



# Managing & Monitoring Investments in the Accumulation Phase

*Debbie Rochester*  
*MERS Benefit Plan Advisor/Benefit Education Specialist*  
*September 2020*



# Today's Agenda

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- Understand Why We Invest
- Invest for Different Stages in Your Life
- Locate Your Investment Information
- How to Make Changes to Your Investments



# Understanding Why We Invest

# Reach a Goal

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



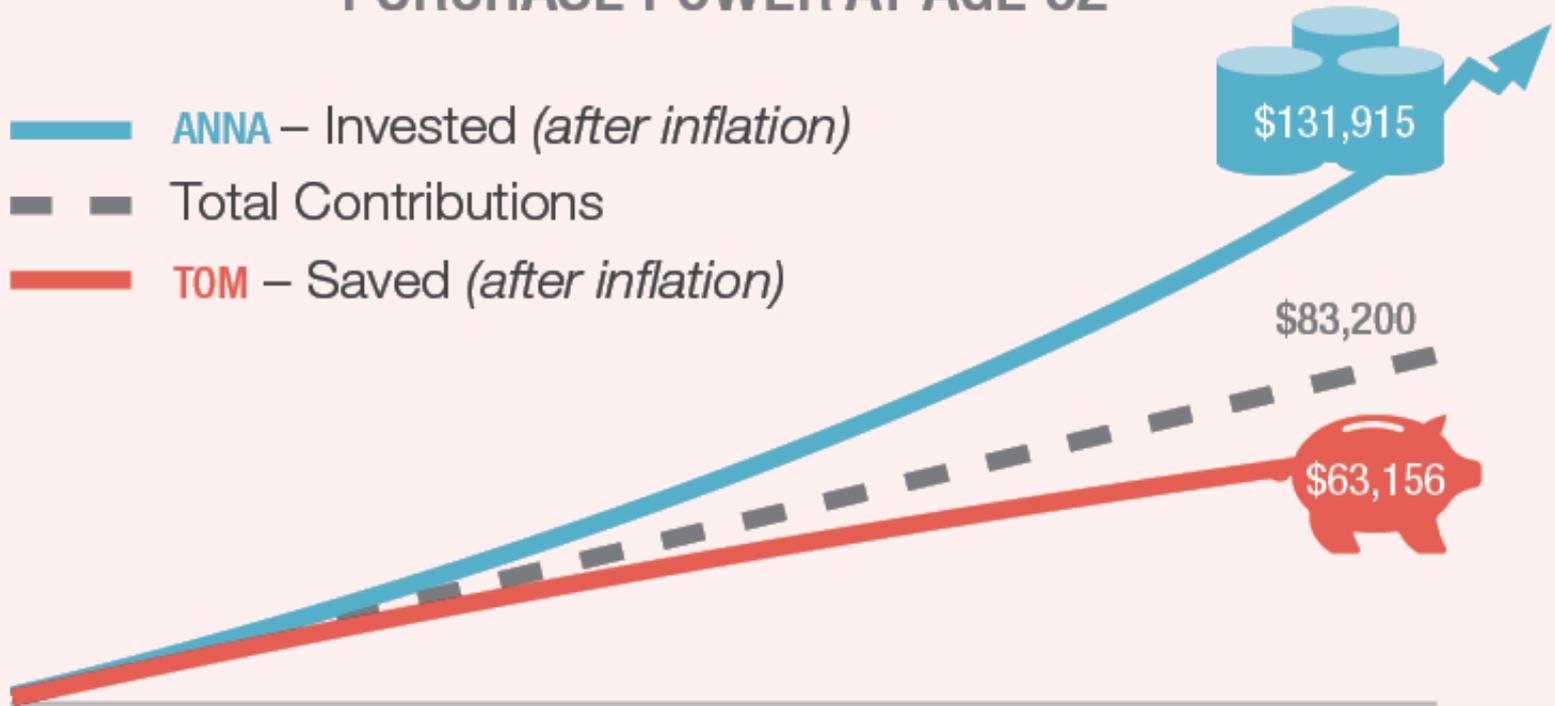
# Reach Retirement

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# Working Against Us: Inflation

## PURCHASE POWER AT AGE 62



Example: Both participants contribute \$100 biweekly over 35 years. While Tom's money earns 1.35% through annual savings return, it's not enough to make up for the 3.22% inflation rate. Anna has an investment return of 6% to outgrow the inflation rate of 3.22%.

# Working For Us: Compounding

## ASSETS AT AGE 62

JOHN



\$462,440

CANDICE



\$218,427

Example: Both participants invest the same total amount of money (\$104,000) over different periods of time with an investment return of 6%.



# Investing for Different Stages in Your Life

# Tip #1: Start Early

The age you start saving will determine how big your contributions will be each paycheck.



