



2018
RETIREMENT
CONFERENCE

Investment Series Part 2: Managing Your Portfolio and Using Your Account

Presented by: Debbie Rochester

Today's Agenda

- Understand Why We Invest
- Locate Investment Information
- Create and Review Your Plan
- Make Changes to Your Investments
- Learn Contribution and Tax Considerations
- Build a Withdrawal Strategy



Understand Why We Invest



Reach a Goal

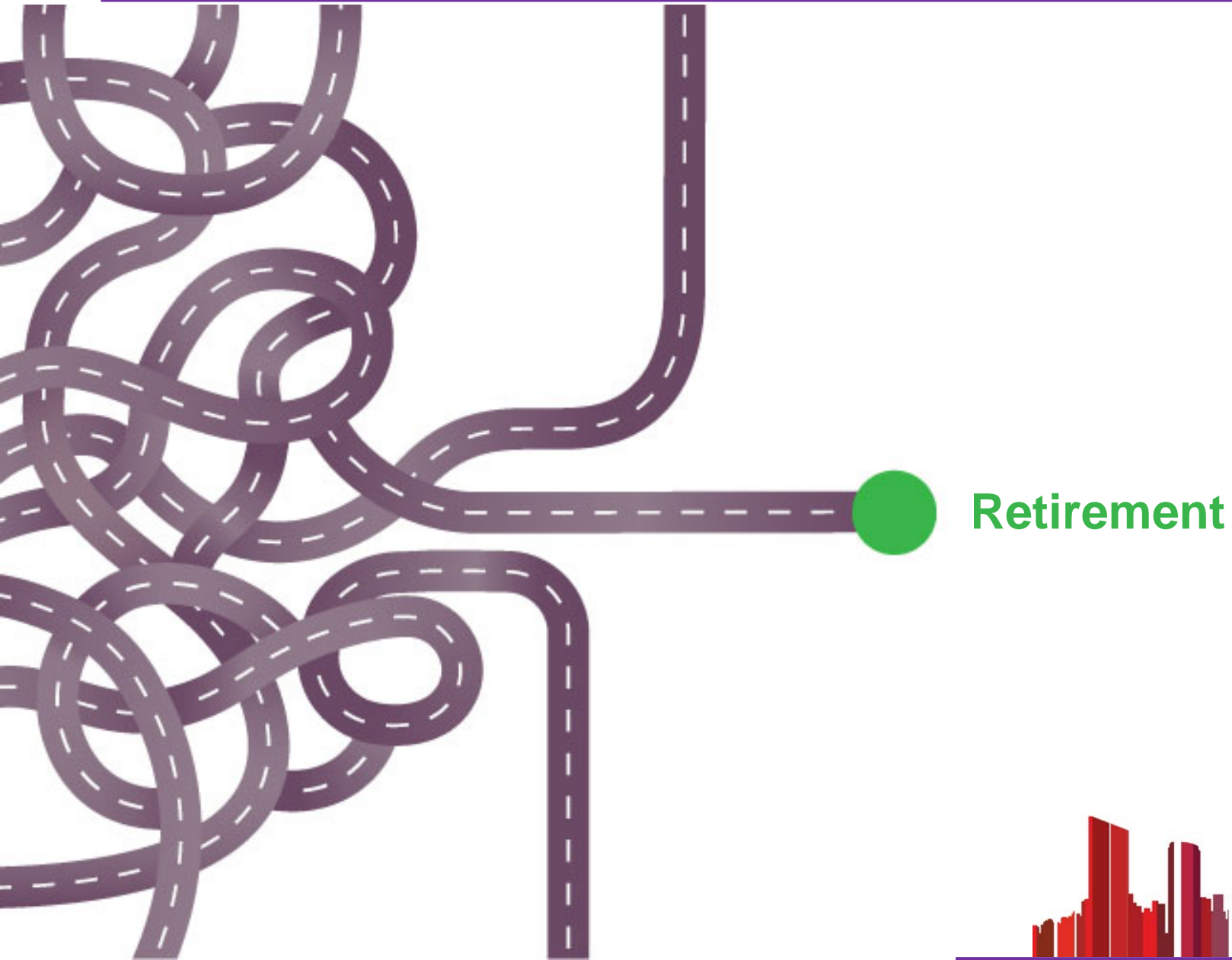
Like most things that grow, investments need regular care and attention.



Reach Retirement



Stay on Track



Locate Investment Information



General Investment Information

AB High Income Z AGDZX | ★★★★★ |  Morningstar Analyst Rating

Welcome to the
better place
for traders.

charles
schwab

[FF Fund Family Data](#) [Add to Portfolio](#) [Get E-mail Alerts](#) [Print This Page](#) [PDF Report](#) [Data Definition](#) [Data Question](#)

Coming Soon: [See a Preview of Our New Fund Quote Page](#)



Quote [Chart](#) [Fund Analysis](#) [Performance](#) [Ratings & Risk](#) [Management](#) [Portfolio](#) [Expense](#) [Tax](#) [Purchase](#) [Filings](#)

NAV
\$8.59

1-Day Total Return
↓ -0.10%

USD | NAV as of 24 Apr 2018 | 1-Day Return as of 24 Apr 2018

TTM Yield
6.57%

Load
None

Total Assets
\$ 7.4 bil

Expenses
0.50%

Fee Level
Low


Turnover
51%

Status
Open

Min. Inv.
\$ 2.0 mil

30-Day SEC Yield
8.15%

Category
High Yield Bond

Credit
Quality/Interest Rate
Sensitivity
 Low/Moderate



MERS Investment Menu Summary

1Q

03/31/18

Page 1 of 2

Investment Menu Summary

1134 Municipal Way Lansing, MI 48917 | 800.767.MERS (6377) | www.mersofmich.com



Performance & Fees –

Defined Contribution Plan, Hybrid Plan (Part II), Health Care Savings Program, and 457 Program

Online users can click on any fund name below for more detailed information.

| Fund Name | Proportion of Stocks <div><div>Stocks</div><div>0%100%</div></div> | Returns | | | | | | | Total Annual Operating Expense | |
|---|---|-----------------|--------------|--------|--------|--------|--------|--------|--------------------------------|--|
| | | Quarter-to-date | Year-to-date | 1 yr. | 3 yr. | 5 yr. | 10 yr. | As a % | Per \$1,000 | |
| | 1 Retirement Strategies: "Do it for me" | | | | | | | | | |
| 2005 Retirement Strategy | <div><div></div></div> | -0.83% | -0.83% | 4.34% | 2.77% | 3.14% | - | 0.42% | \$4.20 | |
| 2010 Retirement Strategy | <div><div></div></div> | -0.86% | -0.86% | 5.38% | 3.43% | 3.99% | - | 0.42% | \$4.20 | |
| 2015 Retirement Strategy | <div><div></div></div> | -0.95% | -0.95% | 6.72% | 4.24% | 4.93% | - | 0.43% | \$4.30 | |
| 2020 Retirement Strategy | <div><div></div></div> | -0.91% | -0.91% | 7.97% | 4.90% | 5.65% | - | 0.43% | \$4.30 | |
| 2025 Retirement Strategy | <div><div></div></div> | -0.88% | -0.88% | 9.07% | 5.50% | 6.43% | - | 0.43% | \$4.30 | |
| 2030 Retirement Strategy | <div><div></div></div> | -0.91% | -0.91% | 10.11% | 6.10% | 7.18% | - | 0.43% | \$4.30 | |
| 2035 Retirement Strategy | <div><div></div></div> | -0.88% | -0.88% | 11.21% | 6.67% | 7.85% | - | 0.43% | \$4.30 | |
| 2040 Retirement Strategy | <div><div></div></div> | -0.86% | -0.86% | 12.42% | 7.27% | 8.46% | - | 0.43% | \$4.30 | |
| 2045 Retirement Strategy | <div><div></div></div> | -0.79% | -0.79% | 13.07% | 7.57% | 8.64% | - | 0.43% | \$4.30 | |
| 2050 Retirement Strategy | <div><div></div></div> | -0.79% | -0.79% | 13.06% | 7.56% | 8.62% | - | 0.43% | \$4.30 | |
| 2055 Retirement Strategy | <div><div></div></div> | -0.80% | -0.80% | 13.07% | 7.59% | 8.64% | - | 0.43% | \$4.30 | |
| 2060 Retirement Strategy | <div><div></div></div> | -0.79% | -0.79% | 13.09% | 7.59% | - | - | 0.42% | \$4.20 | |
| 2 Premium Select Options: "Help me do it" | | | | | | | | | | |
| Portfolios Built for You (Stocks/Bonds) | | | | | | | | | | |
| | <div><div></div></div> | | | 0.51% | 0.51% | 9.80% | 6.74% | | | |
| MERS Global Stock Portfolio (100/0) | <div><div></div></div> | -0.18% | -0.18% | 15.27% | 9.42% | - | - | 0.68% | \$6.80 | |
| MERS Capital Appreciation Portfolio (80/20) | <div><div></div></div> | 0.02% | 0.02% | 12.18% | 8.43% | 9.13% | - | 0.56% | \$5.60 | |
| MERS Established Market Portfolio (60/40) | <div><div></div></div> | -0.38% | -0.38% | 9.39% | 6.94% | 7.39% | 6.41% | 0.55% | \$5.50 | |
| MERS Balanced Income Portfolio (40/60) | <div><div></div></div> | -0.72% | -0.72% | 6.78% | 5.44% | 5.54% | - | 0.53% | \$5.30 | |
| MERS Capital Preservation Portfolio (20/80) | <div><div></div></div> | -1.19% | -1.19% | 4.00% | 4.03% | 3.96% | - | 0.48% | \$4.80 | |
| MERS Diversified Bond Portfolio (0/100) | <div><div></div></div> | -1.47% | -1.47% | 1.38% | 1.82% | 1.60% | 3.98% | 0.50% | \$5.00 | |
| Funds to Build Your Own Portfolio | | | | | | | | | | |
| Large Cap Stock Index | <div><div></div></div> | -0.84% | -0.84% | 13.55% | 10.30% | 12.84% | 9.39% | 0.35% | \$3.50 | |
| Mid Cap Stock Index | <div><div></div></div> | -0.82% | -0.82% | 10.49% | 8.73% | 11.77% | 10.73% | 0.35% | \$3.50 | |
| Small Cap Stock Index | <div><div></div></div> | 0.86% | 0.86% | 12.80% | 10.77% | - | - | 0.35% | \$3.50 | |
| International Stock Index | <div><div></div></div> | -1.69% | -1.69% | 14.83% | 5.34% | 5.97% | - | 0.39% | \$3.90 | |
| Emerging Market Stock | <div><div></div></div> | 3.21% | 3.21% | 21.94% | 11.04% | 6.32% | - | 1.21% | \$12.10 | |
| Real Estate Stock | <div><div></div></div> | -7.25% | -7.25% | -1.29% | 1.67% | 6.19% | - | 0.81% | \$8.10 | |
| Bond Index | <div><div></div></div> | -1.69% | -1.69% | 0.67% | 0.58% | 1.25% | - | 0.45% | \$4.50 | |
| High Yield Bond | <div><div></div></div> | -1.52% | -1.52% | 2.83% | 4.08% | 4.17% | - | 0.85% | \$8.50 | |
| Short-Term Income | <div><div></div></div> | -0.03% | -0.03% | 0.13% | 0.30% | 0.25% | 1.00% | 0.35% | \$3.50 | |
| Stable Value (not available for HCSP) | <div><div></div></div> | 0.47% | 0.47% | 1.88% | 1.84% | 1.87% | - | 0.60% | \$6.00 | |
| Note: Amounts withdrawn may not be transferred to the MERS Short-Term Managed Income Fund for 90 days | | | | | | | | | | |

