



MICHIGAN OFFICE OF RETIREMENT SERVICES

P.O. Box 30171 · Lansing, MI 48909-7671

Toll Free: 800-381-5111

Local: 517-284-4400

Fax: 517-284-4416

www.michigan.gov/ors

DATE

NAME

ADDRESS

CITY, STATE ZIP

Member ID:

Email Address:

Welcome to the Defined Contribution (DC) Retirement Plan

Dear *NAME*:

Our records at the Office of Retirement Services (ORS) indicate you are a participant in the Defined Contribution (DC) retirement plan through the State of Michigan 401(k) and 457 Plans.

The DC plan automatically enrolls you in a tax-deferred retirement investment account at a contribution rate that lets you take full advantage of your employer’s match.

For the first 2 percent of your wages you contribute, you will receive an equal matching contribution to your account from your employer. This is directed to your Personal Healthcare Fund. For the next 3 percent of your wages you contribute, you will receive an equal matching contribution to your account from your employer, up to 3 percent of your wages. This, plus any additional contributions you make, is directed to your retirement investment account. Your employer will also contribute another 4 percent of your wages to your retirement investment account, regardless of how much you’re contributing.

To log in to your retirement investment account, go to **stateofmi.voya.com**. The password you’ll need will be mailed to you from Voya. If you don’t have your password, use the “Forgot Password?” link on the login page.

If you were a part-time student and worked at a Michigan community college before July 1, 2014, there is a chance you may be able to add that employment to your retirement account. Visit **michigan.gov/ccstudents** for more information.

If you have questions about your DC retirement plan, contact Voya at **800-748-6128**.

Sincerely,

Customer Service
Michigan Office of Retirement Services
Big Plans. Small Steps.

Your DC Plan Partners	
Your Employer.	Your employer contributes to your DC plan and reports your wage and service information to ORS and Voya Financial®.
ORS.	ORS tracks your wages and service and ensures your information and contributions are reported to Voya®.
Voya.	ORS has partnered with Voya to bring you the DC plan. Voya will help you invest your savings, provide you with account statements, track all contributions to your investment account, handle withdrawals and distributions from your account and provide other plan services.
You.	You are the most important player in your plan. Your employer, ORS, and Voya are here to help you reach your retirement goals, but it is up to you to have a balanced plan and manage it throughout your career.