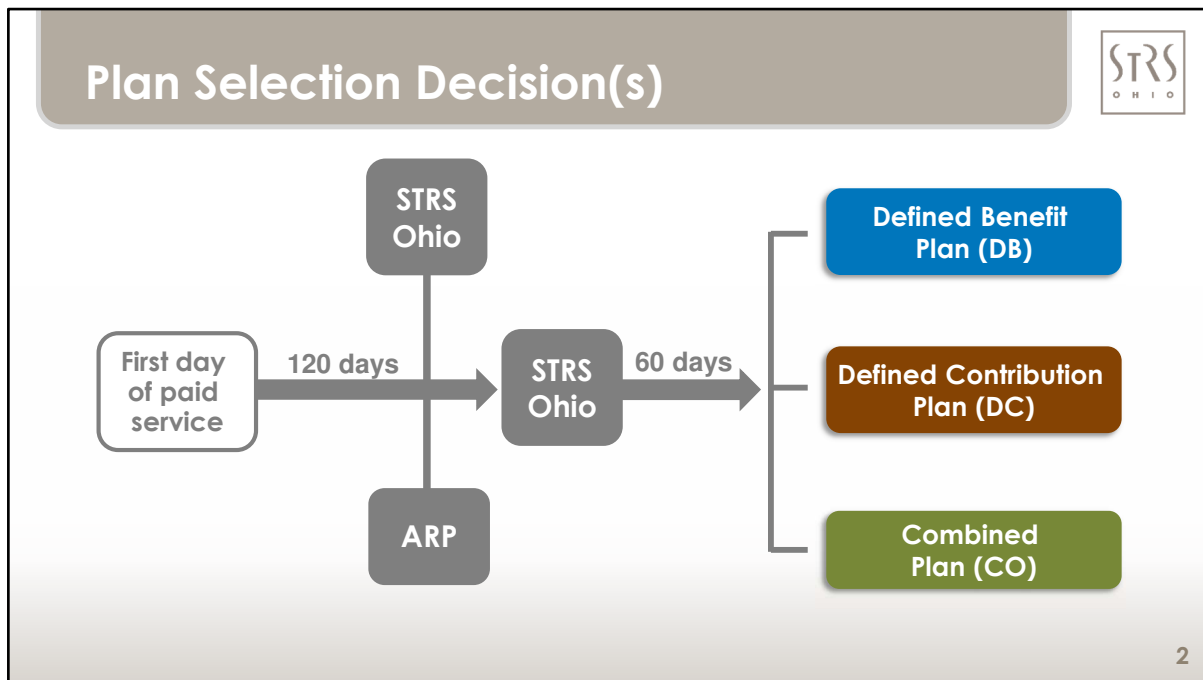




As a new faculty member, you have an important decision to make — the selection of your retirement plan.



- You have a one-time opportunity to choose between an STRS Ohio retirement plan or a private vendor-offered alternative retirement plan — also known as an ARP. If you do not make a selection within 120 days from your first day of paid service, you will participate in STRS Ohio.
- If you choose or default to STRS Ohio, you will have an additional 60 days to select the Defined Benefit Plan, Defined Contribution Plan or Combined Plan.

Indicating Your Choice — Two Steps



1

STRS Ohio or ARP selection

- *Retirement Plan Election Form* **within 120 days**
- Provided by employer, return to employer
- If selecting ARP, no further action required

