

Early career checklist

For PERS members within the first five years of public employment

10 action items to get your retirement journey started

- ☐ 1. **Access your accounts** — Create online logins for your PERS accounts: [pension](#) (through Online Member Services, also known as OMS) and [Individual Account Program](#) (IAP). You will need to sign into your accounts separately.
- ☐ 2. **Get connected** — Sign up for [PERS email and text updates](#) to receive news and information about your pension benefits.
- ☐ 3. **Keep tabs on your contributions and benefits** — Your IAP contributions should start automatically after six full months of employment. Check your paystubs, online IAP account, or with your employer to confirm they started. Each year, PERS will mail you a [member annual statement](#), which includes pension and IAP information.
- ☐ 4. **Name your beneficiaries** — Designate a [beneficiary for your IAP](#), which you are vested in immediately. Update your beneficiary as needed. Note that the pension beneficiary options for [Oregon Public Service Retirement Plan](#) (OPSRP) members is limited by law.
- ☐ 5. **Get to know your retirement benefits** — Learn more about your PERS pension and IAP by attending [PERS workshops](#), reviewing [member resources](#), and reading the [OPSRP preretirement guide](#).
- ☐ 6. **Explore additional retirement savings options** — Save more for retirement by enrolling in the [Oregon Savings Growth Plan](#) (OSGP) or other voluntary 457(b) or 403(b) options.
- ☐ 7. **Learn more about OSGP** — Sign up for [live OSGP workshops](#); watch a recorded presentation, such as [Introduction to Oregon Savings Growth Plan](#) or [Basic Investment Concepts](#); and check out OSGP's various [educational resources and tools](#).
- ☐ 8. **Access and manage your OSGP account** — Enroll in OSGP and access your account from the [OSGP website](#). Don't forget to set your contribution amount and designate a beneficiary.
- ☐ 9. **Get support from OSGP** — Take advantage of OSGP's financial wellness and [investment advice services](#). Contact your [local OSGP representative](#) for help with your saving and planning needs, including account reviews.
- ☐ 10. **Learn about vesting and benefit estimates** — Satisfy the requirements to become [vested](#) in your OPSRP pension. [Sign into your account](#) to get online estimates of what your lifetime monthly pension benefit could be in retirement. Request a [written benefit estimate](#) from PERS once you are within 24 months of your earliest possible [retirement date](#).

