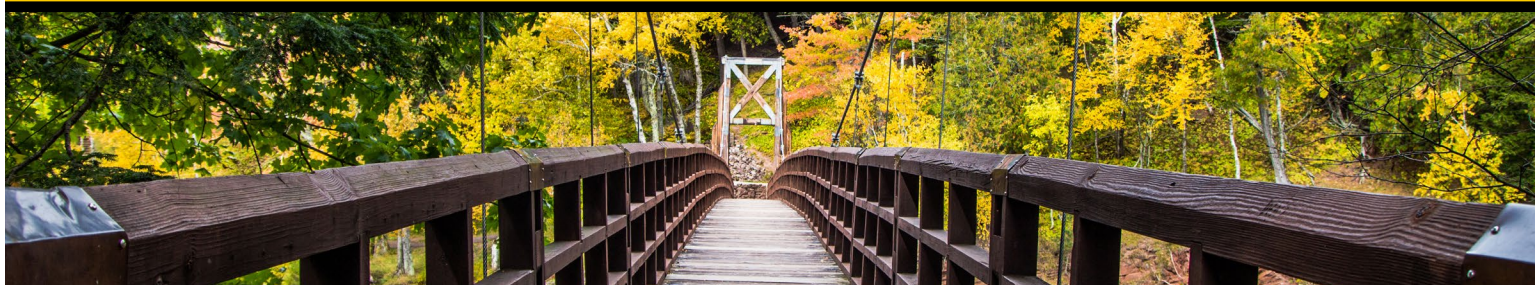


Enroll Today

MERS 457 SUPPLEMENTAL SAVINGS PROGRAM



The MERS 457 Program is designed specifically for public sector employees — people just like you — and is a great way to leverage tax benefits to help you save. The program offers an invested account you manage, in which a portion of your salary is contributed and invested for use after you leave

employment. You decide to participate, how much to contribute, and how to invest your assets. When you leave employment, your benefit is based on the total amount of money in your account. It will continue working as long as it remains invested, even after you leave employment.

Contributions

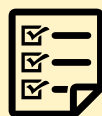
The MERS 457 Program is flexible. You determine how much you want to contribute, either a flat dollar amount or a percentage of pay, and you can start, stop, increase or decrease your contributions, without fees or penalties. Your contributions can be made pre-tax or Roth (if your employer has adopted this option). Or you could do both. *So how do you decide? Let's start with the basics.*

With **pre-tax**, you make contributions with pre-tax dollars, so you get a tax break up front, helping to lower your current income tax bill. Your money—both contributions and earnings—grow tax-deferred until you withdraw them. At that time, withdrawals are considered to be ordinary income and will be taxed at your current tax rate.

With a **Roth** contribution, it's basically the reverse. You contribute after-tax dollars, meaning there's no upfront tax break. However, withdrawals of both contributions and earnings are tax-free after age 59½, as long as you've held the account for at least five years.

So it all comes down to deciding when it's better for you to pay the taxes—now or later. You can access online calculators on the MERS website to help you determine the best option for your goals.

Benefits to Enrollment



Help meet your retirement goals

Experts suggest that you should plan on needing at least 80% of your current income in retirement, so chances are you're going to need to rely on personal savings, over and above your Social Security and other retirement benefits.



Low cost

MERS operates on a not-for-profit basis, providing the most cost-effective way of saving — putting more of your money to work for you.



It's easy!

You contribute through the convenience of automatic payroll deduction.

