



OSGP: Six Great Reasons to Stay in the Plan

Whether you are retired or no longer with your employer, you have a number of options on what to do with your Oregon Savings Growth Plan (OSGP) account. Keeping your money in OSGP may provide you with better retirement opportunities than rolling your money into a traditional IRA.



oregon
SAVINGS GROWTH PLAN

Transition Counseling

Nearing retirement?

Terminated employment?

If you have questions about the options available to you once you leave employment, you have access to Retirement Counseling—a free service available through OSGP.



Why Stay with OSGP?

1 You do not have to take your money out of OSGP when you retire or terminate employment. You can leave your money in the Plan until you are age 70½ when you are required to take minimum distributions.

2 You can consolidate other funds into OSGP. You can roll your IAP assets, as well as other eligible retirement plans or IRAs, into a pre-tax or Roth after-tax OSGP account.

3 OSGP is a low-cost program. OSGP offers you low administrative fees and investment products that are competitively priced when compared to many other mutual funds. Low investment fees continue to keep more of your retirement money working for you in your portfolio. Refer to the back for the fee structure.

4 A variety of distribution options are available, including partial lump sum, specific dollar amounts, or monthly installments.

5 Investment options to cover every need. For those who want... Consider...

Someone to do the work	LifePath Target Date Funds that automatically adjust as you get closer to retirement
A more hands-on approach	Choose among the eight core funds that range from conservative to aggressive
To do it themselves	The Self-Directed Brokerage Option available through Charles Schwab provides access to over 6,000 mutual funds and ETFs as well as many U.S. listed stocks and bonds.

6 Investment oversight from State Treasury and Oregon Investment Council (OIC). Funds are monitored and chosen by experts at Treasury and are under the purview of the OIC.

Fees

The Oregon Savings Growth Plan has two types of fees: Administrative and investment provider contract/management fees. The administrative fees include recordkeeping, communications, counseling, customer service, and custodial services.

Administrative Fees

Percentage of Assets

State of Oregon Administrative Fee	0.07%
Recordkeeping/Custody/Trust/Communications	0.10%

Investment Management Fees

Investment Option Weighted Average (%)

LifePath® Portfolios	0.12%
Short-Term Fixed Income	0.05%
Stable Value	0.42%
Active Fixed Income Option	0.18%
Real Return Fund	0.65%
Large Company Value Stock	0.035%
Stock Index	0.045%
Socially Responsible Investment Option	0.18%
Large Company Growth Stock	0.035%
International Stock	0.38%
Small Company Stock	0.41%
Self-Directed Brokerage Option	

Fees for investments in the Self-Directed Brokerage Option vary; contact Schwab's dedicated PCRA Call Center at **1-888-393-PCRA (7272)**.

Note: The fees are based on the assets as of January 20, 2015 and are subject to change. There are no additional fees charged for transferring funds between the options, starting a distribution, etc. All proceeds from mutual funds for revenue sharing are reflected as a reduction to the weighted average fees.

Before you consider taking your money out of OSGP, be sure to:

- Familiarize yourself with any possible tax implications
- Consult with an OSGP representative or Retirement Consultant to review your options
- Compare OSGP fees to the new plan fees



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