

# OP&F IS A TRUSTED STEWARD OF YOUR DROP FUNDS

THERE ARE MANY BENEFITS FOR LEAVING YOUR FUNDS ON DEPOSIT WITH OP&F...



## INTEREST RATE

YOU WILL EARN A MINIMUM RATE OF 2.5 PERCENT ON THE BALANCE OF YOUR DROP FUNDS, AND UP TO 5.0 PERCENT.

UP TO  
**5.0%**

MINIMUM  
**2.5%**



## GUARANTEED GROWTH

UNLIKE OTHER INVESTMENTS, YOUR MONEY IS GUARANTEED TO GROW BY LEAVING THE DROP FUNDS WITH OP&F. SINCE THE INCEPTION OF DROP, OP&F'S TOTAL PORTFOLIO HAS AN ANNUALIZED RETURN OF 9.05 PERCENT.



## ACCRUED INTEREST

INTEREST WILL CONTINUE TO ACCRUE AS LONG AS FUNDS ARE LEFT ON DEPOSIT. INTEREST IS ACCRUED MONTHLY AND COMPOUNDED ANNUALLY.



## FAST WITHDRAWALS

MOST PARTIAL DROP WITHDRAWALS ARE AVAILABLE TO YOU WITHIN 7-10 DAYS. IF YOUR DROP MONEY IS ROLLED OVER TO AN OUTSIDE INSTITUTION IT MAY NOT BE READILY AVAILABLE.



## NO PENALTIES AND NO FEES

THERE ARE NO PENALTIES FOR WITHDRAWALS OF YOUR DROP FUNDS FROM OP&F. THERE COULD BE PENALTIES FOR FUTURE WITHDRAWALS FROM OUTSIDE INSTITUTIONS. ALSO, OP&F DOES NOT CHARGE ADMINISTRATIVE FEES.

## ONCE YOU HAVE PARTICIPATED IN DROP FOR THE MINIMUM REQUIRED PERIOD

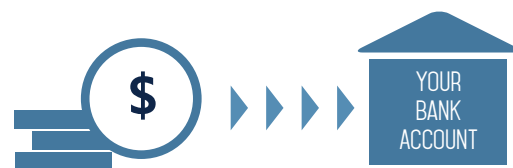
(three or five years depending on effective date)



YOU MAY RETIRE AT ANY TIME AND WITHDRAW YOUR DROP FUNDS. YOU MAY SELECT ANY ONE OR A COMBINATION OF THE FOLLOWING METHODS OF PAYMENT:

1. Up to four distributions per calendar year of at least \$1,000 per request;
2. A one-time lump sum distribution of your DROP balance;
3. Monthly distributions of at least \$100 until OP&F receives a DROP Distribution Request form from you designating a change or your DROP balance is zero; or
4. A rollover of your DROP funds to a qualified retirement plan.

## DROP DISTRIBUTIONS



DROP distributions will not be included with monthly retirement payments, but are directly deposited to your account. You can change your DROP distribution methods by sending a DROP Distribution Request form to OP&F. Once OP&F receives the DROP Distribution Request form, your request will be processed within 30 days.