Note: Amounts withdrawn may not be transferred to the MERS Short-Term Managed Income Fund for 90 days



MERS Individual Fund Sheets

1Q
03/31/18

MERS Total Market Portfolio

Defined Contribution Plan, Hybrid Plan (Part II),
Health Care Savings Program, and 457 Program

Total Fund Assets: **\$10.8 billion**

Fund Category: **Asset Allocation**

Total Annual Operating Expense: **0.58%**

Objective

The MERS Total Market Portfolio is a fully diversified portfolio combining traditional stocks and bonds with alternative asset classes including real estate, private equity, and commodities. The objective is to provide current income and capital appreciation while minimizing the volatility of the capital markets.

Portfolio Management

MERS manages the asset allocation and monitors the underlying investment managers of the MERS Total Market Portfolio.

Fee and Expense Information

| | |
|--|-------|
| MERS Operating Costs: Costs to run the day-to-day operations of the plan, which include legal, accounting, auditing, compliance, printing, and overhead costs. | 0.15% |
| Custody and Recordkeeping Costs: Costs related to bookkeeping, settling trade activity, and holding assets in custody at a bank. | 0.15% |
| Investment Management Expense: All costs incurred in the overall management of the fund. The Investment Management Expense varies based on the level of assets. As assets increase, the Investment Management Expense is expected to decline. | 0.28% |
| Total Annual Operating Expense: The Total Annual Operating Expense reduces the rate of return of the fund. A Total Annual Operating Expense of 0.58% means that for every \$1,000 invested in the MERS Total Market Portfolio, a participant is charged \$5.80 in fees a year. | 0.58% |

Performance Information (as of March 31, 2018)

| | Quarter | Year to Date | 1 Year | 3 Years | 5 Years | 10 Years | 2013 | 2014 | 2015 | 2016 | 2017 |
|-----------------------------|---------|--------------|--------|---------|---------|----------|--------|-------|--------|--------|--------|
| MERS Total Market Portfolio | 0.51% | 0.51% | 9.80% | 6.74% | 7.41% | 5.67% | 14.48% | 6.26% | -1.33% | 10.31% | 12.86% |
| Custom Benchmark* | -0.46% | -0.46% | 11.06% | 6.09% | 6.16% | 5.61% | 14.36% | 2.74% | -2.33% | 6.30% | 16.72% |
| Standard Deviation | — | — | 3.42% | 4.99% | 4.90% | 8.61% | 4.93% | 4.94% | 5.77% | 5.72% | 1.52% |

Returns are presented Net of the Total Annual Operating Expense. Returns for periods greater than one year are annualized.

Return information prior to December 31, 2007 is linked with the returns of the MERS Defined Benefit Portfolio as the MERS Total Market Portfolio utilizes the same strategy. The returns from the MERS Defined Benefit Portfolio are Net of Investment Management Expenses only.

Past performance is no guarantee of future results. Current performance may be higher or lower. Investment returns and values will fluctuate, and shares when redeemed, may be worth more or less than their original cost. Please visit the MERS website at www.mersofmich.com for more recent performance information.

*Custom Benchmark: 45% Russell 3000, 20% MSCI ACWI ex USA (Net), 25% BBG BAPC App, 10% BBG BAPC Global App, ex US.

Standard Deviation measures the distribution of returns around the average return. The more spread apart the data, the higher the deviation.



Target Asset Allocation



Actual Asset Breakdown (as of March 31, 2018)

| | |
|-------------------------|-------|
| U.S. Stock | 23.7% |
| International Stock | 13.1% |
| Emerging Market Stock | 15.3% |
| Private Equity | 4.6% |
| Global Bond | 21.6% |
| Cash | 1.5% |
| Global Real Assets | 10.5% |
| Diversifying Strategies | 9.7% |

Fund Restrictions

A 2.00% redemption fee is charged for shares sold within 90 days of purchase. The charge is applied on a first-in, first-out basis.

PORTFOLIOS BUILT FOR YOU

MUNICIPAL EMPLOYEES' RETIREMENT SYSTEM OF MICHIGAN | 1134 Municipal Way | Lansing, MI 48917 | 800.767.MERS (6377) | www.mersofmich.com

Your myMERS Account

The screenshot shows the myMERS Home page for a user named Mary Jones. The page has a dark blue header with the myMERS logo on the left and 'Contact Us' and 'Logout' links on the right. Below the header, a dark blue bar displays 'Hello, Mary Jones'. The main content area is white and features a 'myMERS: Home' title. On the left, there is a yellow 'Select Plan' section with a dropdown menu and a 'GO' button. Below this is a 'Retirement Readiness' section with a camera icon and text about retirement planning. At the bottom left is a 'CentsAbility Blog' section with text about budgeting and retirement planning, and a CentsAbility logo. On the right, there is an 'Alerts' section stating 'You have no outstanding alerts.' and an 'Events' section with text about retirement events. Below the events section are two promotional banners: 'Pizza & Planning' (Events for participants) and 'Quick Bites' (Webinars for participants), both with 'Click Here' links.

myMERS

Contact Us Logout

Hello, Mary Jones

myMERS: Home

Select Plan

Please select a Plan [GO](#)

Retirement Readiness

As a participant enrolled in a MERS retirement plan, you have access to free tools and resources to assist you in your retirement readiness planning.

GET THE FULL PICTURE

CentsAbility Blog

Learn about topics ranging from Budgeting, Debt Management, Emergency Savings, Investments, and Retirement Planning.

CentsAbility
Making sense of your financial future

Alerts

You have no outstanding alerts.


Events

Whether you're close to retirement, looking for ways to save money for retirement, or trying to understand your retirement plan better, we have the events to suit your needs.