**AGE 25**  
\$75 per pay



**AGE 35**  
\$151 per pay



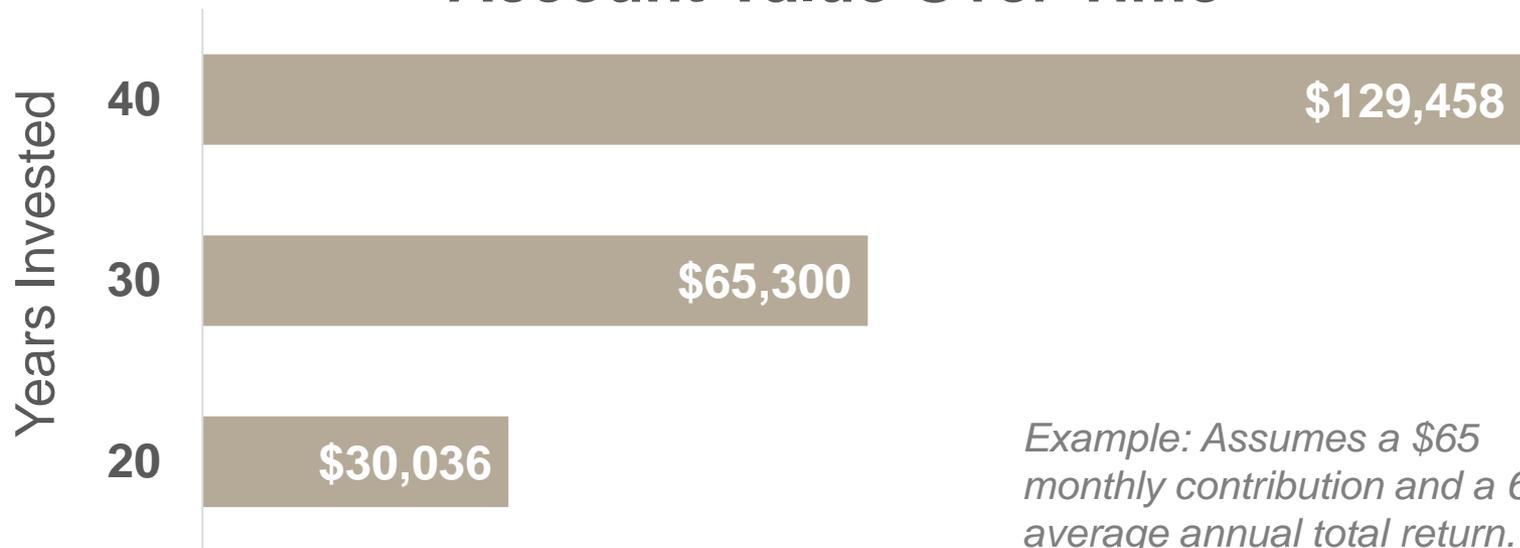
**AGE 45**  
\$346 per pay

Example: People at different ages trying to reach \$265,000 by the time they retire at age 62 with an investment return of 6% and *biweekly* pay periods.

# Tip #2: Start Small

Cut your spending by about \$15 a week (\$65 a month) and invest that money.

## Account Value Over Time



*Example: Assumes a \$65 monthly contribution and a 6% average annual total return.*

# Tip #3: Compare Tax Benefits

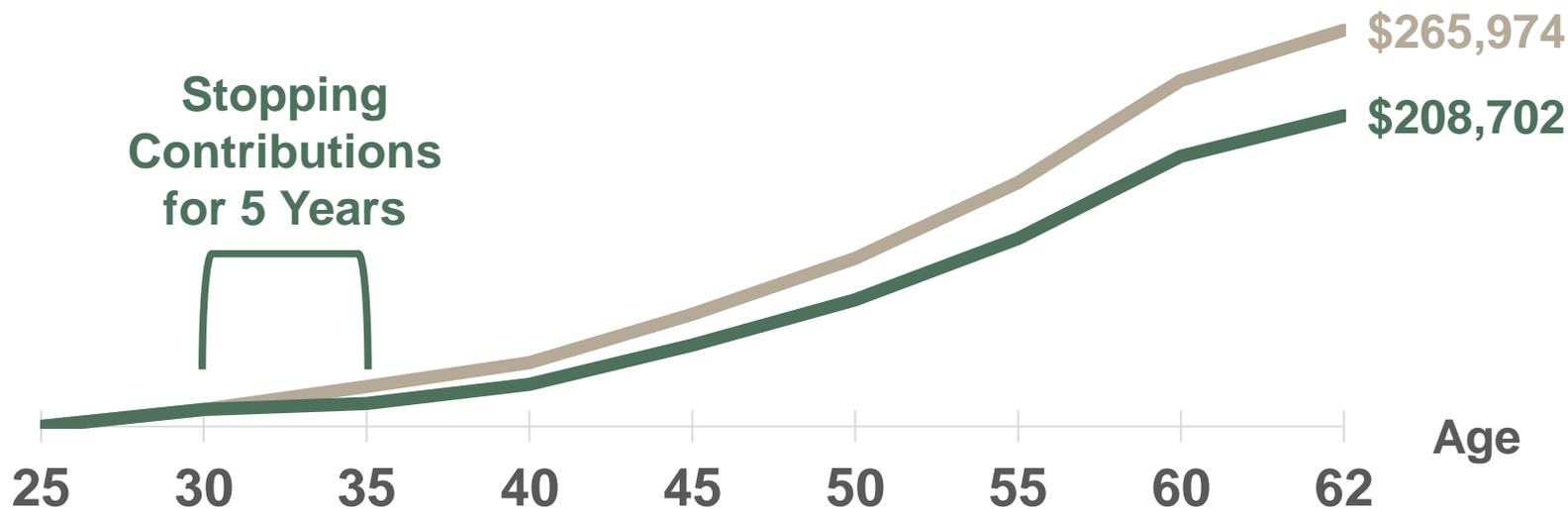
Consider making contributions before taxes are withdrawn.

<i>Sample Bi-Weekly Paycheck</i>	No Contribution	Roth 457	Pre-Tax 457
<b>Gross Wages:</b>	\$2,000.00	\$2,000.00	\$2,000.00
<b>Contributions:</b>			
Pre-Tax 457	\$0.00	\$0.00	<b>\$30.00</b>
Roth 457	\$0.00	<b>\$30.00</b>	\$0.00
<b>Taxes:</b>			
Federal Income Tax	\$245.92	\$245.92	\$239.32
State Income Tax	\$85.00	\$85.00	\$83.73
Social Security Tax	\$124.00	\$124.00	\$124.00
Medicare Tax	\$29.00	\$29.00	\$29.00
<b>Net Pay (take-home pay):</b>	<b>\$1,516.08</b>	<b>\$1,486.08</b>	<b>\$1,493.95</b>
<b>Net Change to Take-Home</b>	<b>N/A</b>	<b>-\$30.00</b>	<b>-\$22.13</b>