2

STRS Ohio retirement plan selection

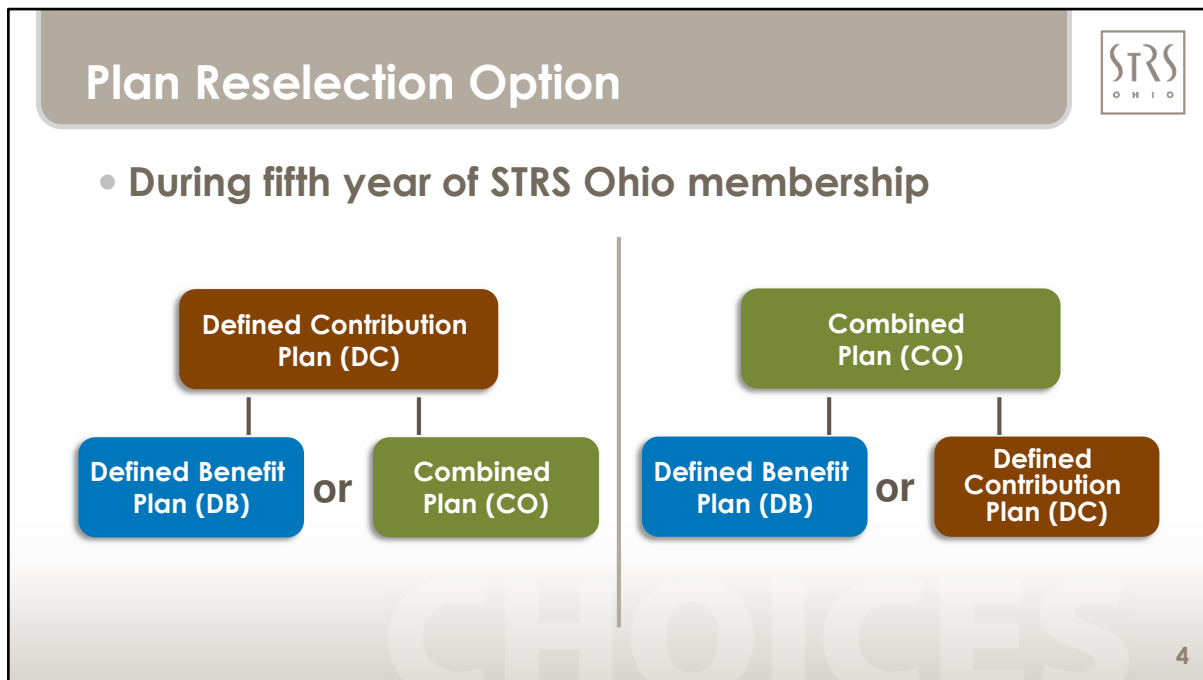
- Defined Benefit Plan, Combined Plan or Defined Contribution Plan (and investment elections)
- Indicate plan selection to STRS Ohio **within 180 days**

3

Making your retirement plan choice involves two steps!

Step 1 – Your employer will provide you with a *Retirement Plan Election Form* to indicate your selection of STRS Ohio or an ARP. Return the form to your employer within 120 days from your first day of paid service. If you select an ARP, you have no further action to take.

Step 2 – If you select STRS Ohio, you will need to select the Defined Benefit Plan, Combined Plan or Defined Contribution Plan. STRS Ohio must receive your selection within 180 days from your first day of paid service. If you choose the Defined Contribution Plan or Combined Plan, you will also need to indicate your investment choices.



If you choose the STRS Ohio Defined Contribution Plan or Combined Plan, you can reselect your retirement plan during your fifth year of STRS Ohio membership. At that time, you may change to one of the other two STRS Ohio plan options or remain in your current plan. Your plan selection will then be permanent.

If you choose an ARP now, your decision will be final (unless you change employers).

Important Considerations			
	Defined Benefit Plan	Defined Contribution Plan	Combined Plan
Investments selected by you		✓ (entire account)	✓ (defined contribution portion)
Predictable monthly retirement benefit	✓		✓ (defined benefit portion)
Greatest portability		✓	
Greatest investment risk		✓	
Disability and survivor benefits during career*	✓		✓
Access to health care coverage in retirement*	✓		✓

*Upon meeting eligibility criteria.

Here are your retirement plan options at a glance and some important considerations.

The Defined Contribution Plan and Combined Plan provide the option to select your own investments.

If you're looking for a more predictable monthly benefit, you may want to consider the Defined Benefit Plan or Combined Plan.

The Defined Contribution Plan offers the greatest portability in moving your funds if you leave your current career. It is also the plan where you would assume the greatest investment risk.

If disability and survivor benefits during your career and access to health care coverage in retirement are important to you, you will find these features in the Defined Benefit Plan and Combined Plan.

Indicating Your Choice



- **Register for an Online Personal Account**
 - Go to STRS Ohio website home page
 - Click on “REGISTER” (upper right corner)
- **Make your plan selection**
 - Log in to your online account
 - Select “Member Information” (top menu)
 - Select “Retirement Plan Selection” (under Useful Links)
- **Also use your online account to keep your contact information updated**

6

As a new STRS Ohio member, it's important to register for an Online Personal Account, where you can access important details about all aspects of your STRS Ohio retirement plan. To register, access the STRS Ohio website home page, click “REGISTER” in the upper right corner.