Pizza & Planning
Events for participants
[Click Here](#)

Quick Bites
Webinars for participants
[Click Here](#)

Your Account Overview



[Pending Activity](#) [File Upload](#) [My Profile](#) [Resource Library](#) [Contact Us](#) [Logout](#)

Hello, Mary Jones | [Edit My Profile](#) [Sample MERS DC Plan](#)

Summary

- [My Balance](#)
- [My Contributions](#)
- [Change my Contributions](#)
- [Change My Investments](#)
- [Investment Performance](#)
- [Loan Center](#)
- [My Statements](#)
- [Distributions](#)


Resources

- [Save Account Summary](#)
- [Retirement Calculator](#)
- [loan balance](#)


The account balance shown includes any outstanding loan balance. The full benefit may be reduced by the outstanding loan balance.
- [CentsAbility Blog](#)
- [my SDA brokerage](#)

Account Overview

Alerts

 Alerts [Manage Alert Settings](#)


You have no outstanding alerts.


 **Account Balance** [See More Details](#)

\$44,776.48

as of May 21, 2018

This is your current account balance as of the date indicated, but this entire amount may not be available to you depending upon your vested ownership.

 [See my balance details by money source](#)

 **My Personal Rate Of Return (PRR)**


2.78%


One Month

3.74%

Year To Date


[Find Out More About PRR](#)

 **Highlights**

**Pizza & Planning**


Events for participants

[Click Here](#)

**Quick Bites**

Webinars for participants

[Click Here](#)

 **My Outstanding Loan Balance**

Number of Loans: 0

Total Outstanding Balance: \$0.00

[Find Out More About Loans](#)

MERS of Michigan | 13

Your Quarterly Statement - Overview

MUNICIPAL EMPLOYEES' RETIREMENT SYSTEM OF MICHIGAN
1318 MUNICIPAL WAY
LANSING MI 48207

MERS
Municipal Employees' Retirement System

Period: 01/01/2018
through 03/31/2018
Plan #: 000015
Sample MERS DC Plan

Mary Jones
123 Oak St
Anytown, MI 48833

Contact Us
www.mersofmich.com
800-767-MERS (6377)

In this Issue

- Account Summary, Rate of Return, and Message Board 1
- Activity Highlights and Retirement Projection 2
- Allocation Overview 3
- Investment Activity 4-5
- Investment Performance 6
- Disclosures/Expenses 7
- More To Know 8

Your Account Summary

| | |
|---------------------------------|--------------------|
| Beginning Balance on 01/01/2018 | \$40,580.64 |
| Contributions | \$1,725.00 |
| Gain/Loss | \$194.36 |
| Distributions | \$0.00 |
| Administrative Fees | \$0.00 |
| Ending Balance on 03/31/2018 | \$42,500.00 |
| Vested Balance | \$42,500.00 |

Primary Beneficiary John Jones

Your Personal Rate of Return

| | |
|---|-------|
| Your Personalized Rate of Return for the Period | 0.36% |
| Your Year to Date Rate of Return | 0.36% |

Your Personal Rate of Return is calculated using the Modified Dietz Method, a widely accepted rate of return calculation methodology supported by the Global Investment Performance Standards (GIPS). This weighted return calculation assumes a constant rate of return during the period, weights each cash flow by the amount of time held, and takes into account the relative balances held in each investment.

This calculation represents the performance of your investment portfolio for the reporting period, or the date Annuity Retirement and Benefits began providing recordkeeping services for this plan, whichever is later. As is the case with all market-based investments, past performance does not guarantee future results.

Message Board

Are you interested in reading more articles like the ones you receive in your quarterly statements? Check out *CentAbility* - a blog we recently launched with articles focusing on investing, budgeting and other financial topics to help you plan for retirement. Visit mersofmich.com/centabilitytoday

ISABELLA COUNTY MEDICAL CARE FAC DC 1

| Your Account Summary | |
|---------------------------------------|--------------------|
| Beginning Balance on 01/01/2018 | \$40,580.64 |
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| Vested Balance | \$42,500.00 |
| Primary Beneficiary John Jones | |

| Your Personal Rate of Return | |
|--|--------------|
| Your Personalized Rate of Return for the Period | 0.36% |
| Your Year to Date Rate of Return | 0.36% |
| <p>Your Personal Rate of Return is calculated using the Modified Dietz Method, a widely accepted rate of return calculation methodology supported by the Global Investment Performance Standards (GIPS). This weighted return calculation assumes a constant rate of return during the period, weights each cash flow by the amount of time held, and takes into account the relative balances held in each investment.</p> <p>The calculation represents the performance of your investment portfolio for the reporting period, or the date Annuity Retirement and Benefits began providing recordkeeping services for this plan, whichever is later. As is the case with all market-based investments, past performance does not guarantee future results.</p> | |



Your Quarterly Statement - Investments

MUNICIPAL EMPLOYEES' RETIREMENT SYSTEM OF MICHIGAN
1318 MUNICIPAL WAY
LANSING MI 48207



MERS
Municipal Employees' Retirement System

Period: 01/01/2018
through 03/31/2018
Plan #: 000015
Sample MERS DC Plan

Mary Jones
123 Oak St
Anytown, MI 48833

Contact Us

www.mersofmich.com
800-767-MERS (6377)

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Your Account Summary

Beginning Balance on 01/01/2018 \$40,580.64
Contributions \$1,725.00
Gain/Loss \$194.36
Distributions \$0.00
Administrative Fees \$0.00
Ending Balance on 03/31/2018 \$42,500.00
Vested Balance \$42,500.00

Primary Beneficiary John Jones

Your Personal Rate of Return

Your Personalized Rate of Return for the Period 0.36%
Your Year to Date Rate of Return 0.36%

Your Personal Rate of Return is calculated using the Modified Dietz Method, a widely accepted rate of return calculation methodology as specified by the Social Investment Forum's Standard (SIF). The Modified Dietz calculation and associated rate of return is not an annualized rate of return, and is not intended to be used as a measure of performance. It is a snapshot of your investment performance for the reporting period, or the date for the statement and should not be used to predict future performance. This calculation is provided for informational purposes only. As is the case with all market-based investments, past performance does not guarantee future results.

Message Board

Are you interested in reading more articles like the ones you receive in your quarterly statements? Check out CentsAbility - a blog we recently launched with articles focusing on investing, budgeting and other financial topics to help you plan for retirement. Visit metsofmich.com/centsability today!

