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WINTER 2013



Like the Office of Retirement Services (ORS) on Facebook at [www.facebook.com/michiganors](http://www.facebook.com/michiganors).

## Your account information is just a click away

The Pension Plus retirement plan website is a vital tool to help you prepare for your retirement.

Add the Pension Plus website to your computer's online favorites. This is the place for plan information and a portal to your retirement investment and pension accounts. Here is an overview to help you take full advantage of your online options.

You can access your pension account when you go to [www.mipensionplus.org/statepolice](http://www.mipensionplus.org/statepolice) and click on **Pension Account Login**. This brings you to miAccount where you'll go for information about your pension account.

You can change your investments or asset allocation, adjust your voluntary contribution level, see fund performance, obtain fund fact sheets or update your personal information. The online rate escalator lets you set up a future increase in your voluntary contributions automatically on the schedule you choose. There are educational resources including webinars to help you learn more about investment strategies and personal finances. You will receive action steps specifically for you to help make sure you are ready for retirement.

On the home page under **Tools**, you can use online calculators, such as **CompareMe** and **Find Your Number**, to help you get started with setting your goals, and view a video on the **ING Advisor Service**®.

You can access your choice of two levels of service from the **ING Advisor Service**® powered by **Financial Engines**®.

The **Personal Online Advisor** is an online, interactive service available anytime at no additional cost. It provides step-by-step instructions that include savings and specific fund recommendations, personalized retirement income forecasts, risk assessments and e-mail notifications when you have new advice. To use this service, log into your retirement investment account at [www.mipensionplus.org/statepolice](http://www.mipensionplus.org/statepolice) and click on the **ING Advisor Service** link.

The **Professional Account Manager** is designed for investors who would rather have investment professionals manage their Plan accounts for an additional fee. For information about the fee, the service and an initial no-cost retirement assessment by an ING Investment Advisor Representative, call **(800) 748-6128**. ●



You can access and manage your retirement investment account when you go to [www.mipensionplus.org/statepolice](http://www.mipensionplus.org/statepolice) and click on **Investment Account Login** to log into your account. This brings you to your retirement investment account summary page where you will see your balances, estimated income, personal rate of return and account value. The website's simple, straightforward navigation takes you wherever you want to go quickly.

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## Changes in the new year

Changes to the Pension Plus retirement plan effective in mid-January 2014 will benefit participants through:

- New, lower-cost investment options
- A flat participation fee
- Loan privilege available for 457 Plan balances
- Improved navigation and financial planning features on [stateofmi.ingplans.com](http://stateofmi.ingplans.com)

Rainier Large Cap Growth Fund and SSgA Emerging Markets Fund had underperformed their benchmarks and their peer groups on a consistent basis, leading to the changes to the fund lineup as shown below.

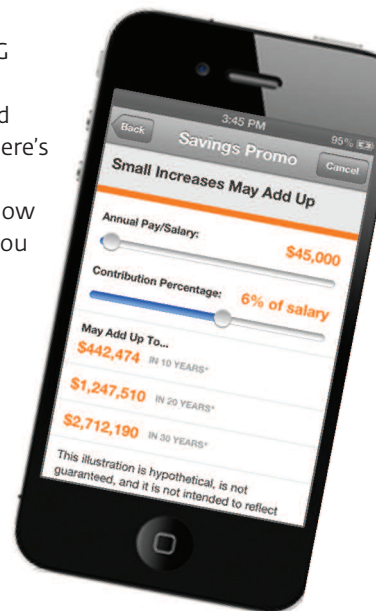
Money invested in or allocated to this fund as of January 10, 2014	Old investment fee	...was invested in or redirected to this fund as of January 13, 2014	New investment fee
Rainier Large Cap Growth Fund — Tier II	0.90%	Jennison Large Cap Growth Fund — Tier II	0.33%
SSgA Emerging Markets Fund — Tier II	1.25%	Vanguard Emerging Markets Index Fund — Tier I	0.10%

Before making investing decisions, you should carefully review all fund information. Fund fact sheets are available at [www.mipensionplus.org/statepolice](http://www.mipensionplus.org/statepolice) or by calling (800) 748-6128. ●

## Manage your account on the go

You can access your Pension Plus retirement investment account anytime, anywhere using the ING Retirement Plan Account mobile application on your iPhone®, iPod touch® and Android™ devices. There's a calculator in the **Contributions** section that shows you quickly how small increases in the amounts you save for retirement add up.

You must sign in to your retirement investment account online at least once before you access ING's mobile app, then download the app directly at no charge from the App Store<sup>SM</sup> or through the Google Play Store for Android™ devices (keywords: **ING Retire**). For information, visit [mobile.ingplans.com](http://mobile.ingplans.com). ●



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## 2014 contribution limits for retirement investment accounts

You are allowed to set aside more than the 4 percent of your pay that is automatically contributed to your retirement investment account. If you wish, you may contribute up to these limits in 2014.

Maximum Annual Contribution	\$17,500
Maximum including Age 50+ Catch-Up	\$23,000
457 Three-Year Traditional Catch-Up	Up to \$35,000

Beginning the year you reach age 50, you are allowed to contribute an extra \$5,500 with the Age 50+ Catch-Up, for a total of up to \$23,000. If eligible, you may be able to contribute up to \$35,000 for three years with the Three-Year Traditional Catch-Up. Since this catch-up option takes into account your prior contributions and date of hire, please call (800) 748-6128 for assistance with calculating the amount available to you. **You may not use both catch-up options in the same year.** ●



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*This newsletter is not intended to provide legal, tax or investment advice. For such advice, participants should contact their legal, tax or investment advisers.*  
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### Quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Monday, January 20, 2014**
- **Monday, February 17, 2014**