*Paycheck example assumes single with no additional allowances for 2019.*

# Tip #4: Create an Emergency Savings

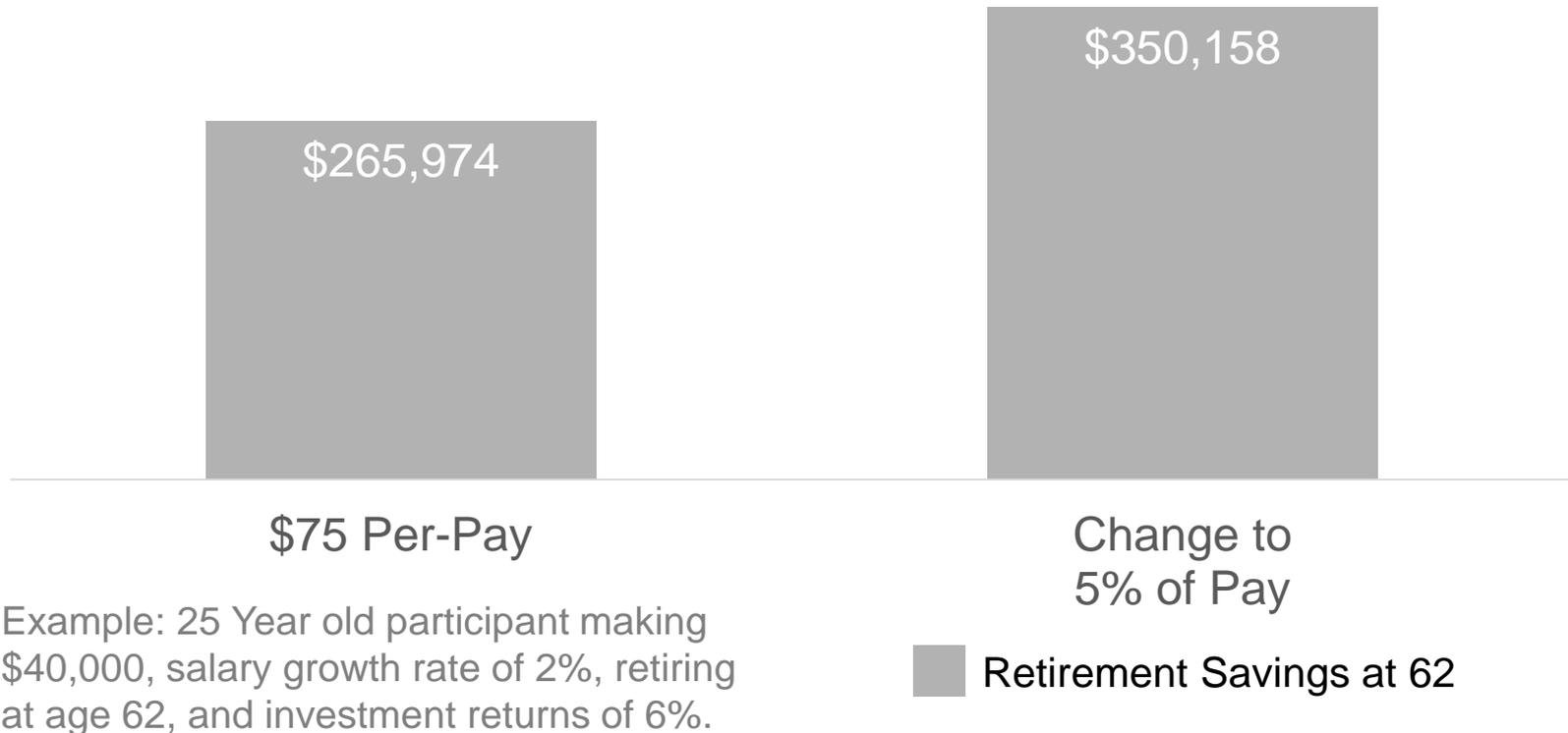
Build up a savings fund to use for emergencies to avoid stopping contributions to your retirement in the future.



*This hypothetical example illustrates the effect of stopping contributions for 5 years. Contributions are \$75 bi-weekly, with investment earnings of 6%.*