ISABELLA COUNTY MEDICAL CARE FAC DC 1



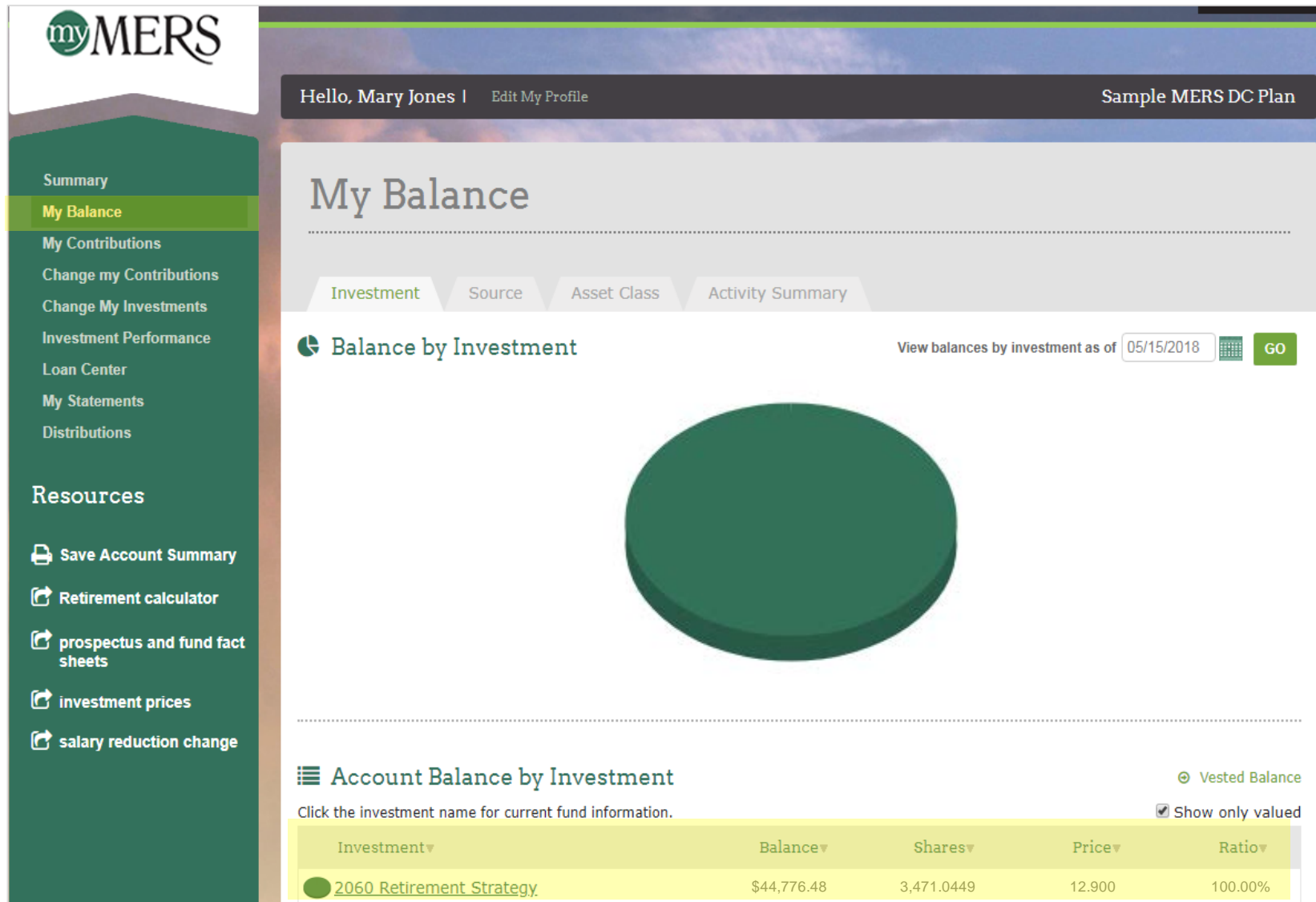
Investment Activity

Reporting Period: 01/01/2018 - 03/31/2018

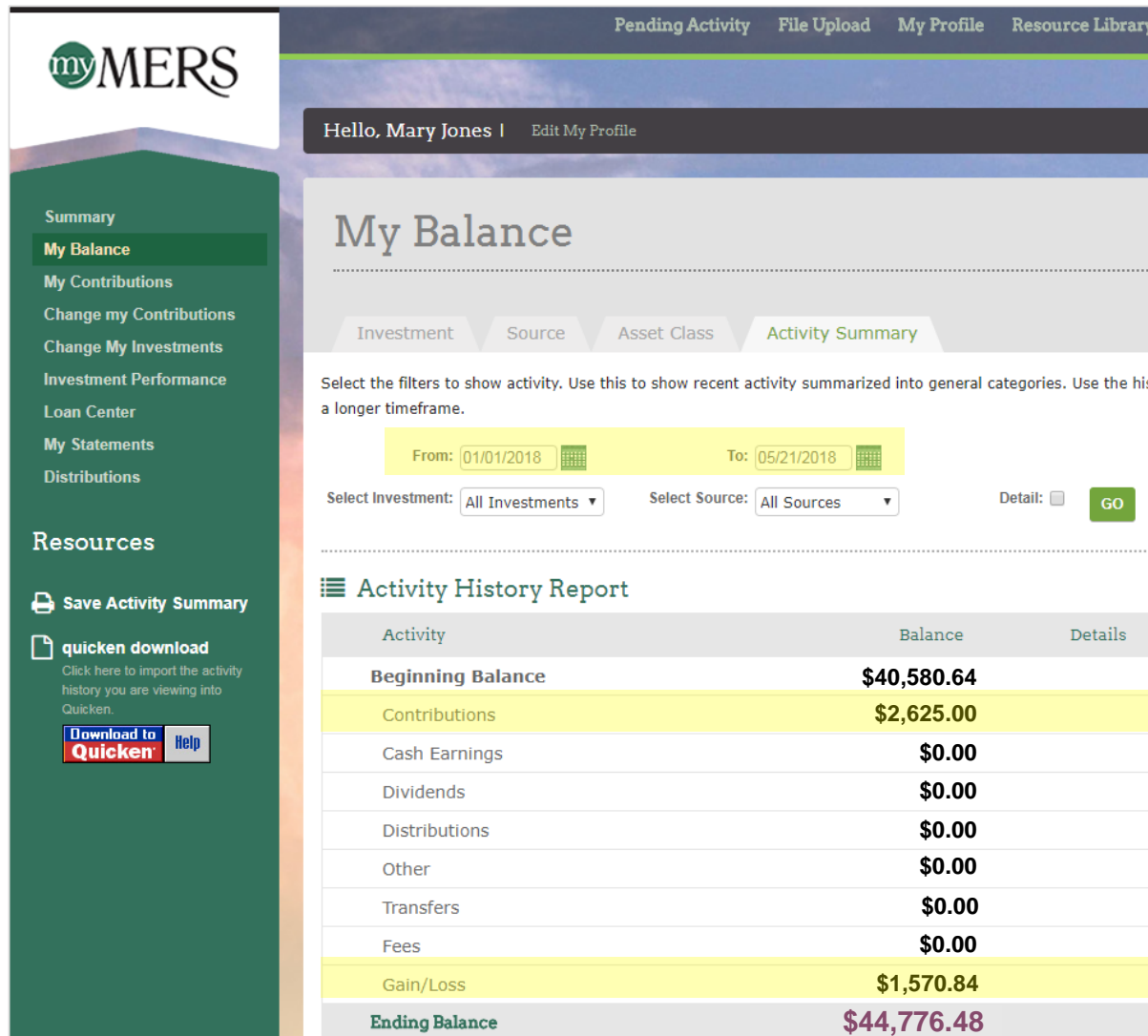
| Fund Name | Beginning Balance | Contributions | Gain/Loss | Admin Fees | Distributions | Ending Balance | Fund Type |
|--------------------------|-------------------|---------------|-----------|------------|---------------|----------------|------------------------|
| 2060 RETIREMENT STRATEGY | \$40,580.64 | \$1,725.00 | \$194.36 | \$0.00 | \$0.00 | \$42,500.00 | TARGET-DATE/LIFE-CYCLE |
| Total | \$40,580.64 | \$1,725.00 | \$194.36 | \$0.00 | \$0.00 | \$42,500.00 | |



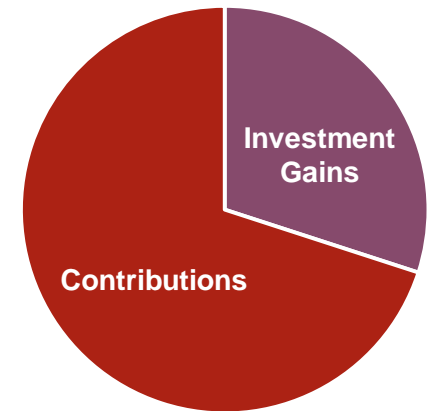
Evaluate Your Asset Allocation



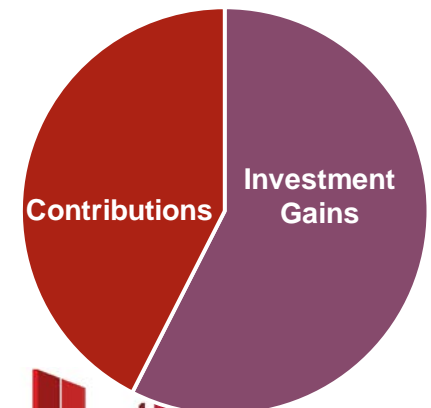
Evaluate Your Asset Allocation, cont'd




Short-Term



Long-Term



Evaluate Your Fund Performance



[Summary](#)[My Balance](#)[My Contributions](#)[Change my Contributions](#)[Change My Investments](#)[Investment Performance](#)[Loan Center](#)[My Statements](#)[Distributions](#)
Resources
 [Save Account Summary](#)
☒ **invest for the long term**
Investing should be done for the long-term and avoid reacting to market headlines

[Pending Activity](#)[File Upload](#)[My Profile](#)[Resource Library](#)[Contact Us](#)[Logout](#)

Hello, Mary Jones | [Edit My Profile](#)[Sample MERS DC Plan](#)

Investment Performance

[Personal Rate of Return](#)[Fund Performance](#)[Investment Prices](#)[Market Information](#)

My Rate of Return Available through 4/30/2018

Date From:

2018

January 1

Date through:

2018

April 30

GO

Cumulative Rate of Return: **3.74%**

Calculations represent the performance of your investment portfolio as of the date Alerus Retirement Solutions began providing recordkeeping services for this plan or as of the first date contributions came into your account, whichever is later.

