should contact their legal, tax or investment advisers.*

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# See savings as future income

Now you can see your estimated monthly retirement income and organize your finances whenever you log into your OSGP Plan account.

This new online experience is designed to help you plan for your retirement and other goals, see where you stand and make smart money decisions.

myOrangeMoney™ is a personalized, interactive tool that shows you the income you'll likely need each month in retirement and the progress you've already made toward that goal.



After you initially provide your age and current income, a dollar bill appears to show your current level of retirement readiness. The dollar bill represents the estimated income you'll need each month in retirement. The colored-in portions represent the amount of your income need that can potentially be achieved without changing the way you're currently saving and investing. Any white area on the dollar bill indicates the income gap you'll need to close in order to hopefully reach your retirement income goal.

The sliders next to the dollar bill let you adjust your assumptions and instantly see how those choices affect the level of your monthly retirement income dollars. You can try out various savings, investing and retirement age scenarios until you find the combination that's right for you. When you're ready to take action, just click on the *Make the change* button and follow the prompts.

To organize your finances, click the *Organize your \$\$\$* link and head over to your Personal Financial Dashboard. Enter as many accounts as you like: checking, savings, credit cards, mortgage, insurance, retirement and so on. This is your own private financial space — your employer cannot see it, and there are no intrusive pop-up ads or e-mails. The tool encrypts your information using advanced security features and updates your information automatically, so you always have a current view of your complete financial picture.



Log into your account at <http://osgp.voyaplans.com> to experience myOrangeMoney and your Personal Financial Dashboard. ●



## quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Thursday, November 27, 2014**
- **Thursday, December 25, 2014**
- **Thursday, January 1, 2015**
- **Monday, January 19, 2015**

NYSE closes at 1:00 p.m.:

- **Friday, November 28, 2014**
- **Wednesday, December 24, 2014**