MICHIGAN OFFICE OF RETIREMENT SERVICES

Big Plans. Small Steps.

Username

Password

forgot password

Sign In

My Account

Vested Member

Account Overview

AS OF: 3/23/2017

Retirement System	MPSERS
2016-2017 Wages To Date	$26,743
Total Service	29.9 yrs

Account Value

Employee Contributions Pre & Post Tax	$90,566.12
Employee Interest	$117,338.21
Other Contributions Pre & Post Tax	$26,743
Other Interest	$26,743
Total	$211,338.90

Leaving state or public school employment?

Plan Basics

Current Benefit Structure	Basic 4%
Transition Date	6/11/2015
Prior Benefit Structure	Basic 0%
Healthcare Choice	Basic 0%
Election Choice	1.5 Factor

Retirement Planning

Pension Estimate

Get an idea what your pension will be when you retire.

Run Estimate

Retirement Eligibility

You Can Retire
As Soon As

9/20/2018

Apply for Retirement

Beneficiaries 0

add beneficiary

Dependents 6

Manage Beneficiaries & Dependents

Retirement Planning

Pension Estimate

Get an idea what your pension will be when you retire.

Run Estimate

Retirement Eligibility

You Can Retire
As Soon As

9/20/2018

Apply for Retirement

Beneficiaries 2

Florence Glass
Spouse

pension/refund beneficiary

Dependents 6

Back

Retirement Calculator

Select your Benefit Option and consider how much you'd like to make during retirement.

Which Benefit Option Would You Like?

Single Life	$5670
Joint Life	$3890
Lump Sum	$2150

What do you need monthly to sustain your desired lifestyle in retirement?*

$10,000

$5,000

$1,867

$0

$1,867

*Generally, the goal is for retirement income to be 80% of your pre-retirement income

80% of your pre-retirement income $1,867

Cancel

Next

Retirement Calculator

Options | Results

Select your Benefit Option and consider how much you'd like to make during retirement.

Which Benefit Option Would You Like?

Single Life	$5670
Joint Life	$3890
Lump Sum	$2150

What do you need monthly to sustain your desired lifestyle in retirement?*

$1,000

*Generally, the goal is for retirement income to be 80% of your pre-retirement income