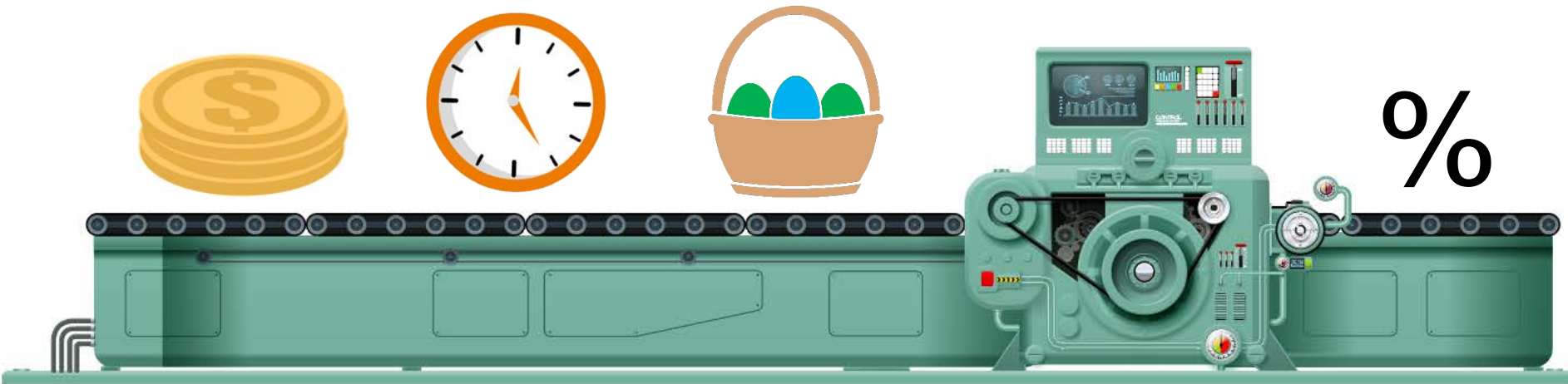
Your Periodic Rate of Return These returns are calculated from 01/01/2018 thru 4/30/2018

These rates of return are for various periods shown as either cumulative monthly rates or annualized rates based upon the historical records available in the plan.

| Cumulative | | |
|------------|-------------|-----------------------|
| One Month | Three Month | Calendar Year To Date |
| 2.78% | 3.07% | 3.74% |
| Annualized | | |
| 1 Year | | |
| 14.18% | | |

Personal Fund Performance

Factors used to calculate your personal rate of return.



Create and Review Your Plan



Meet Mary & John



Mary's Profile

| | |
|-------------------|--------------|
| Current Age | 30 |
| Retirement Age | 62 |
| Income | \$46,000 |
| Savings | \$42,500 |
| Contribution Rate | 10% |
| Employer Match | Up to 5% |
| Risk Profile | Conservative |



John's Profile

| | |
|-------------------|------------|
| Current Age | 33 |
| Retirement Age | 65 |
| Income | \$38,000 |
| Savings | \$11,000 |
| Contribution Rate | 3% |
| Employer Match | Up to 5% |
| Risk Profile | Aggressive |



Full Picture Report Builder

The screenshot shows the myMERS Home dashboard for a user named Mary Jones. The page has a dark blue header with 'Contact Us' and 'Logout' links. Below the header, a dark blue bar displays 'Hello, Mary Jones'. The main content area is white and features a 'myMERS: Home' title. On the left, there's a 'Select Plan' section with a dropdown menu and a 'GO' button. Below this is a 'Retirement Readiness' section with a camera icon and text about retirement planning. A green button labeled 'GET THE FULL PICTURE' is prominent. To the right, there's an 'Alerts' section stating 'You have no outstanding alerts.' and an 'Events' section with a calendar icon and text about retirement events. At the bottom right, there are two buttons: 'Pizza & Planning' (orange) and 'Quick Bites' (blue), both with 'Click Here' links. On the bottom left, there's a 'CentsAbility Blog' section with text about financial topics and a 'CentsAbility' logo with the tagline 'Making sense of your financial future'.

myMERS

Contact Us Logout

Hello, Mary Jones

myMERS: Home

Select Plan

Please select a Plan [GO](#)

Retirement Readiness

As a participant enrolled in a MERS retirement plan, you have access to free tools and resources to assist you in your retirement readiness planning.

 GET THE FULL PICTURE

Alerts

You have no outstanding alerts.

Events


Whether you're close to retirement, looking for ways to save money for retirement, or trying to understand your retirement plan better, we have the events to suit your needs.

 **Pizza & Planning**
Events for participants >> [Click Here](#)

 **Quick Bites**
Webinars for participants >> [Click Here](#)

CentsAbility Blog

Learn about topics ranging from Budgeting, Debt Management, Emergency Savings, Investments, and Retirement Planning.

 **CentsAbility**
Making sense of your financial future

Enter Your Information

PARTICIPANT

CURRENT

| | |
|-------------------------|------------|
| Name | Mary Jones |
| Gender | Female |
| Birth Date (mm/dd/yyyy) | 05/21/1978 |
| Annual Salary (\$) | 46000 |

FUTURE

| | |
|------------------------|----|
| Planned Retirement Age | 62 |
|------------------------|----|

SPOUSE

CURRENT

| | |
|-------------------------|------------|
| Name | John |
| Gender | Male |
| Birth Date (mm/dd/yyyy) | 03/17/1975 |
| Annual Salary (\$) | 38000 |

FUTURE

| | |
|------------------------|----|
| Planned Retirement Age | 65 |
|------------------------|----|

CURRENT ACCOUNTS

| Account Name | Balance | Contribution Amount* | |
|----------------------|--------------------|----------------------|--------------------|
| Sample MERS DC Plan | \$43,365.31 | \$6,900 | EDIT CONTRIBUTIONS |
| John's DC Plan | \$11,000.00 | \$2,280 | DETAIL DELETE |
| TOTAL BALANCE | \$54,365.31 | \$9,180 | |

STARTING ASSUMPTIONS

| | Participant | Spouse |
|----------------------------------|--|--|
| Annual Salary Growth | 3 % | 3 % |
| Life Expectancy* | 85 | 90 |
| Social Security Start Age* | 62 | 65 |
| Social Security Monthly Benefit* | <input checked="" type="radio"/> Calculate benefit <input type="radio"/> Use my estimate \$ | <input checked="" type="radio"/> Calculate benefit <input type="radio"/> Use my estimate \$ |
| Legacy At Death | \$ 0 | |

Full Picture Report Builder

Information already entered:

- Age
- Income
- MERS Benefits

Information you may add:

- Spouse's Information
- Outside Accounts
- Other Contributions



Investment Approach

Choose the investment approach that best fits how involved you want to be with your investments.

INVESTMENT APPROACH

Your retirement plan offers a series of all-in-one investment options specifically matched to your time horizon or risk profile. You may choose to have your action plan built using one of these all-in-one options or with a combination of the available funds in the plan. Please review these options below and choose the investment group that best matches your approach to investing. If you change your mind, you can always return to this page and make another selection.

Sample MERS DC Plan

- ☐ Use Retirement Strategies – "Do it for me" [\(Learn more\)](#)
- ☐ Use Portfolios – "Help me do it" [\(Learn more\)](#)
- ☐ Individual Funds – "I'll do it myself" [\(Learn more\)](#)



Risk Tolerance Assessment

Determine how much risk you are willing to take

RISK TOLERANCE

Your tolerance for risk is an important part of your investment strategy. The system can help you determine your tolerance for risk with a short questionnaire, or you can enter your own risk level. Our risk scale ranges from 1 (most conservative) to 100 (most aggressive). Select one of the following options to determine your risk level.



- ☒ **Use Risk Advisor score.** The Risk Advisor uses your responses to some simple questions to calculate your risk level. Based on your responses during a previous visit to the system, your Risk Advisor score is **65**.
[Click here to start the Risk Advisor](#)
- ☐ Use my own value of

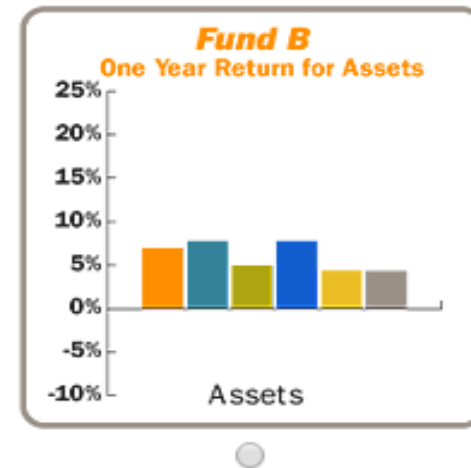


Sample Question

RISK ADVISOR

Step 5 of 10

Suppose you have a choice between two mutual funds, both of which are broadly diversified into 6 asset classes (e.g. stocks, bonds, real estate, etc.). The charts below show the change in value over the past 12 months for the assets in each fund. Which fund do you prefer to invest in?



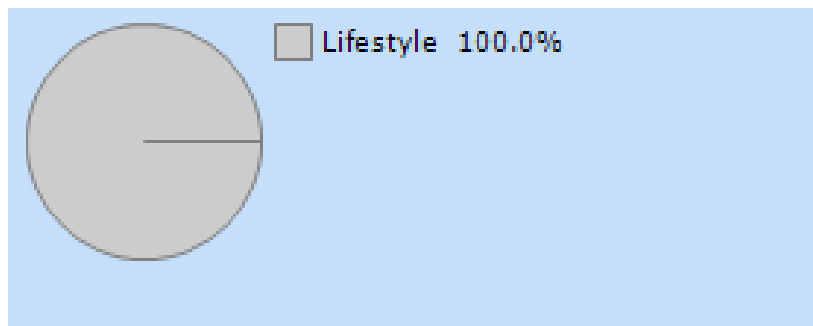
BACK

NEXT

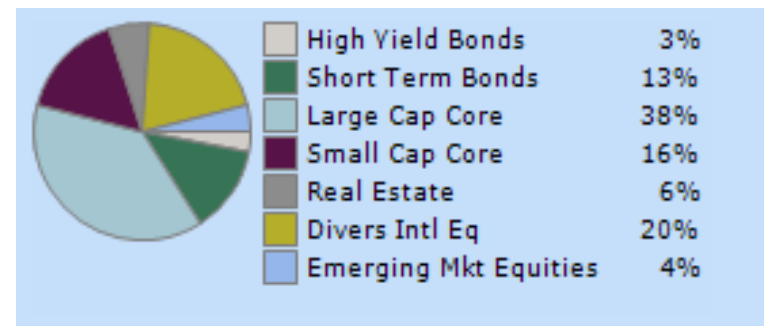
Suggested Investments

Learn the investment strategy the Full Picture report builder creates for you.

