



Connections

Staying connected with Michigan's retirees

March 2026

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Retiree stories

Staci and Cory Hunt never planned on being entrepreneurs or farmers. It just happened.

The retired East Jackson Community Schools educators have owned Buckle Up Driving School since 2018. Two years ago, they sold their Jackson home, moving to nearby Grass Lake to build anew on the family farmstead where Cory grew up.

In December 2024, they bought the 20 acres from Cory's father (Leon Hunt) and started **Hunt Family Farm**. They've gained help from their three grown children: Brendan, Sam, and Ellie.

The Hunts have three sows and two dozen chickens in a newly-built coop. They plan to expand a 600-square-foot garden to a half acre. Staci plans to open a farmstand with eggs, fresh produce, and flowers for her second season.

"This offers us the opportunity to grow with our passions — the animals, the garden, and explore" while winding down Buckle Up, Cory said.

Married 30 years, the 57-year-olds both qualified for **full public school retirements** at age 55 with 30-plus years of service.

"Buckle Up allowed us to retire when we were eligible," Staci said. Their public school pensions "helped us make a lot of our decisions. ... Even though we're retired, we're able to continue. Without it, we wouldn't have been able to do this."



Above: Staci in her coop watering her chickens.



Left: Cory holds a piglet.



"This offers us the opportunity to grow with our passions."



From the executive director

Welcome to your March *Connections* newsletter.

This issue differs because we're in transition to enhance your experience.

We strive to meet new federal web accessibility standards by April 24. The **State of Michigan** — and other state and local governments — is doing so under Title II of the **Americans with Disabilities Act of 1990**.

We're enhancing all our online content, including websites and miAccount. And for our June issue, *Connections* will go digital with shorter, sharper articles.

These steps are taken to better support you in your retirement journey, ensuring equal access for everyone.

A handwritten signature in black ink, appearing to read 'Anthony Estell'.

Anthony Estell, executive director
Michigan Office of Retirement Services

“...for our June issue, *Connections* will go digital with shorter, sharper articles.”



Watch an additional message from Anthony.



Michigan's pension tax ends in 2026: what retirees need to know

Starting with the 2026 tax year (returns filed in 2027), most Michigan retirees will receive a full exemption on retirement and pension income for Michigan income tax purposes. This completes the four-year phase-in under Public Act 4 of 2023 and ends Michigan's pension tax for most retirees, regardless of their birth year.

What does this mean for retirees?

This change restores Michigan's pre-2012 pension tax structure, providing significant tax relief and simplifying the filing process. Many retirees will see substantial annual savings beginning in 2026.



What changes in 2026?

- Full deduction restored: Public pensions will be deductible up to the maximum allowed by Michigan law. The Michigan Office of Retirement Services will reduce Michigan state income tax withholding to zero beginning with this month's pension payment for retirees who qualify. Retirees in the Michigan State Police Retirement System qualified for full exemption at the beginning of the phase-in process in 2023.
- No age restrictions: Birth year will no longer determine eligibility. All retirees qualify for the deduction. However, retirees with higher pension amounts may still have some state tax deducted from their pension.
- Note: These changes affect Michigan state income tax only. Federal tax will continue to be *withheld* from pension payments.

What's the deduction amount in 2026?

The deduction amount is based on Michigan's standard retirement income limits:

- Single filers: Up to \$67,610 of retirement income is exempt.
- Joint filers: Up to \$135,220 is exempt.

ORS offering 12 retirement plan-specific YouTube playlists

At the Michigan Office of Retirement Services, we're dedicated to providing on-demand education and support to help you make informed decisions throughout your retirement journey. Subscribe to our channel to stay up to date on all future videos.



Find videos tailored to your plan and career stage:



Public school employees



State employees



State police



Judges

Ask Our Experts

Hear answers to commonly asked questions in about two minutes when you view the ORS video series, [Ask Our Experts](#).



Public Act (PA) 4 of 2023 phases in an income tax reduction over four years for retirees who receive a pension. The reduction reaches full implementation in 2026. [Tony from ORS has details.](#)

Follow us on social media

Be sure to follow us on the official ORS social media accounts for financial tips, legislative updates, quick informational videos, and retirement planning ideas. Stay informed with important updates and explore helpful content designed to support you throughout your retirement journey.

-  Facebook.com/MichiganORS
-  YouTube.com/@MichiganORS
-  X.com/MichiganORS
-  Instagram.com/MichiganORS

Update ORS

It is critical that you report any of the following changes in personal information to ORS: address, email, tax withholding, direct deposit, death, divorce, marriage, and Medicare information.

The fastest, easiest way to report these and other life events is through [miAccount](#).



PO Box 30171
Lansing, MI 48909-7671



Phone: 800-381-5111
Fax: 517-284-4416



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Pension pay dates

Pension payments are issued on the 25th of the month. If the 25th falls on a weekend or holiday, your pension will be paid the previous business day. In December, it's a week earlier.

If your payment is not credited within three days after the scheduled payment date, check with your bank first, and then contact ORS.

Office closures

- May 25 Memorial Day
- June 19..... Juneteenth
- July 4 Independence Day
- Sept. 7.....Labor Day
- Nov. 3 General Election Day
- Nov. 11.....Veterans Day