$1000

$2500

$5000

80% of your pre-retirement income $1,867

Cancel Next

Retirement Calculator

Income Sources

Social Security

$1,000

monthly | lump sum

Total Savings

$325,000

401K

$200,000

safe moderate risky

IRA

$85,000

safe moderate risky

457

$12,300

safe moderate risky

Other

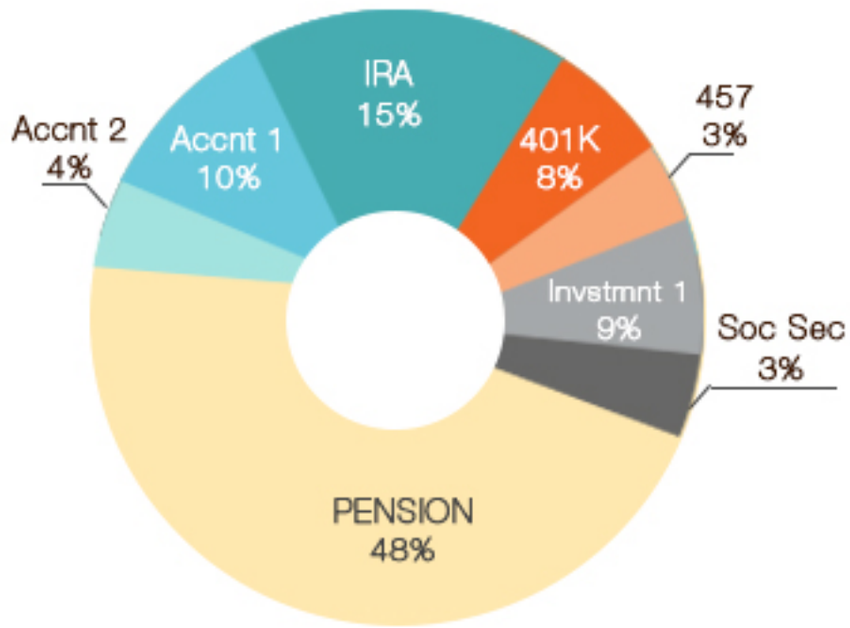
$12,300

safe moderate risky

Calculate

After-Tax Retirement Base

$4,234



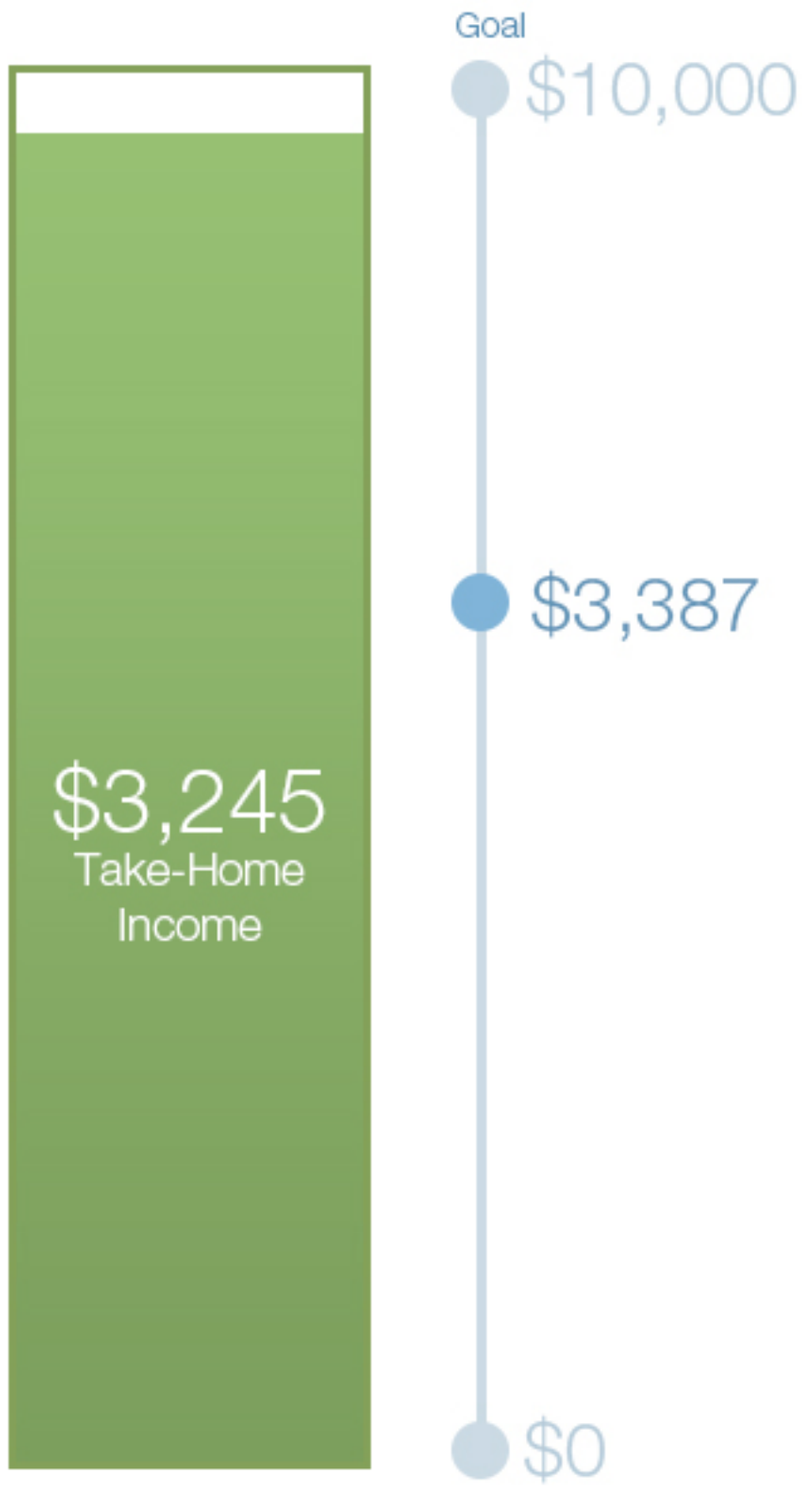
Tax Bracket 23%

10% 23% 40%

Tax Amount $1,079

Actual vs Goal

$142 GAP

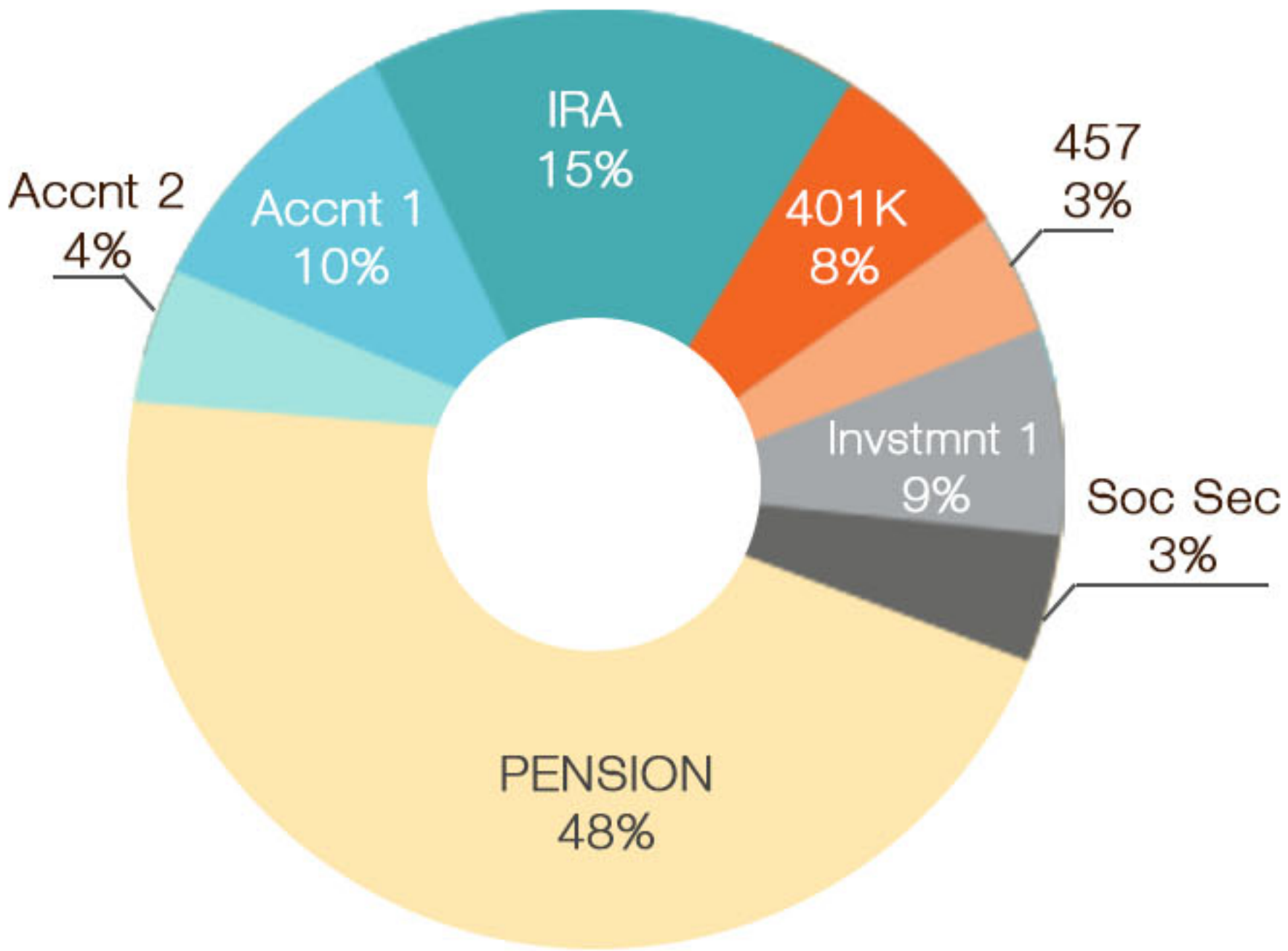


Need Help Reaching Your Goal?