Mary's **Current** Strategy



















Mary's **Suggested** Strategy



LEARN HOW TO
IMPLEMENT▶



Suggested Investments, cont'd

| Asset Class | Investments | Current Fund % | Suggested Asset % | Your Selection |
|---|---------------------------|----------------|-------------------|-----------------------------------|
| HIGH YIELD BONDS | | 3% | | |
|   | High Yield Bond | | | <input type="text" value="3"/> % |
| SHORT TERM BONDS | | 13% | | |
|   | Short-Term Income | | | <input type="text" value="13"/> % |
| LARGE CAP CORE EQUITIES | | 38% | | |
|   | Large Cap Stock Index | | | <input type="text" value="38"/> % |
| SMALL CAP CORE EQUITIES | | 16% | | |
|   | Small Cap Stock Index | | | <input type="text" value="16"/> % |
| REAL ESTATE | | 6% | | |
|   | Real Estate Stock | | | <input type="text" value="6"/> % |
| DIVERSIFIED INTERNATIONAL EQUITIES | | 20% | | |
|   | International Stock Index | | | <input type="text" value="20"/> % |
| EMERGING MARKET EQUITIES | | 4% | | |
|   | Emerging Market Stock | | | <input type="text" value="4"/> % |
| LIFESTYLE | | 0% | | |
|   | 2060 Retirement Strategy | 100% | | <input type="text" value="0"/> % |
| Totals | | 100% | 100% | 100% |

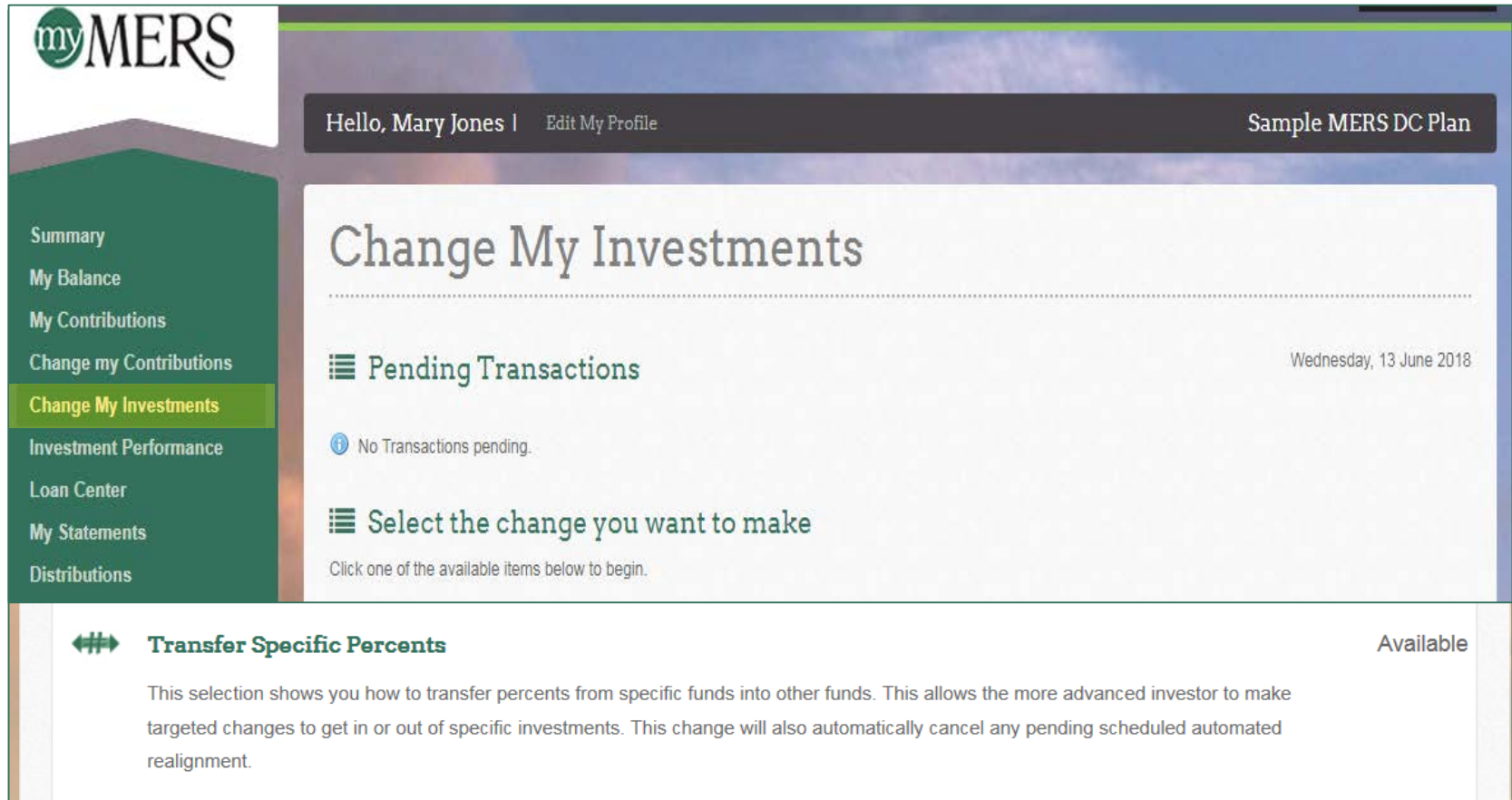


SUBMIT

Make Changes to Your Investments



Types of Investment Changes



The screenshot displays the myMERS website interface. At the top left is the myMERS logo. A dark navigation bar contains the text 'Hello, Mary Jones | Edit My Profile' and 'Sample MERS DC Plan'. A green sidebar on the left lists menu items: Summary, My Balance, My Contributions, Change my Contributions, Change My Investments (highlighted in yellow), Investment Performance, Loan Center, My Statements, and Distributions. The main content area is titled 'Change My Investments' and shows 'Pending Transactions' with the date 'Wednesday, 13 June 2018'. It indicates 'No Transactions pending.' and prompts the user to 'Select the change you want to make' with the instruction 'Click one of the available items below to begin.' Below this, a section titled 'Transfer Specific Percents' is shown with a double-headed arrow icon and the status 'Available'. The description for this option states: 'This selection shows you how to transfer percents from specific funds into other funds. This allows the more advanced investor to make targeted changes to get in or out of specific investments. This change will also automatically cancel any pending scheduled automated realignment.'

myMERS

Hello, Mary Jones | Edit My Profile

Sample MERS DC Plan

Change My Investments

Wednesday, 13 June 2018

Pending Transactions

No Transactions pending.

Select the change you want to make

Click one of the available items below to begin.

Transfer Specific Percents

Available

This selection shows you how to transfer percents from specific funds into other funds. This allows the more advanced investor to make targeted changes to get in or out of specific investments. This change will also automatically cancel any pending scheduled automated realignment.

