



# MICHIGAN OFFICE OF RETIREMENT SERVICES

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[www.michigan.gov/ors](http://www.michigan.gov/ors) 800-381-5111 or 517-322-5103

STATE OF MICHIGAN

RICK SNYDER  
GOVERNOR

DAVID L. DEVRIES  
DIRECTOR



«CurrDate»

«FIRSTNAME» «LASTNAME»

Member ID: «member\_id»

«ADDRCONM»

«ADDRLINE1»

«ADDRLINE2»

«ADDRLINE3»

## Enhanced Contributions for Defined Contribution (DC) Participants

Dear «Firstname» «Lastname»:

Recent legislation changes the employer contribution and match amounts to your State of Michigan 401(k) and 457 Plans. Provisions in Public Act 92 of 2017 enhance your Defined Contribution (DC) retirement plan contributions in the following ways:

1. Starting the first pay period on or after October 1, 2017, your employer will begin to contribute a mandatory 4 percent of your wages to your 401(k) Plan, regardless of how much you're currently contributing to your State of Michigan 457 Plan. This mandatory contribution will not affect your take-home pay.
2. Starting the first pay period on or after February 1, 2018, your employer will match 100 percent of your contributions toward your retirement savings, up to 3 percent of your wages. This is in addition to the 4 percent mandatory employer contribution described above.

These enhanced contributions are automatic and require no action on your part. Your employer will continue to match up to 2 percent of your wages to the Personal Healthcare Fund.

If you aren't taking advantage of the full match from your employer, we encourage you to increase your contribution by logging in to your retirement investment account at <https://stateofmi.voya.com>. If you have questions about your DC retirement plan, contact **Voya Financial®** at **800-748-6128**.

Sincerely,

Office of Retirement Services