



Is Your Mailing Address Current?

Be sure to receive important notifications from MERS without delay by keeping your contact information current.

To change your mailing and email addresses online, log in to your myMERS account at www.mersofmich.com and select the “**Edit Profile**” link.

Making Your Retirement Accounts Easier to Manage

Do you have a retirement account with a former employer? Maybe even more than one? Keeping track of multiple account balances and trying to understand hundreds of investment options can be frustrating. Did you know you may be able to simplify your financial life by moving – or rolling over – those funds into your MERS account?

Why Roll Over Your Other Plans to MERS?

Consolidating your retirement savings under one plan makes it easier to manage your account.

- One login and password to remember.
- One account balance to track.
- One easy-to-use menu of carefully selected low-cost investment options.
- One required minimum distribution to track (after age 70½).

Is Your Plan Eligible?

The following plans may be eligible for rollover into your MERS account:

- A qualified retirement plan (401[a], 401[k] etc.).
- A tax-sheltered annuity contract (403[b]); offered by nonprofit organizations, such as school systems or hospitals.
- Eligible deferred compensation plans (457[b]).
- An individual retirement account (408[a], 408[b], Traditional, SIMPLE or SEP IRA).

Post-tax funds you have in a Roth IRA may be rolled into a MERS Roth IRA. All MERS participants and their spouses are eligible to open a MERS Traditional IRA or Roth IRA, which use the same easy-to-understand investment menu as your other MERS plans.

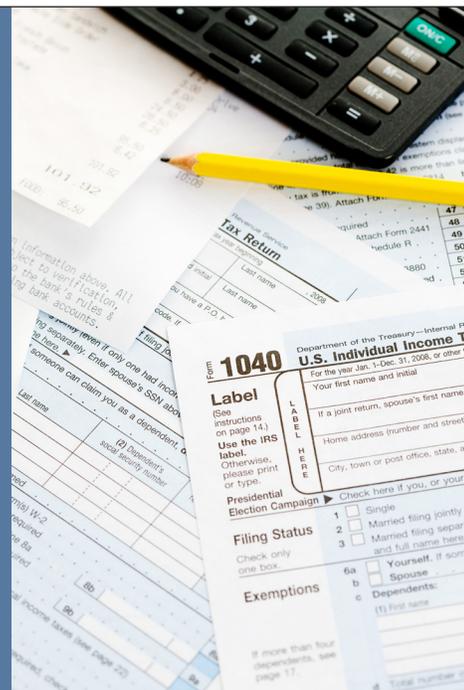
You can learn more about how you can consolidate all your retirement accounts at www.mersofmich.com/rollover.



Are You Getting Ready to File Your Taxes?

If you withdrew money from your MERS Defined Contribution or 457 Program account during 2019, you will receive a Form 1099-R for each account you took distributions from. Your 1099-R(s) will be issued by MERS' recordkeeper, Alerus Retirement Solutions. Per IRS requirements, these forms will be mailed no later than January 31, 2020.

You will need this form to file your income taxes. If you lose your paper copy, don't worry, an electronic copy is available online in your myMERS account. After logging in to your account, select your plan from the drop down list, then click on **"My Statements"** and select the document type of form 1099-R. If you took distributions from more than one MERS plan, you will have to download each form separately.



Will Your Withdrawal Need a Medallion Signature Guarantee?

MERS has made it easy for you to withdraw funds from your Defined Contribution or 457 account with online distribution requests. To do so, log into your myMERS account and select the plan you would like to withdraw from, then click on the **"Distributions"** link in the left-hand navigation to make your request. All distributions requested online will be in the form of a check mailed to the address you have on file with MERS.

However, for your protection, there are some distribution requests that require a Medallion Signature Guarantee.

A Medallion Signature Guarantee is required for any transaction:

- Over \$100,000
- Requiring a wire transfer or direct deposit
- Being sent to a destination outside the United States
- Being sent to an address other than the address of record on the account



A Medallion Signature Guarantee is not the same as a notary stamp. This guarantee authenticates the validity of the request and the financial institution issuing the guarantee generally accepts liability for any forgery, protecting you and MERS from fraud. A Medallion Signature Guarantee can be obtained at many banks and credit unions, although you will probably need to be an account holder with them to get one. A searchable list of institutions that can issue a Medallion Signature Guarantee can be found at www.msglookup.com.

These requests require a paper form and cannot be submitted via e-mail, online or fax. You can find the distribution request form in your myMERS account. After selecting the plan you want to withdraw from, look for the **"Resource Library"** to appear at the top of the page. You can also contact MERS Service Center to request the form.

Census 2020: What to Expect and What to Watch Out For

Every 10 years, the Census Bureau conducts a survey to determine the number of people living in the U.S. The next census will be conducted in 2020, with invitations to participate mailed to each household.

Census results determine how many seats each state gets in Congress, how legislative and school districts are drawn, as well as how much federal funding each state receives. The greater the number of people counted in Michigan, the more our state will receive!

What You Should Know

- Each household will receive a unique Census ID to use when responding. Use this code to respond by mail, phone or online.
- If you live in Michigan six months or more each year, make sure you are counted as a resident of Michigan in the census by using the code sent to your Michigan address.
- The Census will ask for information such as your name, gender, age, birthday, race/ethnicity, relationship to head-of-household, owner or renter and phone number.
- The Census will **not** ask about citizenship or immigration status.

Census invitations will be mailed in March, and in early to mid-spring of 2020 the Census Bureau will be sending out reminders to fill out your form and may follow up in person at households that don't respond.