Results

After-Tax Retirement Base

$4,234



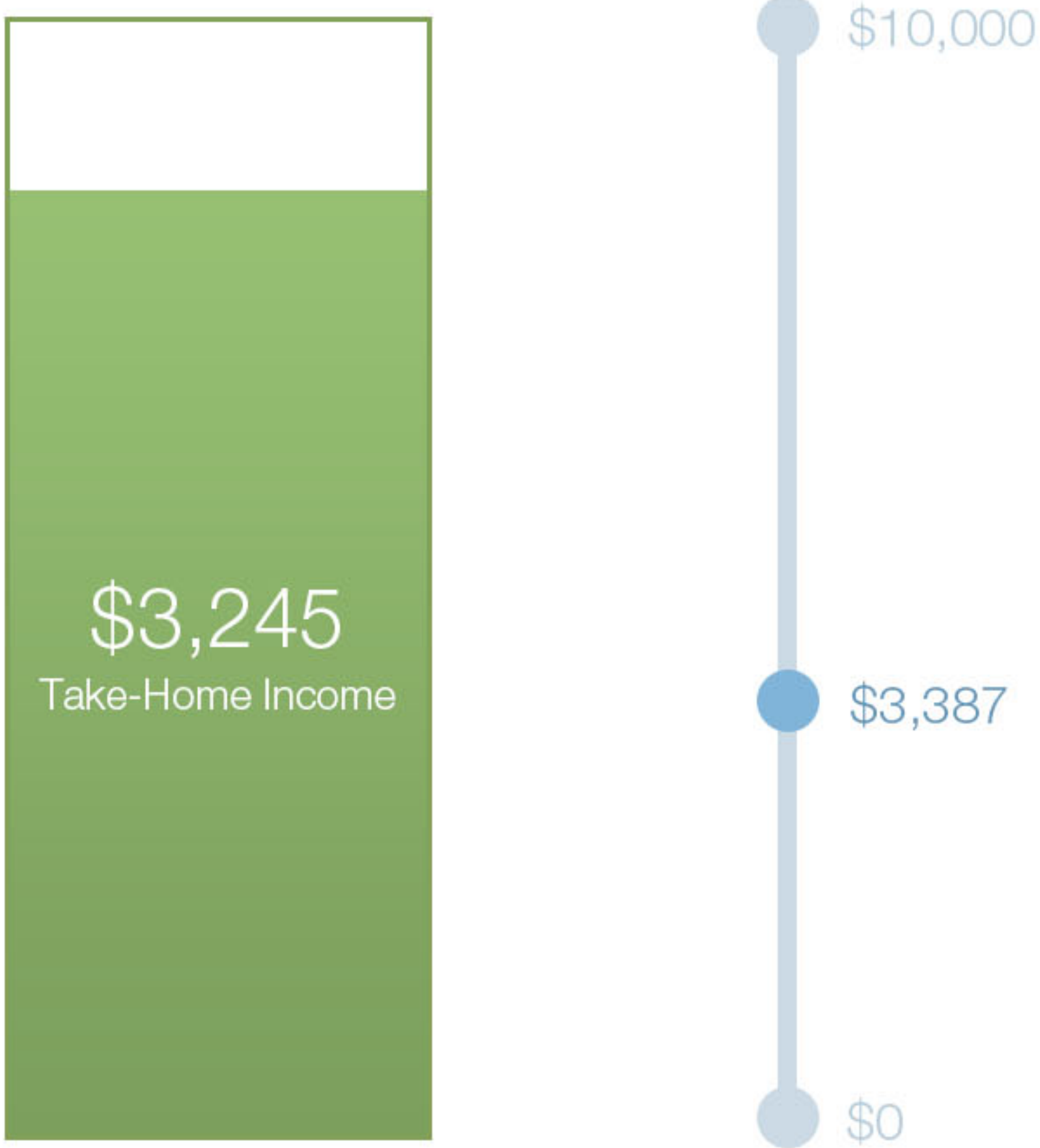
Tax Bracket 23%

10% 23% 40%

Tax Amount $1,079

Actual vs Goal

$142 GAP



Need Help Reaching Your Goal?

Your Retirement Overview

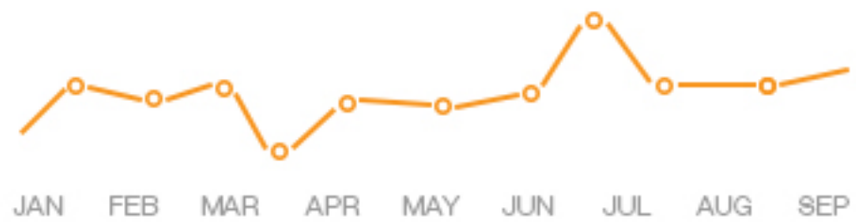
*As Of 9/23/2016

Total Portfolio Value **$353,339.53**

Joint Savings $1,634.23

Deposits	$1556.21
YTD Interest	$78.02

IRA ↑.05% Today $5,145.70



Pension Benefits $337,585.42

Employer	$149,544.12
Individual	$165,041.15
Interest	$23,000.15

401K ↓.08% Today $5,145.70

Projected Monthly Income

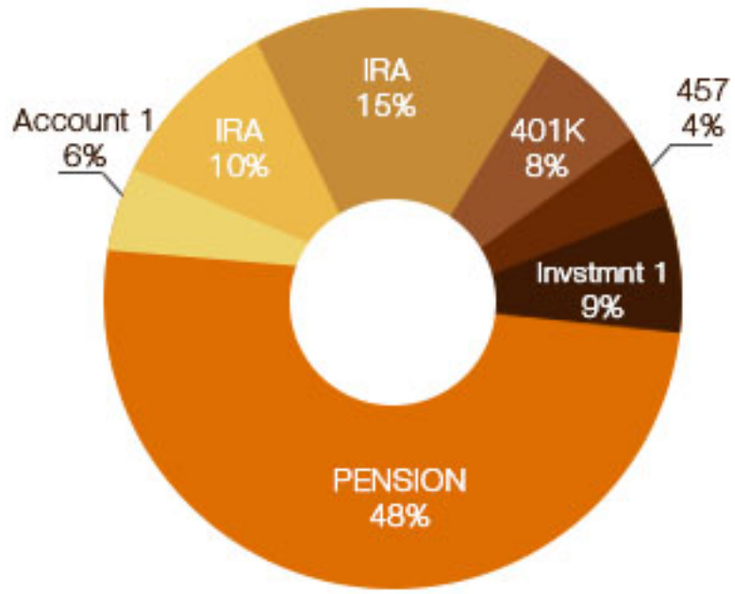
Summary

Retirement Date	9/20/2038
Benefit Commencement	1/1/2039
Life Expectancy	87 yrs
Final Average Salary	$35,567
Liveable Monthly Income	$3,387
Pension Payment	$1,873
<X> State Tax Bracket	28%