Indicate your plan selection by following just a few simple steps. Log in to your account. Select “Member Information” from the top menu and then “Retirement Plan Selection” under Useful Links. Indicate your selection, and that's it!

To receive important STRS Ohio account and benefits information, be sure to keep your contact information up to date by using your online account to make necessary changes — especially your mailing address, email and phone number.

Selecting an STRS Ohio Retirement Plan

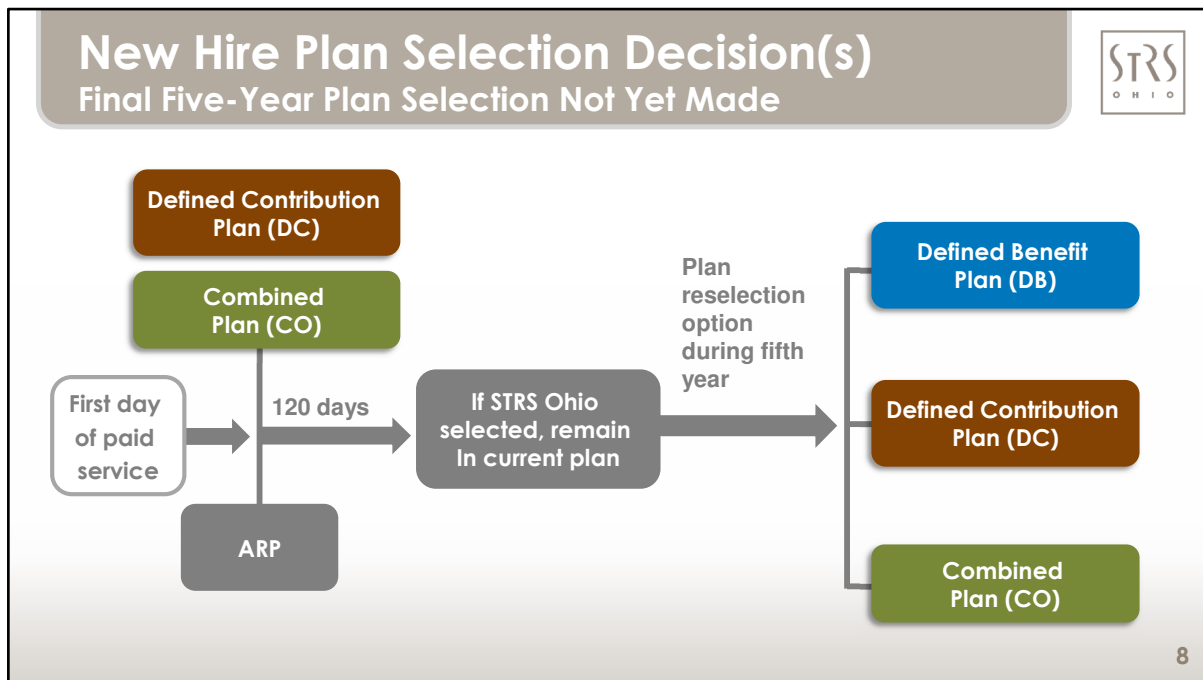


- **If no selection is received by STRS Ohio**
 - Placed in Defined Benefit Plan
 - No option to reselect your plan during fifth year