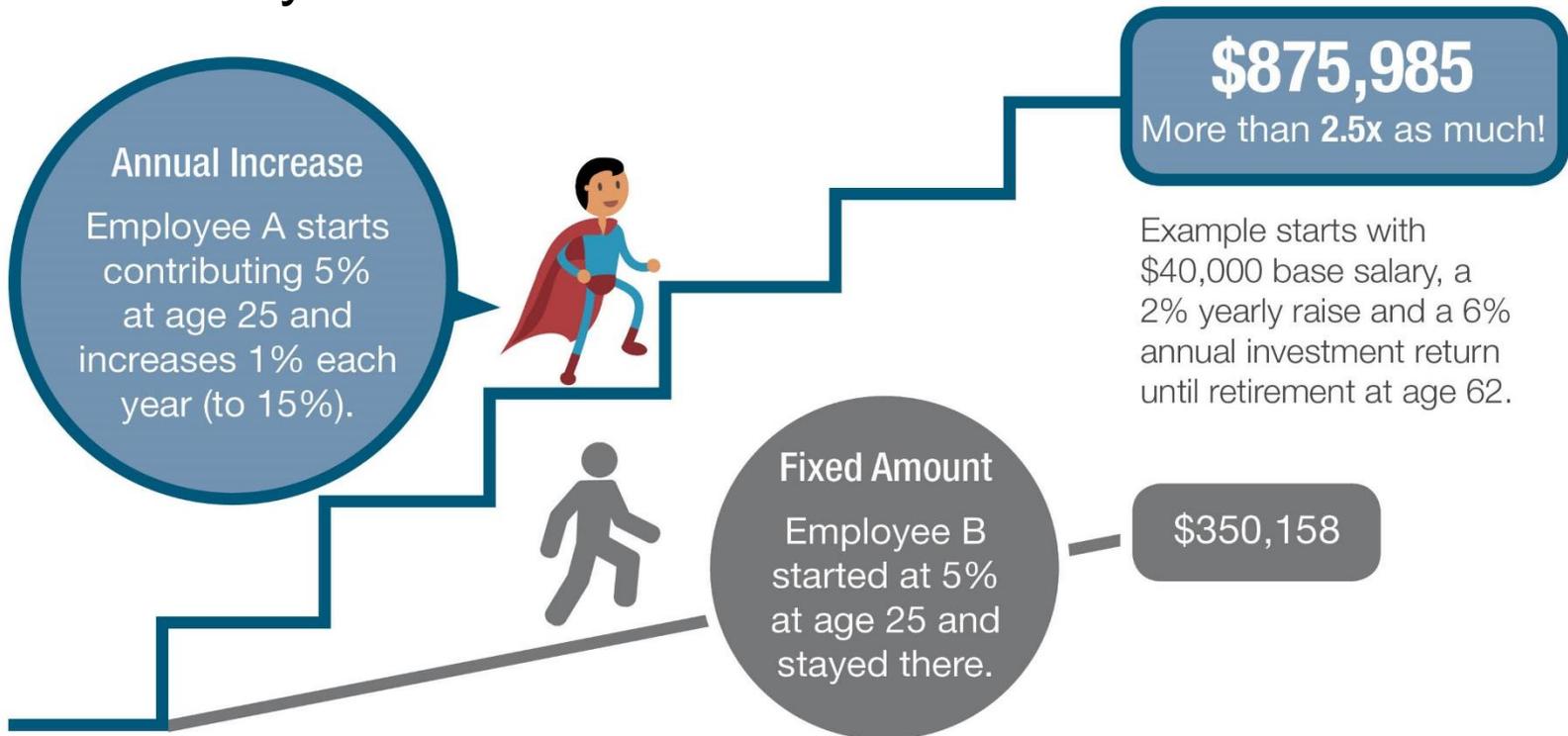
# Tip #5: Evaluate How You Contribute

Consider starting your contributions as a percentage-of-pay instead of a straight dollar amount



# Tip #6: Increase Your Contributions

Consider increasing your percentage of contributions by 1% each year.

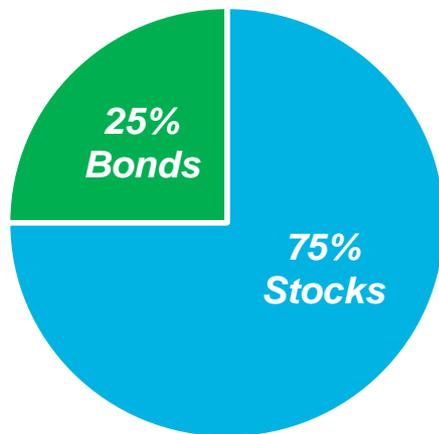


# Tip #7: Evaluate Your Asset Allocation

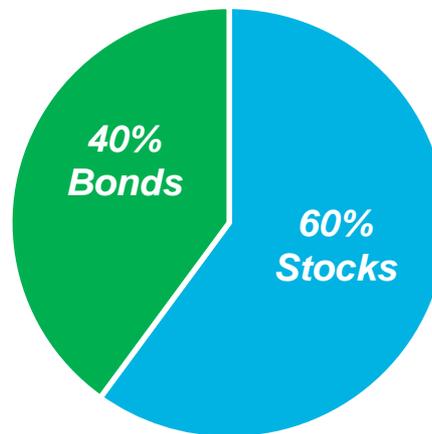
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Subtract your age from 100 to find out what percentage of your investments should be allocated to stocks.

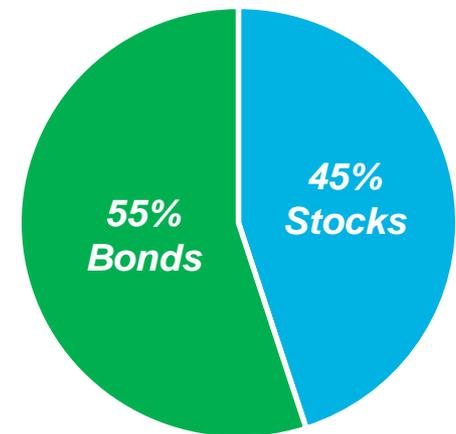
Age 25



Age 40



Age 55



# Tip #8: Gather Information

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Locate the following information across all of your retirement accounts.



