

October 8, 2020

Mailing Address
Block of Information
Formatted to fit in a #10 window envelope

Dear <FirstName>,

Through your employment with <Employer>, you worked the required amount of time to receive a pension benefit with MERS. Once you **reach the age requirement** under your former employer's plan, you will be eligible to collect your benefit.

You can view your estimated eligibility date by logging in to your myMERS account at www.mersofmich.com and selecting your MERS Defined Benefit Plan. You can also create estimates of various benefit payment options by clicking the "Calculate My Benefit" button.

MERS will continue to send you a notification each year to ensure you are aware of your benefit status. We will also reach out to you 60-90 days prior to your eligibility date with a reminder to submit your application for retirement. Be sure to keep your contact information updated in your myMERS account so we can stay in touch with you.

There is no advantage to delaying your defined benefit payments as the benefit will not change and retroactive payments will not be made.

If you die before retiring, your monthly pension beneficiary will receive a monthly benefit for life. So it's important to keep your beneficiary information updated in your myMERS account as well.

If you have any questions, contact our Service Center at 800.767.6377.

Sincerely,

MERS of Michigan

ACTIONS:

- 1** Keep your contact and beneficiary information updated through myMERS.
- 2** MERS will contact you prior to your retirement eligibility date.
- 3** Apply for retirement 60-90 days before your expected retirement date.