7

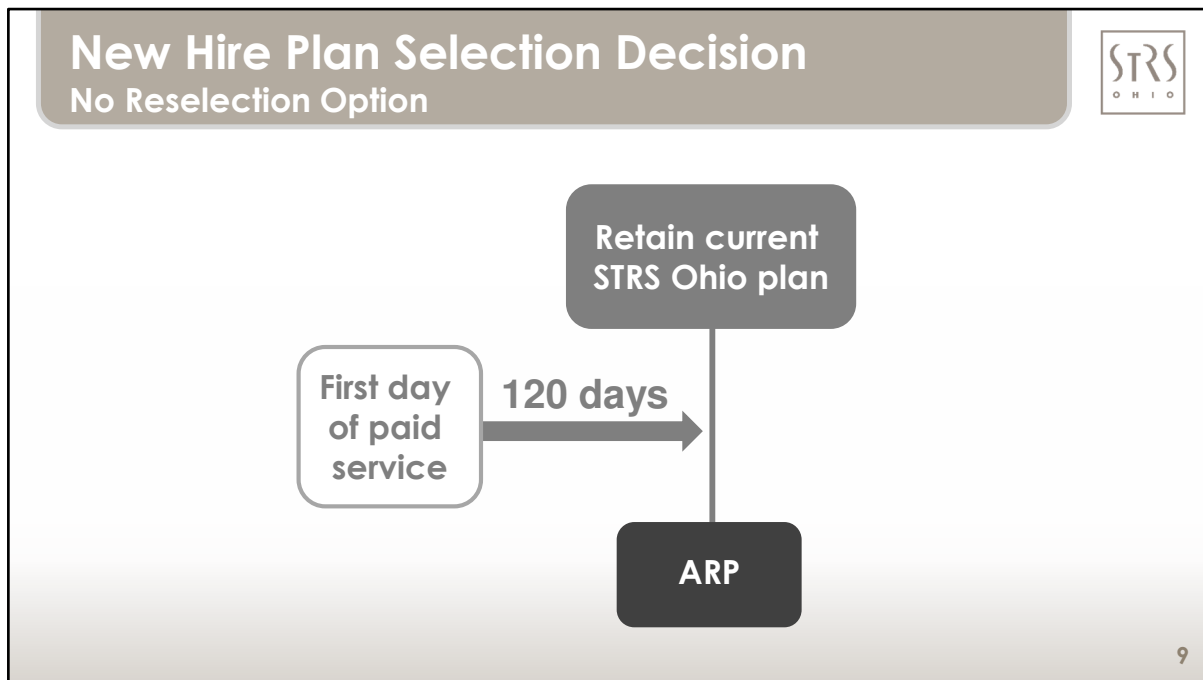
If STRS Ohio does not receive your selection by the 180-day deadline, under Ohio law you will be placed in the Defined Benefit Plan and remain in that plan for as long as you are an STRS Ohio member. Under the Defined Benefit Plan, there is no plan reselection option when you reach five years of service.



What if you're already an STRS Ohio member, but are a newly hired full-time faculty member at another institution? If you are a new hire and Defined Contribution Plan or Combined Plan participant who has not made a final plan selection in your fifth year of membership, here are your key decisions.

You can remain in the STRS Ohio plan you are currently enrolled in or choose one of the ARPs offered by your new employer. You have 120 days from your first day of paid service to make this decision.

If you do not elect an ARP, you will remain in your current STRS Ohio retirement plan and will retain your opportunity to choose another STRS Ohio plan during your fifth year of membership.



If you are a newly hired full-time faculty member who is participating in STRS Ohio with no plan reselection option, you have one decision to make.

You are eligible to choose between the STRS Ohio retirement plan you are currently enrolled in or an ARP. You will have 120 days from your first day of paid service with your new employer to make this decision. To indicate your decision, complete the *Retirement Plan Election Form* provided by your employer. Unless you elect an ARP, you will remain in your current STRS Ohio plan.

Plan Selection Packet



- **Retirement Plan Options brochure**
 - Includes detailed plan comparison chart
- **Investment Options Guide**
 - Investment options, objectives, top holdings and annual fees
- **Investment Performance Report**



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STRS Ohio mails a retirement plan selection packet to new members which includes:

- A *Retirement Plan Options* brochure with plan details and a comparison chart to use in comparing plan features of the STRS Ohio retirement plans with an ARP.
- An *Investment Options Guide* with detailed information about STRS Ohio investment options, objectives, top holdings and annual fees, and
- An *Investment Performance Report* reflecting the historical performance of STRS Ohio investment options over various time periods.

Plan Selection Resources



- **STRS Ohio website**
 - Plan selection videos
 - New Member section
- **Call STRS Ohio: 888-227-7877 (toll-free)**
- **An appointment with a benefits counselor**

CHOICES

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The STRS Ohio website includes other plan selection videos in addition to this one and a New Member section where you will find plan descriptions and frequently asked questions.

If you have any questions, please contact us toll-free at 888-227-7877.

To discuss your plan options with an STRS Ohio benefits counselor, schedule an appointment using your Online Personal Account.