**Retirement  
Account Name**

**Previous  
Account A**

**Previous  
Account B**

**Current  
Account**

**Account Balance**

\$1,000

\$10,000

\$100,000

**Fund Name(s)**

International  
Stock Fund

US Bond  
Fund

US Stock  
Fund

**Fees/Cost**

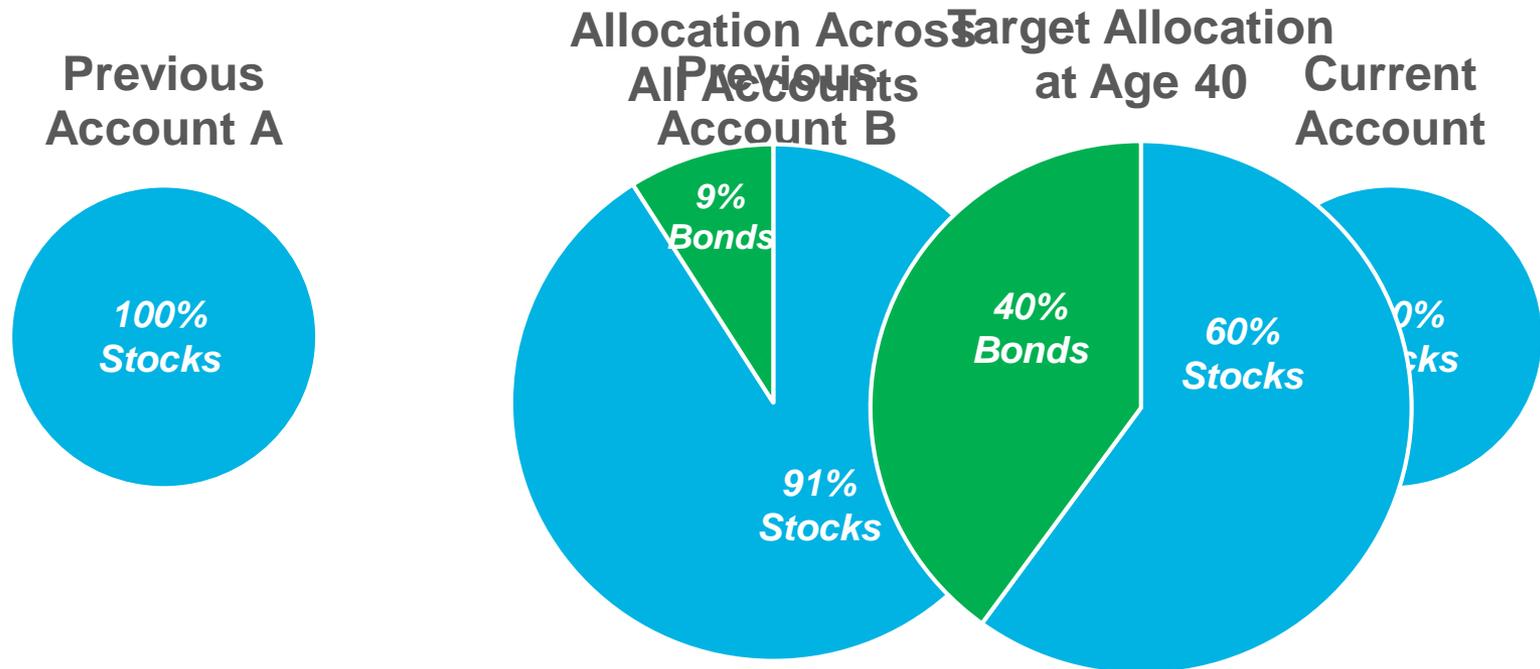
1.85%

1.35%

1.55%

# Tip #9: Review Fund Allocations

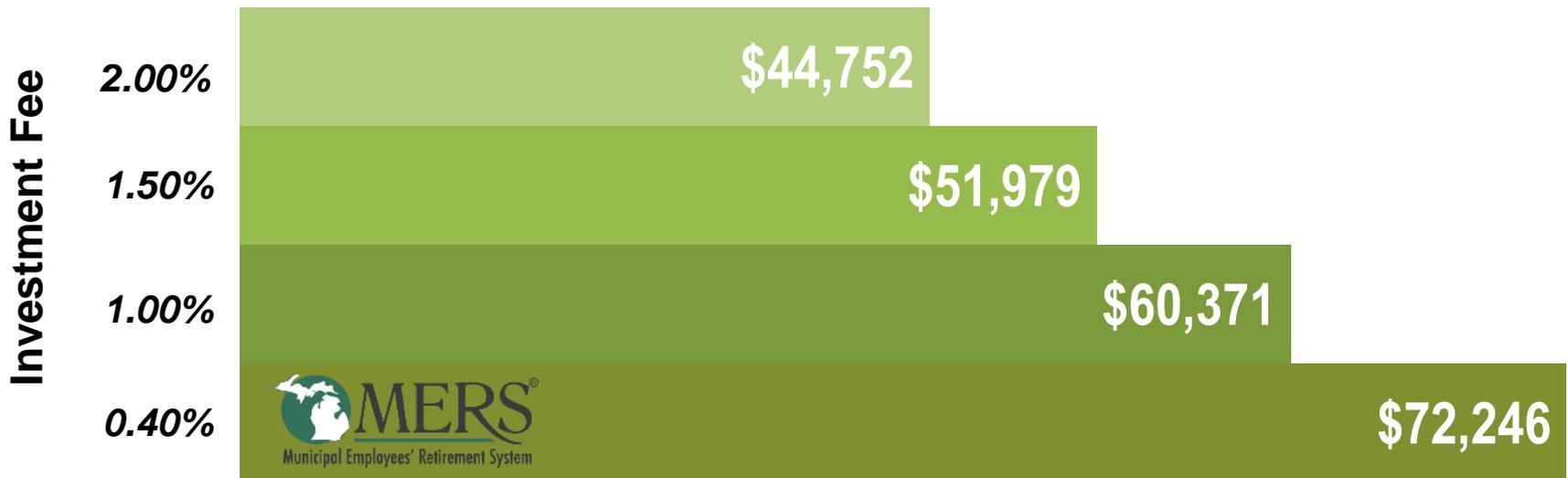
Ensure all of the funds your invested in provide you with an appropriate risk tolerance level.



# Tip #10: Review Fees

Lower fees allow your money to grow faster.

Growth of \$10,000 over 30 Years (After Fund Expenses)



*This hypothetical example illustrates the effect fees can have on \$10,000 growing for 30 years, at an annual return of 7%, before the different investment costs are considered.*

# Tip #11: Consolidate Your Money

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Consider rolling all of your savings into one account.