Investment Changes Explained



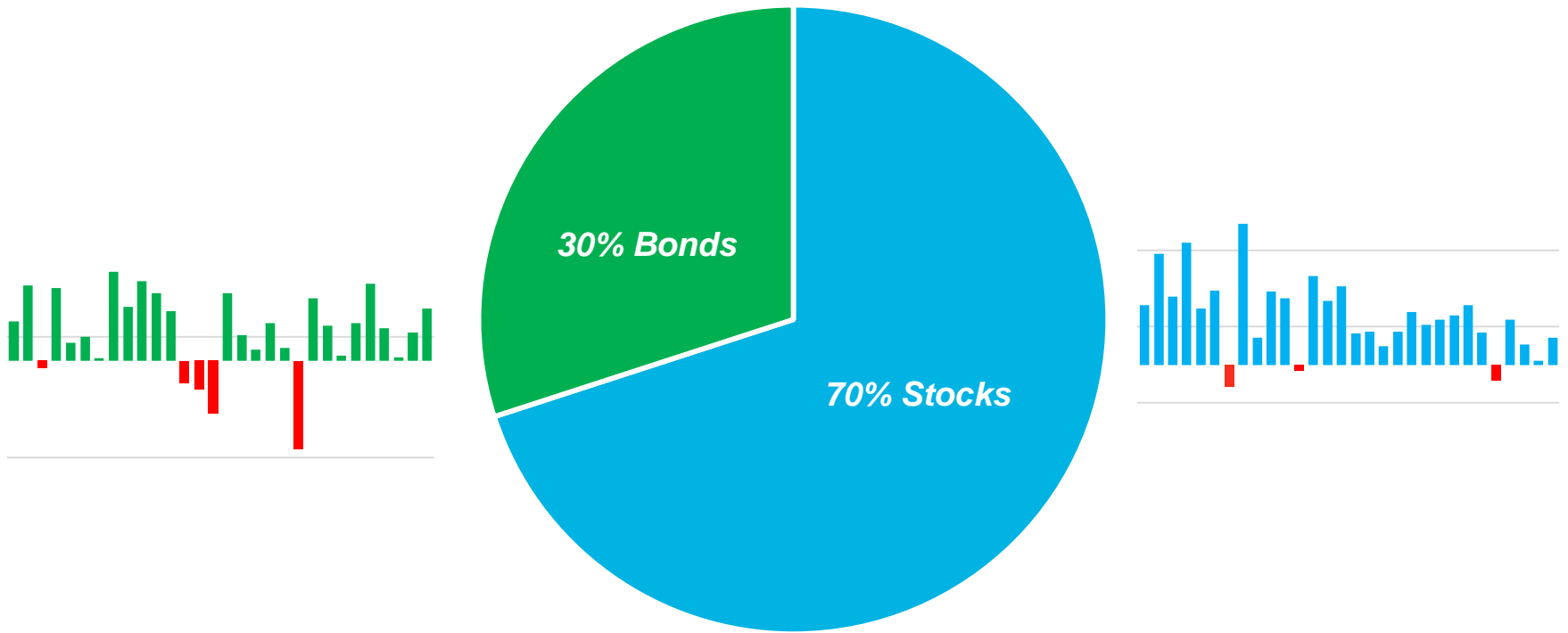
Current Account Balance:
\$44,776
(\$22,388 for 50%)



Future Contributions:
\$266.38 *per pay*



Rebalancing – We'll do it all for you!



Learn Contribution & Tax Considerations



Contributions, Withdrawals and Taxes



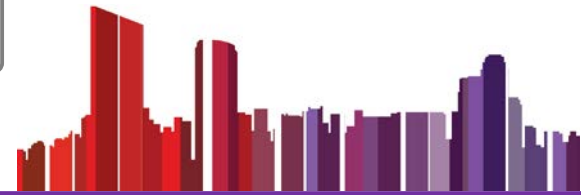
Pre-Tax

Contributions



Taxes

Withdrawal
Money



Roth (After-Tax)

Contributions



Taxes

Withdrawal
Money

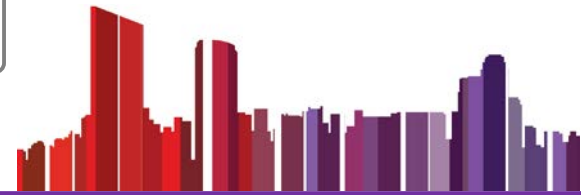


Tax-Free

Contributions



Withdrawal
Money



Build a Withdrawal Strategy



Distribution Options



Lump Sum



Equal Payments



As Needed



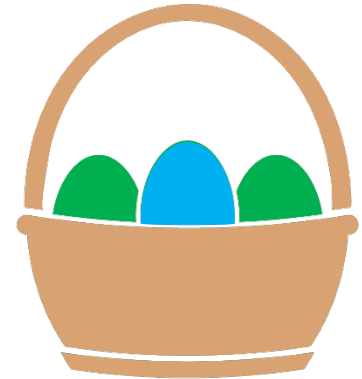
Withdrawal Factors



Longevity



Inflation



Investments



Longevity

| | 65-year-old Male | 65-year-old Female | 65-year-old Couple |
|------------------------|------------------|--------------------|--------------------|
| Life Expectancy | 86 years | 88 years | 92 years |
| Target Age to Save For | 92 years | 94 years | 96 years |

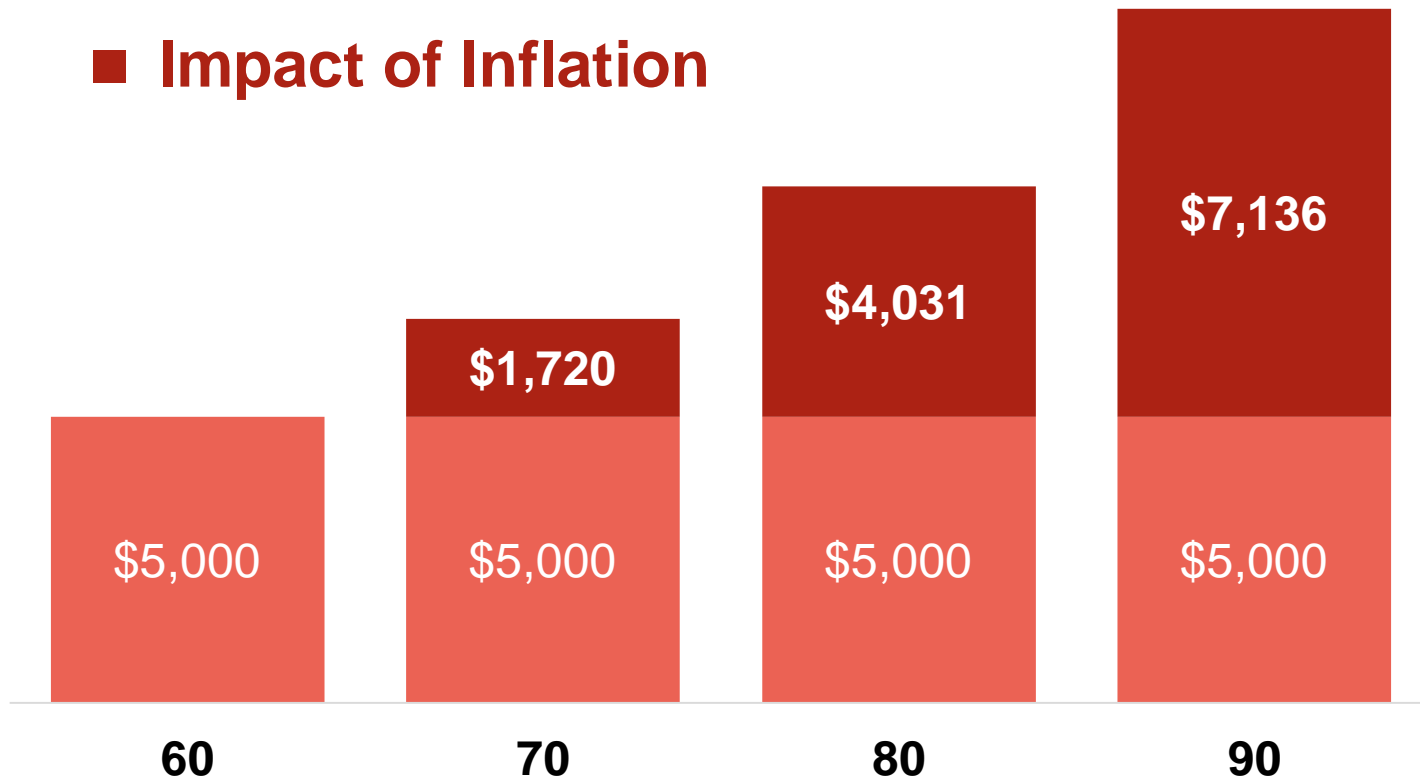
Source: Society of Actuaries RP-2014 Mortality Tables. “Life Expectancy” is 50% of living to this age. “Target Age to Save For” is 25% of living to this age.