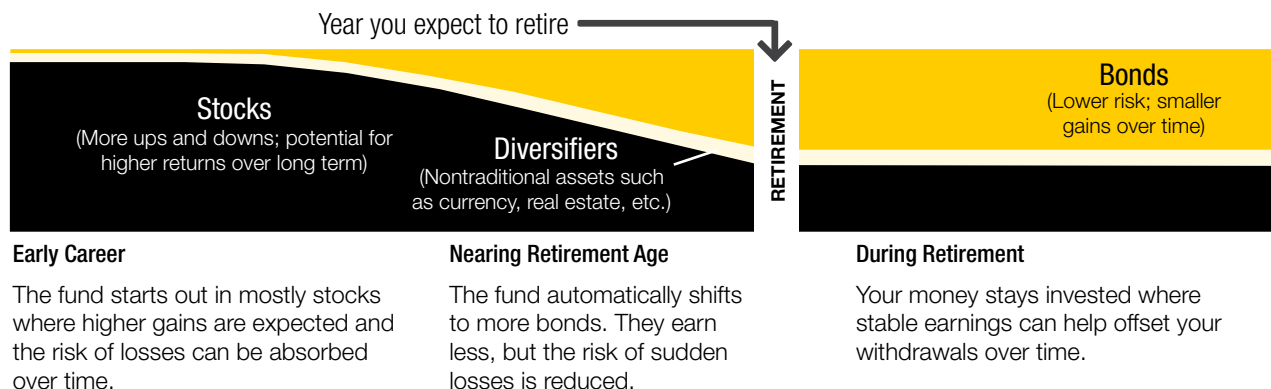


One-stop planning

Experienced retirement educators are available to help with any questions you may have.

Invest Your Money

While you can't control the markets, you can control where your money is invested. Initially, your money will be invested in an age-appropriate **LifePath** fund to help you work toward your retirement goals.



You can change your investment allocation online after you sign up for your account. For more information on your investment options, please visit our website.

Name Your Beneficiaries

Once your enrollment has been processed, you will be able to designate beneficiaries by logging into your account. This is an important step to ensure your funds are handled appropriately should something happen to you. You may name a spouse, non-spouse, child(ren), a trust and/or charity as a beneficiary.

MERS Helps You Become Retirement Ready

Online Account offers you secure access to your account information, calculators, webinars, and other resources to help you stay on the right retirement track. Visit www.mersofmich.com or download the app.



Scan for the myMERS app

MERS Service Center is available to assist you with your questions at **800.767.6377** where you can speak with friendly, knowledgeable staff.

Education is available in a variety of formats to help you understand your benefits and prepare you for financial success. MERS provides group meetings at your workplace, 1-on-1 consultations, online webinars, and a gallery of informative videos.

This publication contains a summary description of MERS benefits, policies or procedures. MERS has made every effort to ensure that the information provided is accurate and up to date. If this publication conflicts with the relevant provisions of the Plan Document, the Plan Document controls. MERS, as a governmental plan, is exempted by state and federal law from registration with the SEC. However, it employs registered investment advisors to manage the trust fund in compliance with Michigan Public Employee Retirement System Investment Act. Past performance is not a guarantee of future returns. Please make independent investment decisions carefully and seek the assistance of independent experts when appropriate.



457 Supplemental Savings Program Quick Enrollment Form

For Employer Use when uploading to Employer Portal

Name of Employer*	Division number (6 digits)*	Date of hire/participation (mm/dd/yyyy)* Rehire?
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Personal Information

Last name*	First name*	MI	Full SSN*
Mailing address*		Gender* <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yyyy)*
City*	State*	Zip code*	Daytime phone number (with area code)*
Email address			Marital status* <input type="checkbox"/> Single <input type="checkbox"/> Married

! Your email address ensures you get important information about your plan(s). Please provide a personal email so we can reach you if you change employment or retire. MERS will never share your personal data for use beyond administration of your benefits.

Contribution Information

All contribution changes will be effective as soon as administratively possible or at a later date specified by the participant.

Pre-tax: Amount to be deducted from each pay period _____ % OR \$ _____ .00	Roth/after-tax: Amount to be deducted from each pay period (only available if your employer's program has this option) _____ % OR \$ _____ .00
--	--

Signature

My signature acknowledges that I have received, read, understand, and agree to this *457 Quick Enrollment Form* and affirms that all information I have provided is true and correct. I have also received all informational material detailing the general program features, the investment options offered, and any and all administrative charges and fees which may be deducted from the account(s) maintained on my behalf. I understand that my rights under the program shall be governed by the terms and conditions of the MERS 457 Plan Document pursuant to all applicable state and federal laws, rules and regulations.

I understand that my contributions will be placed in an age-appropriate LifePath fund. Once enrolled, I can make changes online or by phone.

Signature*	Last four digits of SSN*	Date (mm/dd/yyyy)*
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Please submit your completed form to your Human Resources representative.

***** To review other investment options, designate beneficiaries, or roll qualified funds into your account, please visit www.mersofmich.com.

* Required field

What's Next?

- 1 Complete the Enrollment Application**
After completing the above information, submit it to your employer.
- 2 Receive Welcome Email**
Once your employer enters your information, MERS will send you a welcome email with more information about your plan.
- 3 Set up your myMERS account**
After receiving your welcome email, visit www.mersofmich.com to log in to your online account.

Enter **beneficiary information** and verify contact details (*including email*) are accurate and up to date.