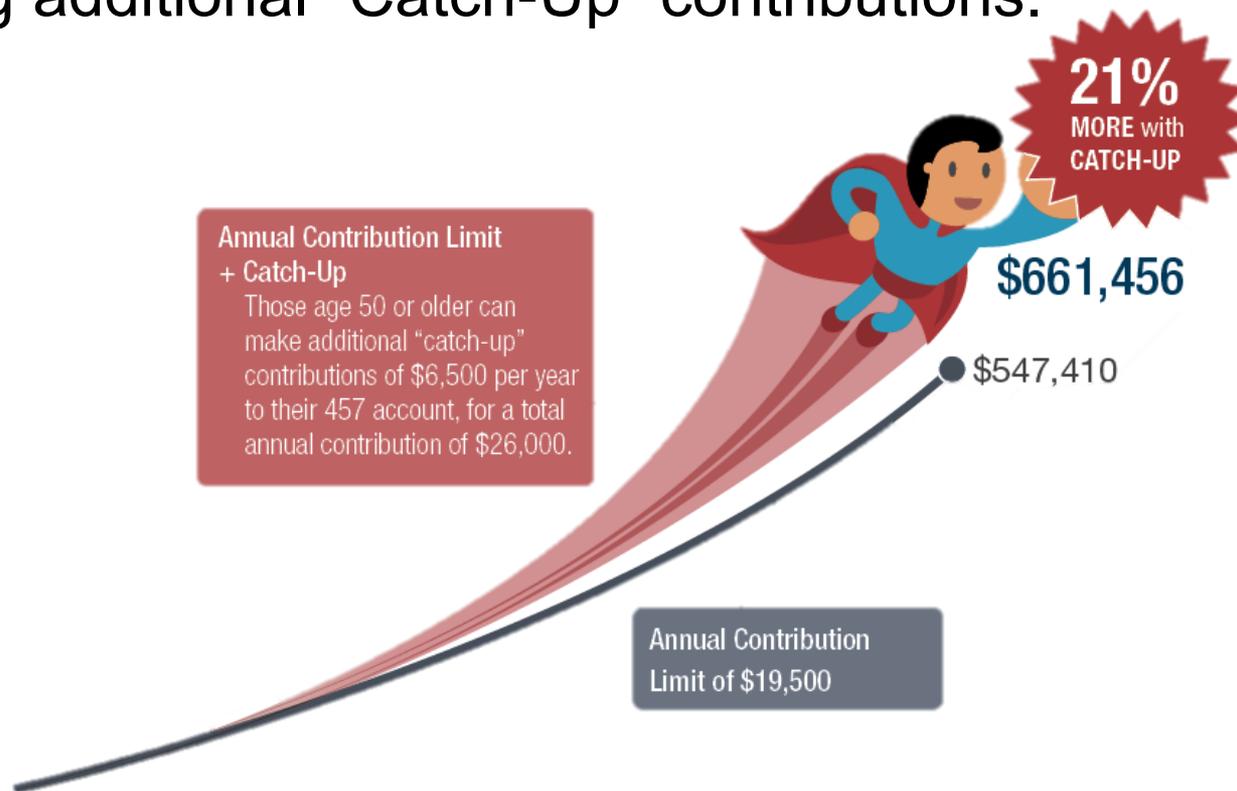
# Sit. Stay. Roll Over!



- Convenience
- Investment Options
- Account Growth

# Tip #12: Make Additional Contributions

After maxing out your annual contributions, consider making additional “Catch-Up” contributions.



Example: Based on a starting balance of \$100,000 at age 50 and assumed investment return of 6% per year until age 62.



# Locating Your Investment Information

# General Investment Information

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

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<b>NAV</b> \$8.59	<b>1-Day Total Return</b> ↓ -0.10%	<b>TTM Yield</b> 6.57%	<b>Load</b> None	<b>Total Assets</b> \$ 7.4 bil	<b>Expenses</b> 0.50%	<b>Fee Level</b> Low	<b>Turnover</b> 51%	<b>Status</b> Open	<b>Min. Inv.</b> \$ 2.0 mil
USD   NAV as of 24 Apr 2018   1-Day Return as of 24 Apr 2018		<b>30-Day SEC Yield</b> 8.15%	<b>Category</b> High Yield Bond		<b>Credit Quality/Interest Rate Sensitivity</b> Low/Moderate				

# MERS Investment Menu Summary

2Q  
6/30/20

## Investment Menu Summary

Page 1 of 2

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, 457 Program, and IRA

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

Fund Name	Proportion of Stocks 	Returns						Total Annual Operating Expense	
		Quarter-to-date	Year-to-date	1 yr.	3 yr.	5 yr.	10 yr.	As a %	Per \$1,000
<b>1 Retirement Strategies: "Do it for me"</b>									
Retirement Income Fund		7.21%	0.48%	4.22%	4.30%	3.75%	--	0.38%	\$3.80
2010 Retirement Strategy		8.06%	-0.26%	3.73%	4.44%	4.08%	--	0.38%	\$3.80
2015 Retirement Strategy		10.04%	-1.54%	3.23%	4.68%	4.50%	--	0.39%	\$3.90
2020 Retirement Strategy		11.79%	-3.06%	2.36%	4.69%	4.71%	--	0.39%	\$3.90
2025 Retirement Strategy		13.16%	-3.95%	1.85%	4.72%	4.93%	--	0.39%	\$3.90
2030 Retirement Strategy		14.15%	-5.02%	1.27%	4.83%	5.20%	--	0.39%	\$3.90
2035 Retirement Strategy		15.35%	-5.78%	0.95%	4.99%	5.43%	--	0.39%	\$3.90
2040 Retirement Strategy		16.76%	-6.96%	0.16%	4.93%	5.54%	--	0.39%	\$3.90
2045 Retirement Strategy		18.04%	-7.67%	-0.11%	4.91%	5.60%	--	0.39%	\$3.90
2050 Retirement Strategy		18.07%	-7.71%	-0.16%	4.90%	5.59%	--	0.39%	\$3.90
2055 Retirement Strategy		18.08%	-7.63%	-0.11%	4.93%	5.63%	--	0.39%	\$3.90
2060 Retirement Strategy		18.27%	-7.46%	0.08%	5.01%	5.67%	--	0.39%	\$3.90
2065 Retirement Strategy		18.80%	-7.70%	--	--	--	--	0.36%	\$3.60

### 2 Premium Select Options: "Help me do it"

Portfolios Built for You (Stocks/Bonds)

#### MERS Total Market Portfolio

	10.90%	-2.85%	2.26%	4.10%	5.02%	7.42%	0.56%	\$5.60
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MERS Global Stock Portfolio (100/0)		22.27%	-9.17%	-1.80%	4.50%	5.93%	--	0.55%	\$5.50
MERS Capital Appreciation Portfolio (80/20)		18.73%	-6.77%	-0.05%	4.43%	5.73%	--	0.49%	\$4.90
MERS Established Market Portfolio (60/40)		14.91%	-4.00%	1.98%	4.63%	5.58%	7.48%	0.50%	\$5.00
MERS Balanced Income Portfolio (40/60)		11.01%	-1.56%	3.55%	4.65%	5.05%	--	0.51%	\$5.10
MERS Capital Preservation Portfolio (20/80)		7.13%	0.60%	4.88%	4.75%	4.83%	--	0.49%	\$4.90
MERS Diversified Bond Portfolio (0/100)		3.75%	2.00%	4.93%	3.81%	3.69%	3.83%	0.52%	\$5.20