Edit

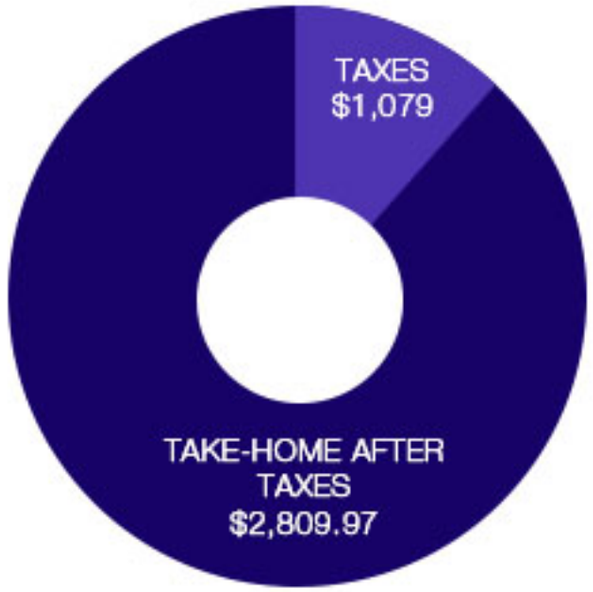
Pre-Tax Retirement Base

$4,234



Take-Home After Taxes

$3,245



Actual vs Goal

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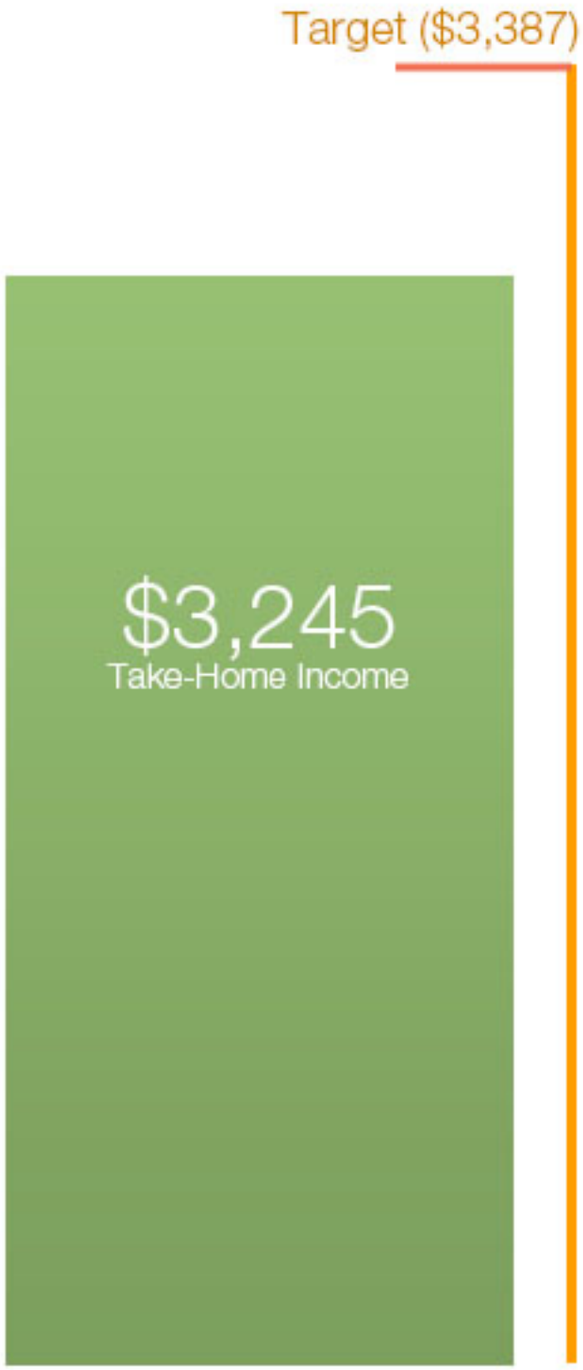


Need Help Reaching Your Goal?

My Retirement

Email Address

Password

Forgot Password?

Sign In

ANNOUNCEMENTS

Changes to your benefits
<Date>

New healthcare legislation
<Date>

Join the 2015 Health Ed Event near you
<Date>

Read the October Newsletter
<Date>

View All

OUR SOCIAL NETWORK

Read Our Blog

TALK WITH YOUR PEERS

How to choose the right retirement... NEW
Posted on 10/3/15 8 comments

How will the new healthcare plan...?
Posted on 10/3/15 8 comments

The right way to retire
Posted on 10/3/15 8 comments

Read the October Newsletter
Posted on 10/3/15 8 comments

View All

FAQs

How Do I add a Beneficiary?

How Do I Update my Contact Information?

How Do I Change Benefit Allocations?

How Do I Apply for Retirement?