Inflation

■ Expenses at Age 60

■ Impact of Inflation

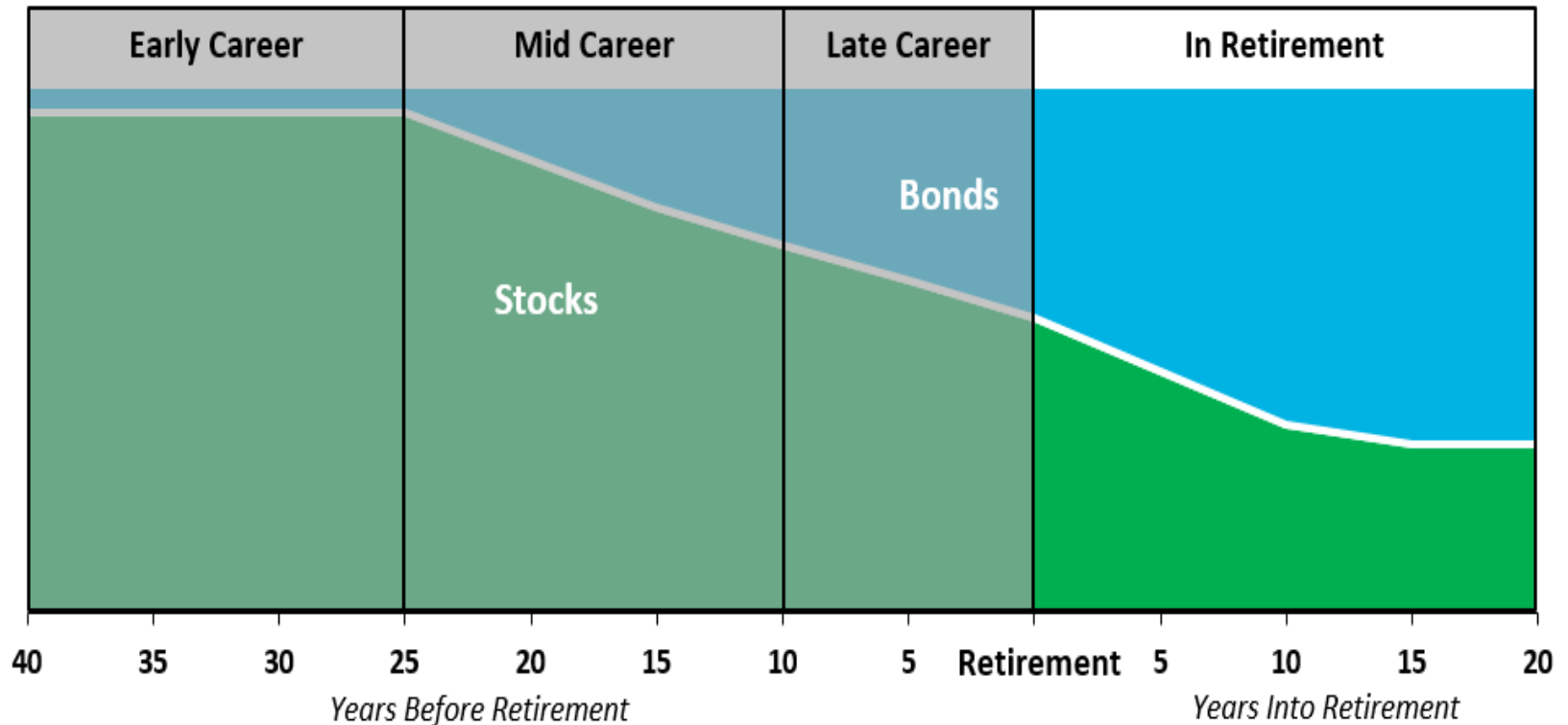


Example shows the impact of inflation at 3% a year.



Investments

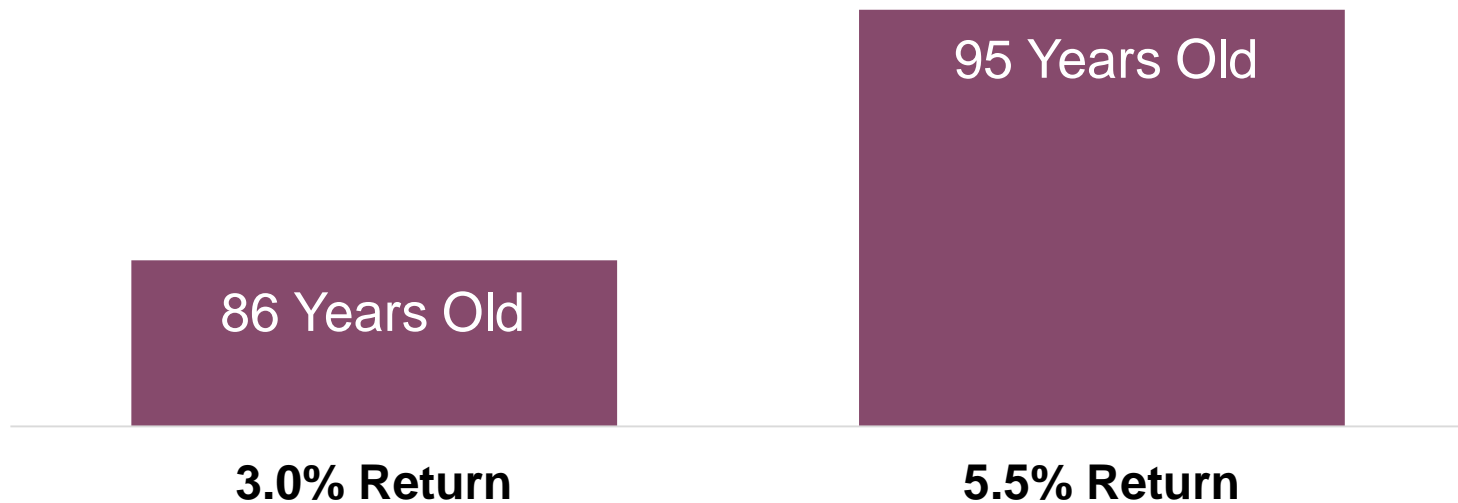
Continue to reduce risk on your accumulated balance



Investments

Should I move all of my retirement savings into the **lowest risk** investment?

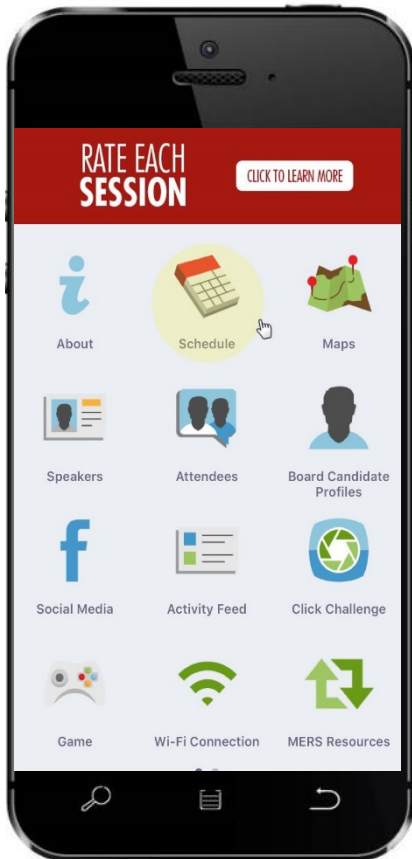
How Long Would Monthly Payments Last?



Example: Participant retires at age 60, and draws down a \$500,000 account balance by taking a \$2,000 monthly payment, adjusting it upward with inflation at 3.0% each year.

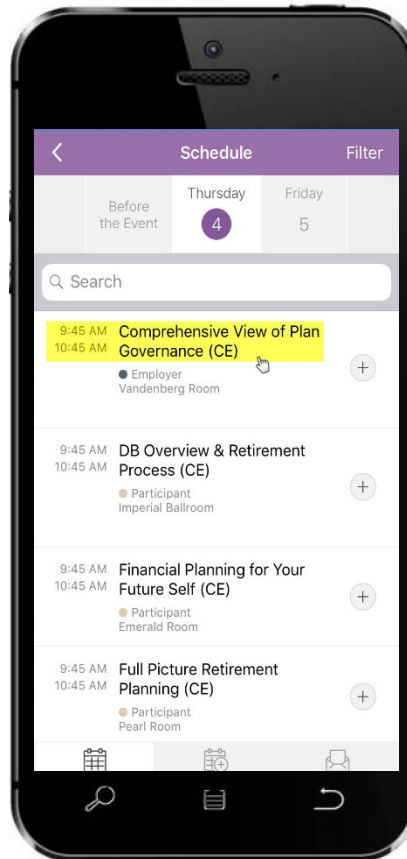


Please Complete a Session Survey!



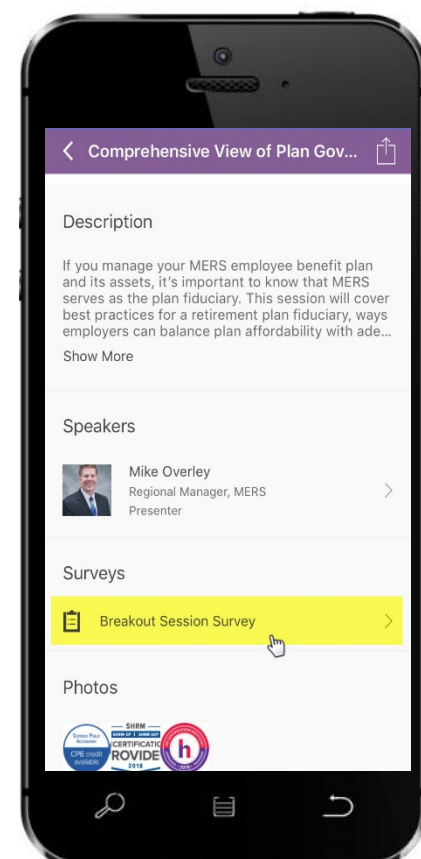
Step 1:

Locate and access the
"Schedule" Icon



Step 2:

Select the **session** you
just attended (look for
correct date and time)



Step 3:

Scroll down and click
"Breakout Session
Survey" to complete
the survey

