



10 action items to help you reach your retirement destination

1. Consider saving more for retirement by enrolling in the [Oregon Savings Growth Plan](#) or other voluntary 457(b) or 403(b) options.
2. Sign up and attend a live virtual [OSGP workshop](#). You also may watch one of our recorded workshops, [Introduction to OSGP](#) and [Basic Investment Concepts](#). (You may want to allow extra time to watch these recorded workshops.) Contact your [local OSGP representative](#) for help with your saving and planning needs, including account reviews.
3. Take advantage of OSGP's various [educational resources and tools](#), including information about [financial wellness](#) and [investment advice services](#).
4. Get connected with your PERS accounts online. You will need to sign into your accounts separately: [pension](#) and [IAP](#). Once you have an OSGP account, you can access it [online](#).
5. 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 have started.
6. Designate [beneficiaries for your IAP](#) and [OSGP accounts](#). Update your beneficiaries as needed. (For OPSRP members, beneficiary options for your pension are limited by law. You cannot designate a pension beneficiary until you are ready to retire. If you are married, your spouse is automatically designated as your beneficiary.)
7. Sign up for [PERS GovDelivery emails or texts](#) to receive news and information from PERS, including staying informed about any legislative changes to PERS benefits and policies.
8. Learn more about your PERS pension and IAP benefits by attending [PERS workshops](#) periodically. Familiarize yourself with [member resources](#), including reading the OPSRP [pre-retirement guide](#).
9. Satisfy the requirements to become [vested](#) in your OPSRP pension.
10. Once you have established membership, get pension benefit estimates to see what your lifetime monthly pension benefit could be in retirement. You can do this any time by [signing into your pension account](#). You also can request a [written benefit estimate](#) from PERS once you are within 24 months of your earliest possible [retirement date](#).

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