View All

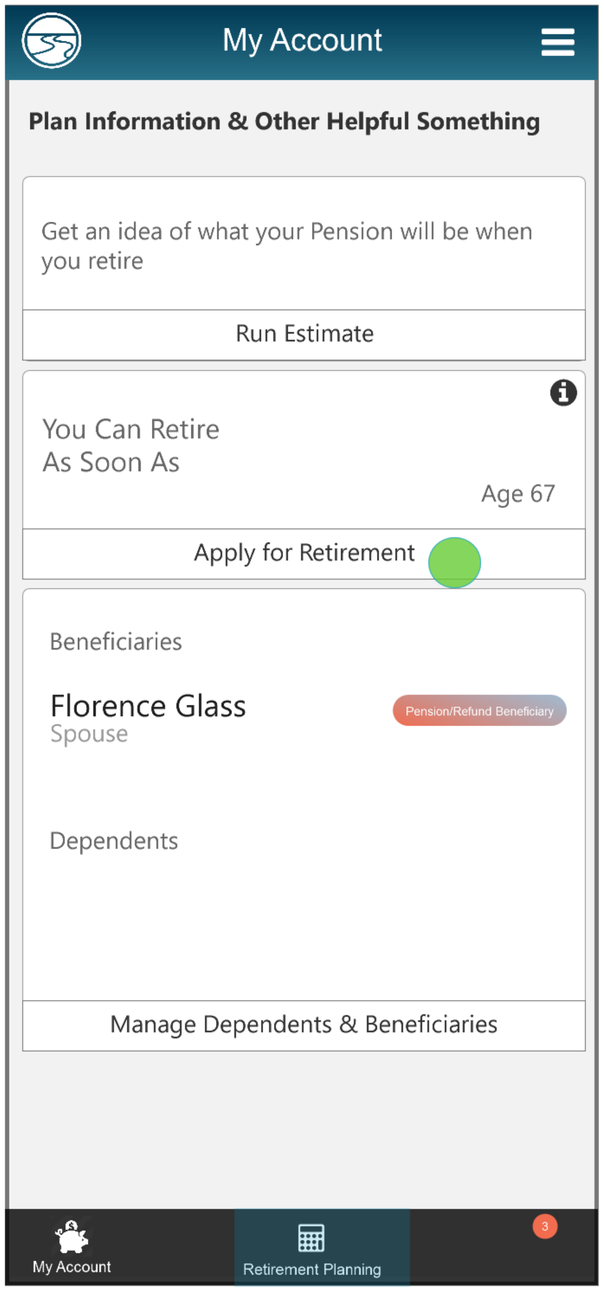
FAQs

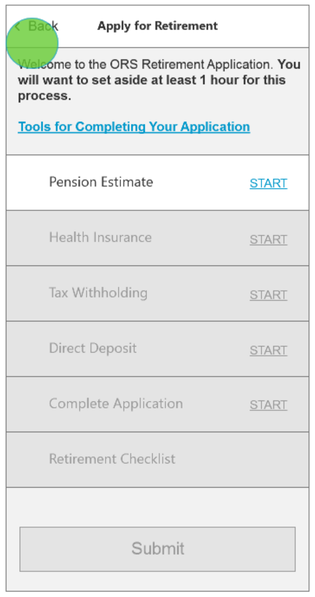
Pension

Healthcare

View All

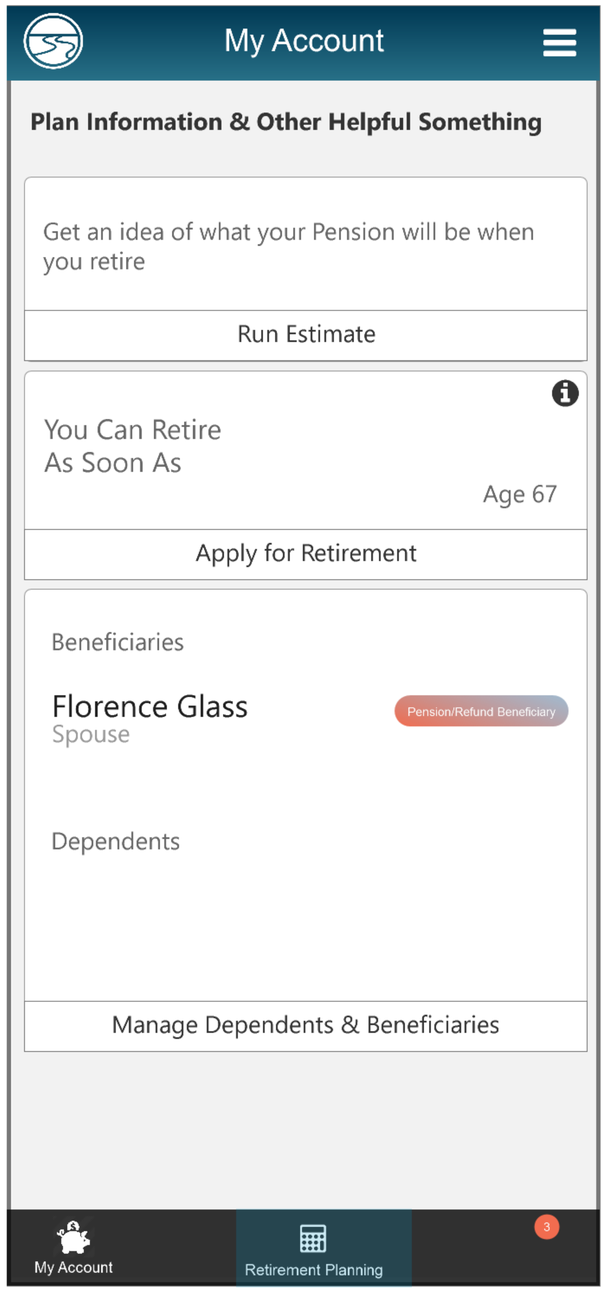
RETIREMENT APPLICATION



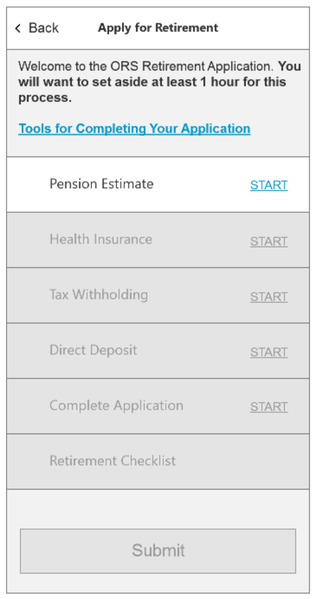


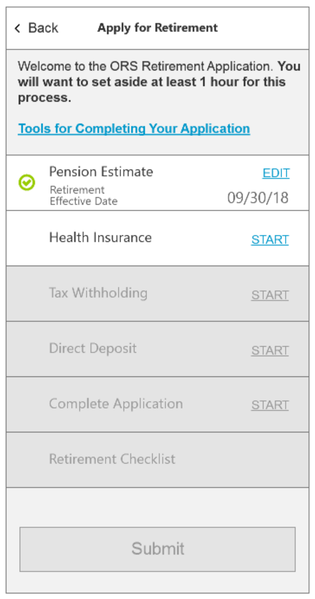
The Retirement Application Step List includes all RAP steps, and indicates the status of each step.

Tapping BACK from the Step List always returns the user to the Retierment Planning Screen.

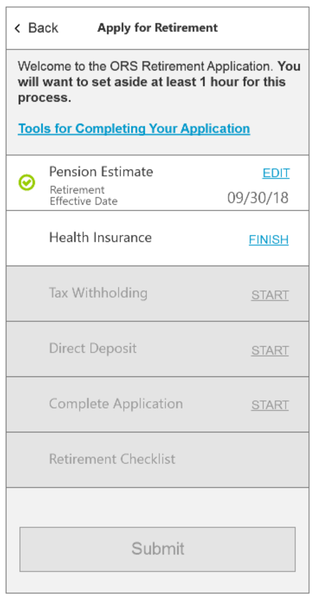


RETIREMENT APPLICATION STEP LIST STATES

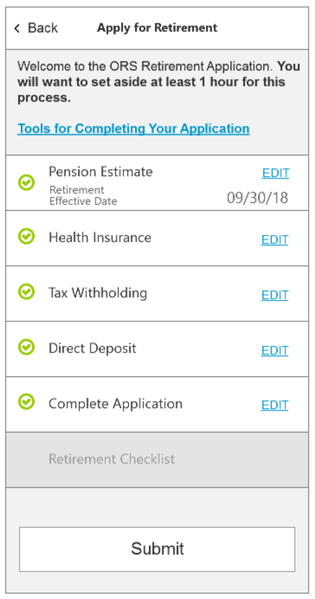




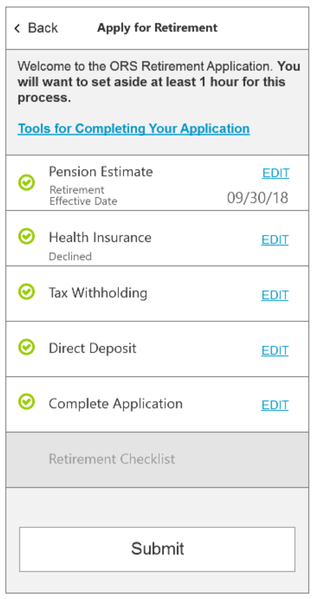
Each step that has been completed will include a visual indicator (checkmark).



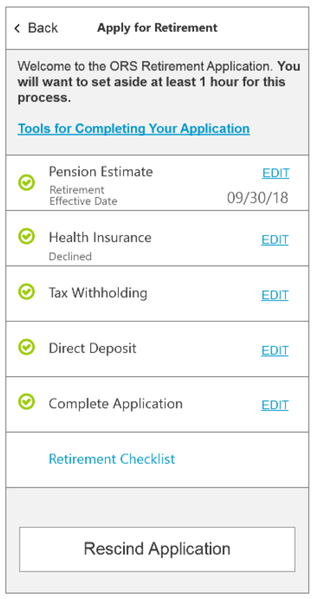
If a step in the list has been started and saved for later, but not completed, the link for that item will toggle to FINISH. The next step in the list is NOT enabled until the incomplete step is finished.



When a step is completed, the *following* step in the list and the related link are enabled.



This shows the list when Healthcare has been declined altogether.