#### Funds to Build Your Own Portfolio

Large Cap Stock Index		20.18%	-3.29%	7.14%	10.42%	10.32%	13.59%	0.33%	\$3.30
Mid Cap Stock Index		23.79%	-12.72%	-6.52%	2.28%	5.10%	11.22%	0.33%	\$3.30
Small Cap Stock Index		21.64%	-17.83%	-11.36%	0.47%	4.41%	--	0.33%	\$3.30
International Stock Index		14.76%	-10.83%	-5.19%	0.58%	1.81%	--	0.36%	\$3.60
Emerging Market Stock		21.89%	-8.57%	-2.59%	-0.76%	2.14%	--	0.57%	\$5.70
Real Estate Stock		9.15%	-19.63%	-11.85%	0.21%	5.43%	--	0.38%	\$3.80
Bond Index		2.92%	7.87%	10.09%	5.37%	4.09%	--	0.35%	\$3.50
High Yield Bond		9.06%	-5.42%	-1.89%	2.34%	3.85%	--	0.48%	\$4.80
Short-Term Income		0.67%	2.90%	3.98%	2.48%	1.67%	1.15%	0.33%	\$3.30
Stable Value (not available for HCSP or IRA)		0.49%	1.54%	2.64%	2.21%	2.06%	--	0.58%	\$5.80

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



# MERS Individual Fund Sheets

2Q

06/30/20

## MERS Total Market Portfolio

Available For: Defined Contribution Plan, Hybrid Plan (Part II), Health Care Savings Program, 457 Program and IRA



### Objective

The MERS Total Market Portfolio is a diversified portfolio that provides current income and capital appreciation while minimizing the volatility of the capital markets.

### Fund Expenses

MERS Operating Costs	0.15%
Custody & Recordkeeping	0.13%
Investment Management Expenses	0.28%
<b>Total Annual Operating Expense</b>	<b>0.56%</b>

The total annual operating expense is deducted from the rate of return of the fund. This means that for every \$1,000 invested in the MERS Total Market Portfolio, a participant is charged \$5.60 in fees each year.

### Asset Allocation

<b>Global Equity</b>	<b>51.5%</b>
U.S. Stocks	21.7%
European Stocks	12.3%
Japanese Stocks	7.4%
Emerging Market Stocks	10.1%
<b>Global Fixed Income</b>	<b>24.6%</b>
U.S. Treasury Bonds	11.7%
U.S. Investment Grade Bonds	1.0%
U.S. High Yield Bonds	0.0%
Emerging Market Bonds	5.3%
Short Duration Bonds	6.6%
<b>Private Markets</b>	<b>23.9%</b>

### Risk Analysis



<b>Standard Deviation (5-Year)</b>	7.26%
Describes the volatility of the historical returns of the fund. A higher standard deviation indicates more risk due to higher fluctuation above and below the average.	
<b>Sharpe Ratio (5-Year)</b>	0.55
Measures returns generated per unit of risk taken. The higher the Sharpe Ratio, the more you are being compensated for the amount of risk you are taking.	

### Performance – Annualized

Fund Inception: October 1975



### Performance – By Calendar Year

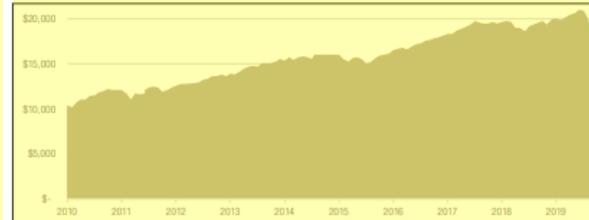
Year	MERS Total Market Portfolio	Custom Benchmark*
2019	13.22%	20.83%
2018	-3.92%	-5.36%
2017	12.86%	16.72%
2016	10.31%	6.30%
2015	-1.33%	-2.33%
2014	6.26%	2.74%
2013	14.48%	14.36%
2012	10.61%	11.43%

### Top Ten Holdings

iShares J.P. Morgan EM Bond ETF	2.82%
JPMorgan BetaBuilders Japan ETF	1.57%
iShares U.S. Treasury Bond ETF	1.04%
Vanguard Intermediate Corp Bond ETF	0.97%
iShares 20+ Year Bond ETF	0.84%
Microsoft Corp	0.73%
Apple Inc	0.71%
Amazon.com Inc	0.56%
Facebook Inc	0.28%
Alibaba Group Holding	0.26%

### Growth of \$10,000

Balance After 10 Years: \$20,464.50



This graph shows the growth of \$10,000. If someone invested \$10,000 in the MERS Total Market Portfolio ten years ago with no additional contributions or withdrawals, they would have \$20,464.50 as of 06/30/2020.

### 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.

\*Custom Benchmark: 45% Russell 3000, 20% MSCI ACWI ex USA MI (Net), 25% BBG BARC Agg, 10% BBG BARC Global Agg ex US. Benchmark does not have expenses.

# Your myMERS Account

The screenshot shows the myMERS Home page. At the top right, there are links for "Contact Us" and "Logout". The user is logged in as "Mary Jones". The main heading is "myMERS: Home".

**Select Plan**

Please select a Plan

**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.

**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**

**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

# Your Account Overview

The screenshot shows the myMERS account overview page. At the top, there is a navigation bar with links for Pending Activity, File Upload, My Profile, Resource Library, Contact Us, and Logout. Below this, a header area displays the user's name, 'Hello, Mary Jones', and a link to 'Edit My Profile', along with a 'Sample MERS DC Plan' link. The main content area is titled 'Account Overview' and includes an 'Alerts' section with a bell icon and the text 'You have no outstanding alerts.' Below the alerts is the 'Account Balance' section, which shows a balance of \$44,776.48 as of May 21, 2018. A note explains that this is the current account balance as of the date indicated, but the entire amount may not be available due to vested ownership. To the right of the account balance is a 'Highlights' section with two promotional banners: 'Pizza & Planning Events for participants' and 'Quick Bites Webinars for participants'. Below the highlights are two more sections: 'My Personal Rate Of Return (PRR)' showing rates of 2.78% (One Month) and 3.74% (Year To Date), and 'My Outstanding Loan Balance' showing 0 loans and a total outstanding balance of \$0.00. A left-hand navigation menu contains links for Summary, My Balance, My Contributions, Change my Contributions, Change My Investments, Investment Performance, Loan Center, My Statements, and Distributions. Below this are Resources, including Save Account Summary, Retirement Calculator, loan balance (with a note about outstanding loan balance), CentsAbility Blog, and my SDA brokerage.