Census Scam Warning Signs

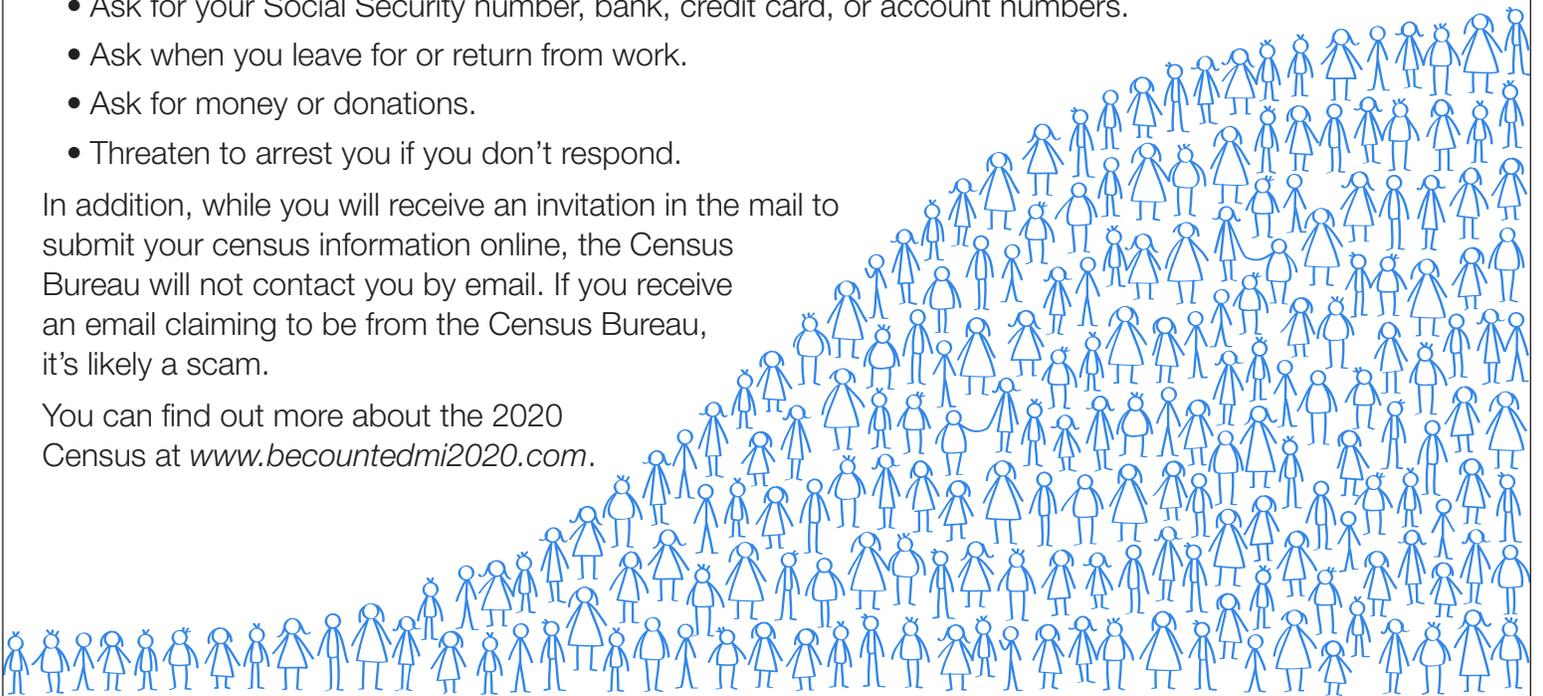
While the Census Bureau may follow up in person with households that haven't submitted a response, imposters may pretend to be census takers to try to steal your identity, money or possessions. Don't be fooled!

A genuine census taker will **never**:

- Ask for your Social Security number, bank, credit card, or account numbers.
- Ask when you leave for or return from work.
- Ask for money or donations.
- Threaten to arrest you if you don't respond.

In addition, while you will receive an invitation in the mail to submit your census information online, the Census Bureau will not contact you by email. If you receive an email claiming to be from the Census Bureau, it's likely a scam.

You can find out more about the 2020 Census at www.becountedmi2020.com.





Municipal Employees' Retirement System

1134 Municipal Way
Lansing, MI 48917



Contact us

MERS Service Center is available 8:30 am - 5:00 pm, Monday - Friday to answer your questions.

800.767.6377



You can also send us a question anytime on Facebook Messenger.

Accessing Your Account Securely Online

Your myMERS account is a one-stop resource for most of your account needs. You can view or change your contact information, download forms and publications, find your quarterly statements and more.

It's also the safest way to update important financial information.

To prevent someone else from fraudulently accessing your benefit payment, effective January 1, 2020, MERS will no longer accept changes to your direct deposit account or tax withholding over the phone. Should you need to update this information, you must do it through your myMERS account.

Changes to your direct deposit information or tax withholdings must be completed through your myMERS account.

If you've never accessed your myMERS account online before, don't worry. Here's how to get started:

1. Visit www.mersofmich.com.
2. Click on the link that reads **"First time user or need help?"** located underneath the green "Login" button.
3. Follow the account access instructions for participants.

Still need help? You can call the MERS Service Center, and our customer service representatives will be happy to walk you through accessing and using your account.

Join the conversation

Follow MERS of Michigan to keep up with the latest updates from MERS, learn from the experts about topics like health care and social security, and share retirement tips with peers.



www.mersofmich.com

This publication contains a summary description of MERS benefits, policies or procedures. MERS has made every effort to ensure that the information provided is accurate and up to date. Where the publication conflicts with the relevant Plan Document, the Plan Document controls.

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