Once the application has been submitted, the Retirement Checklist is always accessbile, and the SUBMIT button toggles to RESCIND APPLICATION.

How to Choose the Right Retirement Plan

Posted on 10/3/15 by <username>
8 comments

How Will the New Healthcare Plan Impact Me?

Posted on 10/3/15 by <username>
17 comments

The Right Way to Retire

Posted on 10/3/15 by <username>
30 comments

What You Need to Know About Your Pension

Posted on 10/3/15 by <username>
20 comments

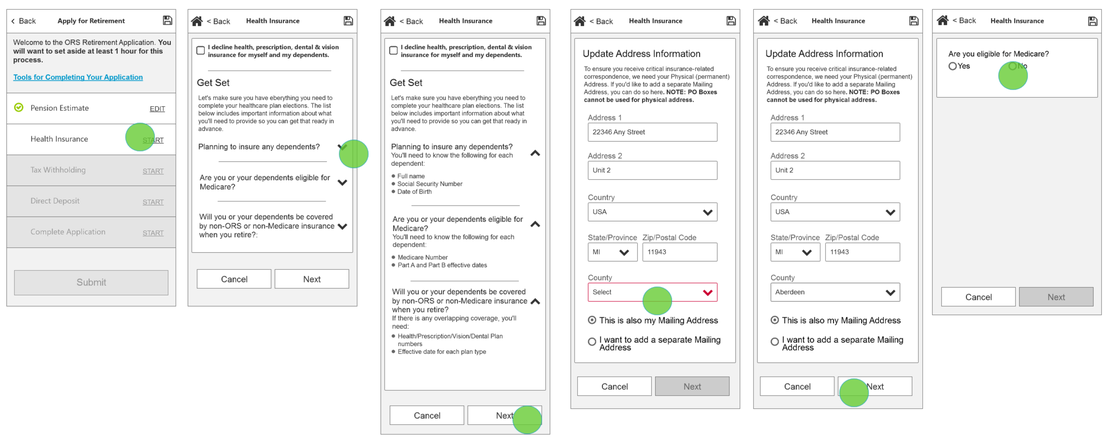
<Post Title>

Posted on 10/3/15 by <username>
10 comments

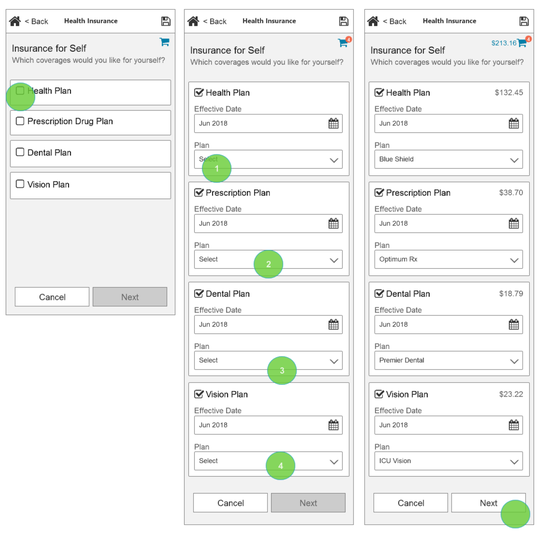
<Post Title>

Posted on 10/3/15 by <username>
12 comments

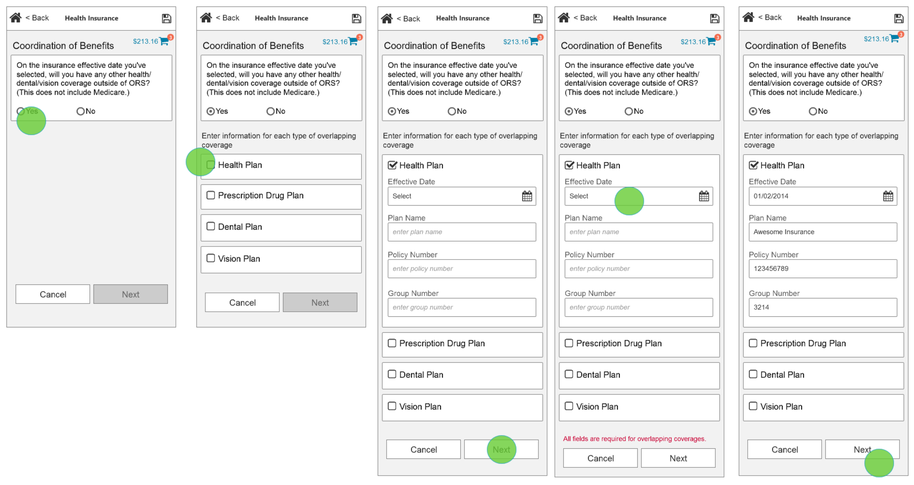
ADDRESS & MEDICARE



