



OSGP: Six great reasons to enroll

Put your money to work now!

The Oregon Savings Growth Plan is an outstanding savings plan available to all Oregon public employees. Commonly known as OSGP, this deferred compensation plan is a valuable benefit that can help you prepare for your future and your retirement. It offers a variety of features and services with a diverse and easy-to-understand investment lineup. You can easily learn to monitor your account with the many tools and resources available to you through the Plan.

It's so easy

You contribute a portion of your salary to OSGP on a pre-tax basis, which means that taxes will not be withheld on the portion of your income that you contribute to OSGP. These contributions, plus any investment earnings, grow on a tax-deferred basis. Taxes are paid as you withdraw your money from your OSGP account. You are able to select your investments from the OSGP lineup.



oregon
SAVINGS GROWTH PLAN

1 Simple and easy.

OSGP makes it easy for you to establish and maintain a retirement savings program. Money comes directly out of your paycheck every month. Consistency is the key to a savings plan, and payroll deduction makes consistent savings easy. Your contributions are deducted on a pre-tax basis through payroll deduction. This allows you to save more easily and consistently.

2 Put taxes on hold.

Your contributions will be invested each pay period into your OSGP account before taxes are taken out. You save money by reducing the amount of taxes withheld from your pay. In addition, saving with OSGP helps you benefit due to the compounding of earnings. Don't wait to take advantage of OSGP.

3 A choice of hands-on or hands-off investing.

The Plan offers a range of investment options, including target date funds for those who prefer to have a professional manager put together a diversified investment mix. For hands-on investors, we continue to have a range of investment options so you can assemble a customized investment mix. OSGP provides the tools and resources to help you choose your investments. For those individuals who want more control over their investment options, a Self-Directed Brokerage Account option is also available (August 2011).

4 Investment professionals work for you.

The investment options offered through OSGP are managed by industry professionals with oversight by the Oregon Investment Council. In addition, the day-to-day investment decisions are handled by several skilled management teams.

5 No distribution penalties.

When you decide to leave your current employer, you can begin distributions without additional tax penalties. There is no age 59½ requirement as with some other tax-deferred accounts. Plus, you have a number of distribution options available to you. You can speak to someone who can assist you with all your options by calling 800-365-8494.

6 Low fees equal higher potential returns.

OSGP charges low fees for the investment program. In fact, OSGP fees may be the lowest in Oregon. This adds substantially to the earning power of your contributions into the Plan.

Save smarter.

Begin contributing to OSGP with an amount you feel you can afford. You can contribute as little as \$25 per month or up to the allowable IRS limit for that year. Contributions are deducted directly from your paycheck and you can change the amount that you contribute at anytime.

The power of compounding!

Your account balance has the potential to grow over time through your pre-tax contributions and the investments offered by OSGP. Tucking away a small amount each month can impact your retirement savings over time. Here's an example of how your money can grow by saving only \$100 each month:



This chart shows how the power of compounding can work for you. Although your balance is almost \$96,000 after 25 years, you only contributed \$30,000. The additional \$66,000 is the result of earnings compounded on a pre-tax basis.

It's your choice.

OSGP's investment options make it easy to have a portfolio that meets your needs. You can choose a pre-mixed LifePath® Portfolio that is managed based on your retirement date. Or, build your own portfolio from among eight other professionally managed funds that are closely monitored by the Oregon Investment Council. Choose the investment strategy that best suits you!

OSGP investment options:

- LifePath® Portfolios
- Short-Term Fixed Income Option
- Stable Value Option
- Intermediate Bond Option
- Large Company Value Stock Option
- Stock Index Option
- Large Company Growth Stock Option
- International Stock Option
- Small/Mid-Size Company Stock Option
- Self-Directed Brokerage Account Option

A wonderful opportunity to help you save.

It is so important to plan for your retirement. By setting aside just a little money from each paycheck, you can impact the amount of money you have saved significantly toward your future.



Complete the attached interest card and return it to us. We will mail you an enrollment kit with more details about OSGP.

STEP #1:

Fill out the attached interest card to request an enrollment kit.

STEP #2:

Read the enrollment kit for more details about OSGP.

STEP #3:

Complete the enrollment application included in the enrollment kit.



YES, SEND ME MORE INFORMATION:

- I am interested in attending a meeting in my area to learn more about OSGP.**
Please send me a meeting schedule.
- I would like to talk with a counselor.**
Please have someone contact me at _____ (daytime phone).
- I would like to enroll.**
Please send me an enrollment kit.
- I would like to roll over another eligible account into OSGP.**
Please send me a transfer/rollover form.

EMPLOYER
NAME
ADDRESS
CITY/STATE/ZIP
EMAIL

Consolidating is convenient.

If you already have a savings plan such as a traditional IRA, 403(b), 401(k), 457, or 401(a) with a prior employer, you can bring that balance into your OSGP account at any time. This helps make it simple to track all your retirement savings and lets you take full advantage of lower plan fees and diverse investment choices offered by OSGP.

Visit the web site at osgp.ingplans.com to download the rollover packet, or call the toll-free Information Line at **800-365-8494** to request a packet.



800 Summer Street N.E.

Suite 200

Salem, OR 97301



800 Summer Street N.E., Suite 200, Salem, OR 97301

800.365.8494 / osgp.ingplans.com

Around the clock account management.

You can access your account information at any time by visiting the OSGP website at osgp.ingplans.com or by calling the toll-free Information Line anytime at **800-365-8494** using the automated system. You can check your account balance, process transactions or use helpful planning tools. You also have access to Customer Service Representatives at the toll-free line weekdays from 7:00 a.m. to 5:00 p.m. Pacific Time.