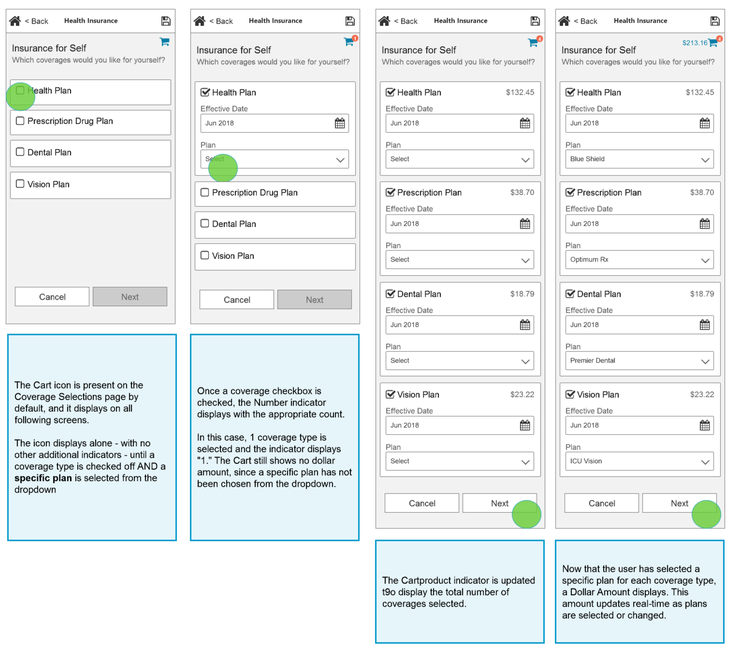
COVERAGE SELECTIONS



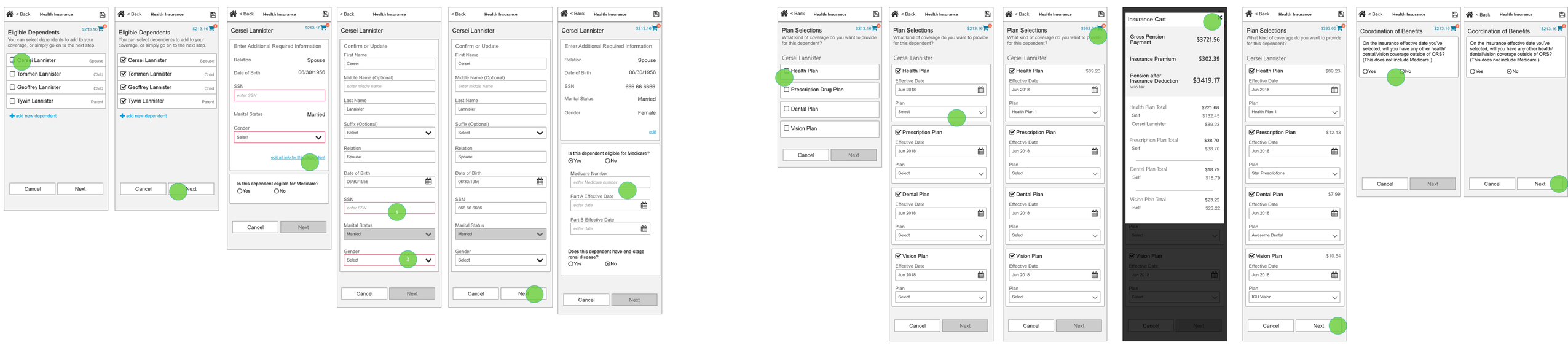
COORDINATION OF BENEFITS



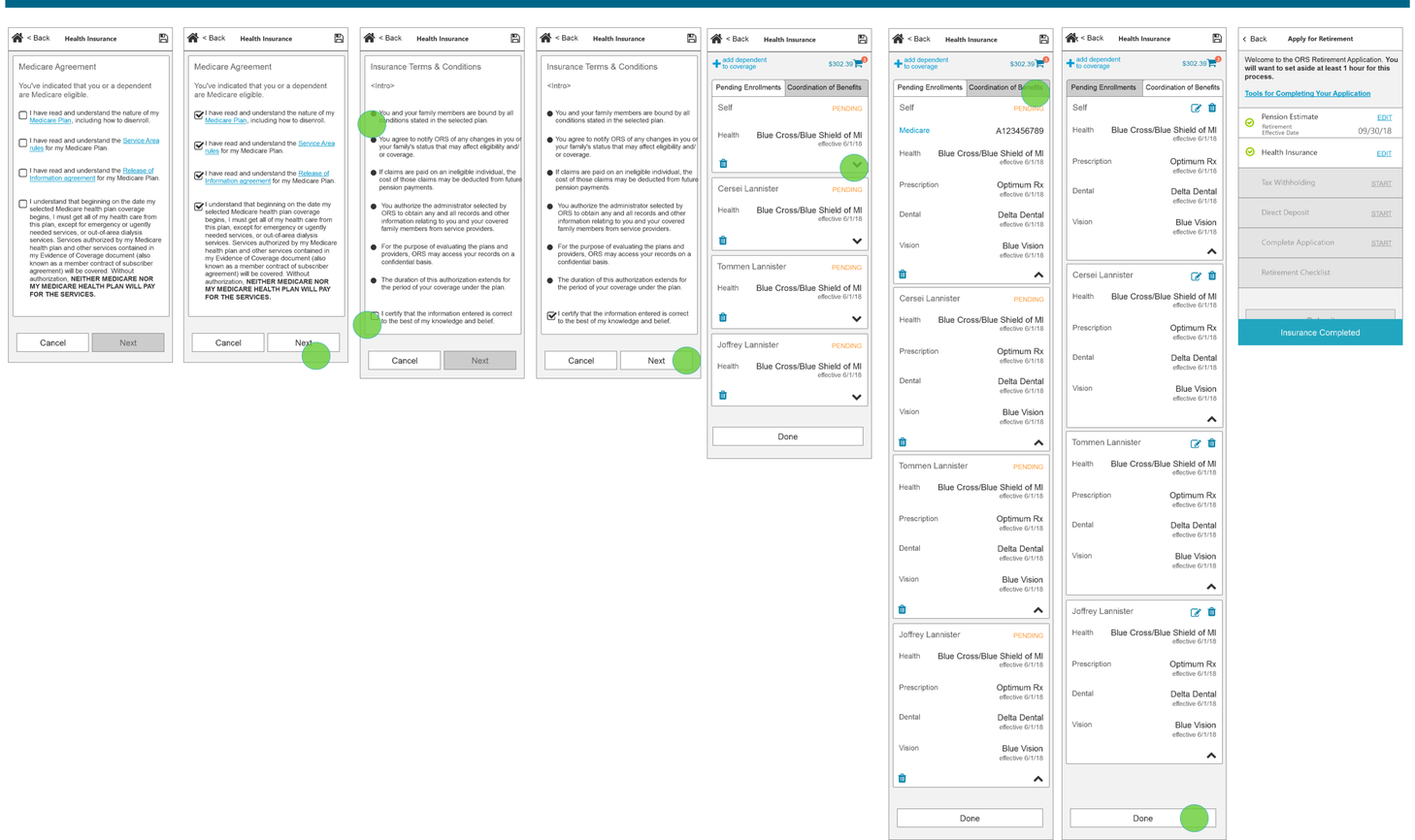
CART BEHAVIOR



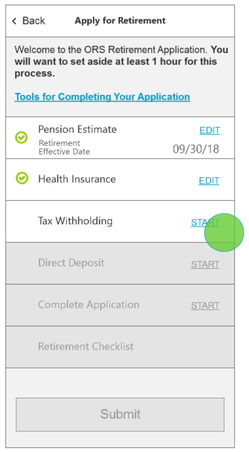
ADD DEPENDENT TO COVERAGE

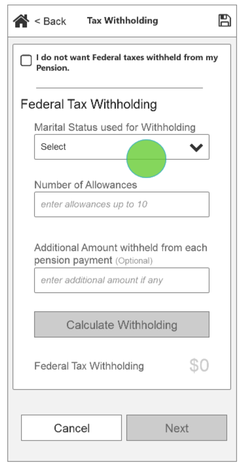


ACKNOWLEDGEMENTS/AGREEMENTS & COMPLETION



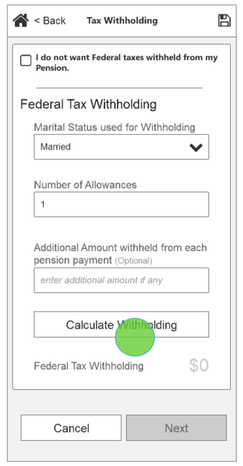
FEDERAL & STATE TAX WITHHOLDINGS

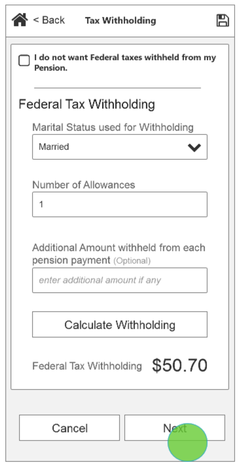


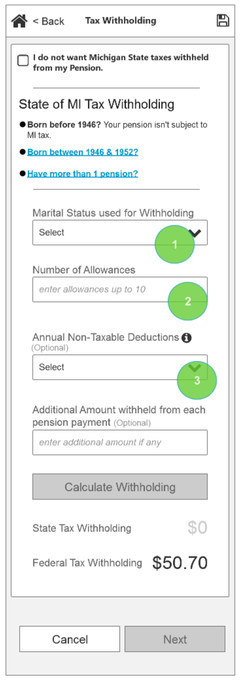


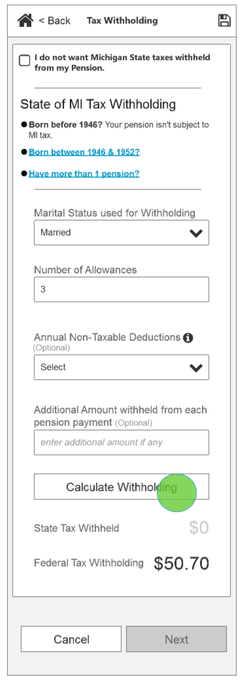
If the member wants taxes withheld from each pension payment, they can enter the information in these steps.

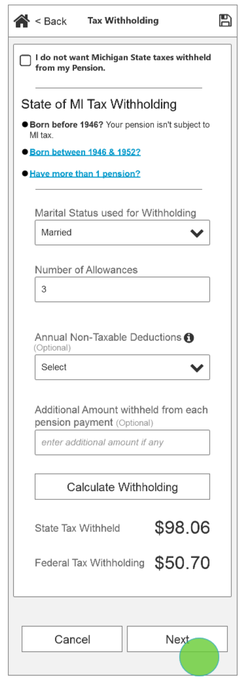
Differences between the RAP withholdings flow and regular withholdings flow:
- Only the Withheld Amount displays here
- Both State and Federal withholdings display in the next step
- Special Rules links display on State Withholding Page

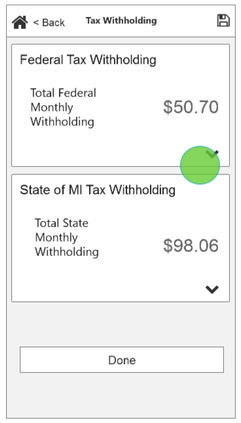


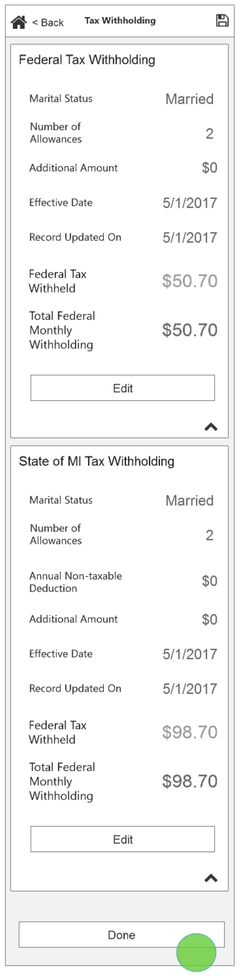


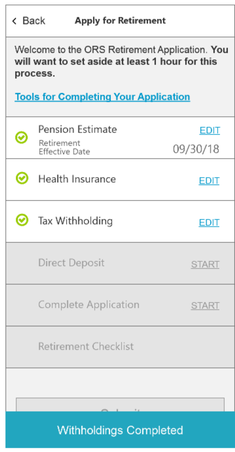




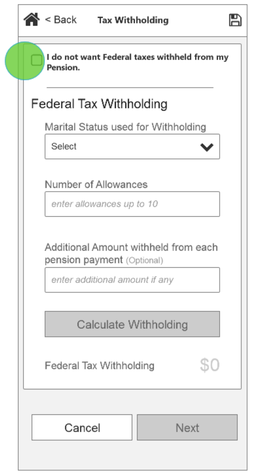


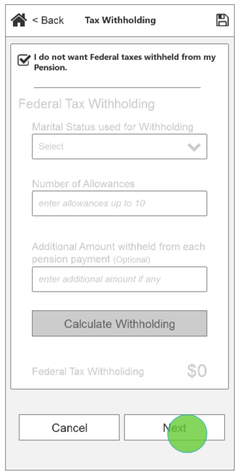
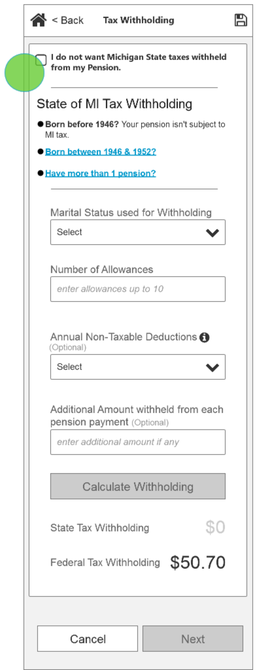
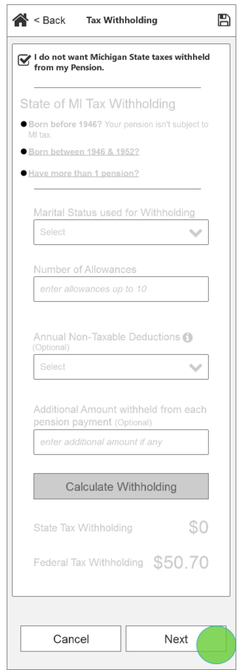
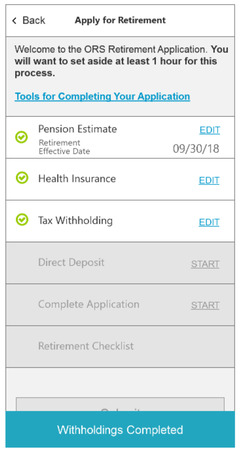
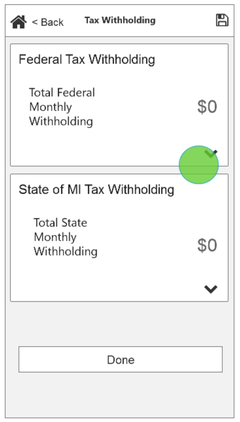
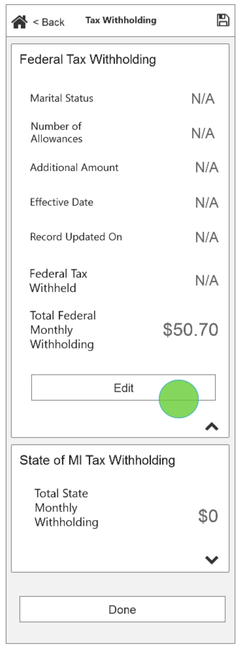






DECLINE WITHHOLDINGS





When the checkbox is selected, the NEXT button is enabled.