myMERS

Pending Activity File Upload My Profile Resource Library Contact Us Logout

Hello, Mary Jones | Edit My Profile Sample MERS DC Plan

## Account Overview

**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](#)

**Highlights**

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

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

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

<b>2.78%</b>	<b>3.74%</b>
One Month	Year To Date

[Find Out More About PRR](#)

**My Outstanding Loan Balance**

Number of Loans: 0  
Total Outstanding Balance: \$0.00

[Find Out More About Loans](#)

**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

# Your Quarterly Statement - Overview

**SAMPLE COMPANY INC.**  
One City Drive  
Anytown, MI 48833



**MERS**  
Municipal Employees' Retirement System

CALL CENTER 800.767.MERS (8377)  
WWW.MERSOFMICH.COM

PERIOD  
01.01.2019 —  
03.31.2019

**YOUR TOTAL ACCOUNT BALANCE**  
**\$60,406.55**

MARY JONES  
123 Oak St  
Anytown, MI 48833



**CURRENT ACCOUNT BALANCE**  
**\$60,406.55**

**PROJECTED ACCOUNT BALANCE AT RETIREMENT**  
**\$1,366,604.38**

**ESTIMATED MONTHLY WITHDRAWAL AT RETIREMENT**  
**\$6,982.86**

This is an estimate of the amount you may expect to withdraw from your account each month, beginning at retirement age and ending at age 90. This is a hypothetical illustration which may help you when planning for retirement and is not a guarantee of a future account balance or income. Your actual account balance and income at retirement will vary based upon a number of factors. We have used the following assumptions for this illustration, starting with your current account balance:

- Your retirement age will be the factor of age 65 or one year from this statement date.
- Your current year annual contributions to your account are assumed to be the same as were made during the previous 12-month period, excluding rollovers. A 2.1% growth rate is applied to your contributions for each subsequent year until your assumed retirement age.
- Your rate of return to retirement is based on the application of a Monte Carlo analysis of your current investments (assuming a 60% probability of future performance).
- Your remaining account balance is assumed to have a 5% return each year in retirement until age 90.
- Account balances are not adjusted for inflation. The computed monthly income at retirement is assumed to grow at a 2.1% inflation rate each year in retirement.
- You will not borrow or withdraw from your account.
- The monthly withdrawal will deplete your entire account by age 90.

**ACCOUNT SUMMARY**

	DC ACCOUNT	457 ACCOUNT	HSP ACCOUNT	IRA ACCOUNT
<b>Beginning Balance on 1.1.19</b>	<b>\$40,580.64</b>	<b>\$11,312.97</b>	<b>\$1,152.79</b>	<b>\$4,472.18</b>
Contributions	\$1,725.00	\$500.00	\$15.00	\$300.00
Gain/Loss	\$194.36	\$27.14	\$7.14	\$19.83
Distributions	0.00	\$0.00	\$0.00	\$0.00
Fees/Expenses	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00
<b>Ending Balance on 3.31.19</b>	<b>\$42,500.00</b>	<b>\$11,840.11</b>	<b>\$1,274.93</b>	<b>\$4,791.51</b>
<b>Your Personal Rate of Return</b>				
This Period	3.74%	1.93%	8.12%	5.64%
Year To Date	3.74%	1.93%	8.12%	5.64%

\*Your personal rate of return is calculated using the Modified Dietz Method which assumes a constant rate for the period, weighting each cash flow by the time held and relative balances in each investment.

SAMPLE COMPANY RETIREMENT SAVINGS PLAN

03.31.2019 1

## ACCOUNT SUMMARY

	DC ACCOUNT	457 ACCOUNT
<b>Beginning Balance on 1.1.19</b>	<b>\$40,580.64</b>	<b>\$11,312.97</b>
Contributions	\$1,725.00	\$500.00
Gain/Loss	\$194.36	\$27.14
Distributions	0.00	\$0.00
Fees/Expenses	\$0.00	\$0.00
Other	\$0.00	\$0.00
<b>Ending Balance on 3.31.19</b>	<b>\$42,500.00</b>	<b>\$11,840.11</b>
<b>Your Personal Rate of Return</b>		
This Period	3.74%	1.93%
Year To Date	3.74%	1.93%

**CURRENT ACCOUNT BALANCE**  
**\$60,406.55**

**PROJECTED ACCOUNT BALANCE AT RETIREMENT**  
**\$1,366,604.38**

**ESTIMATED MONTHLY WITHDRAWAL AT RETIREMENT**  
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# Your Quarterly Statement - Investments

**SAMPLE COMPANY INC.**  
One City Drive  
Anytown, MI 48833



**PERIOD**  
01.01.2019 —  
03.31.2019

CALL CENTER 800.787.MERS (8377)  
WWW.MERSOFMICH.COM

**YOUR TOTAL ACCOUNT BALANCE**  
**\$60,406.55**

**MARY JONES**  
123 Oak St  
Anytown, MI 48833



**CURRENT ACCOUNT BALANCE**  
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- Your rate of return to retirement is based on the application of a Monte Carlo analysis of your current investments (assuming a 50% probability of future performance).
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- Account balances are not adjusted for inflation. The computed monthly income at retirement is assumed to grow at a 2.1% inflation rate each year in retirement.
- You will not borrow or withdraw from your account.
- The monthly withdrawals will deplete your entire account by age 90.

**ACCOUNT SUMMARY**

	DC ACCOUNT	457 ACCOUNT	HCSP ACCOUNT	IRA ACCOUNT
<b>Beginning Balance on 1.1.19</b>	<b>\$49,589.64</b>	<b>\$11,312.97</b>	<b>\$1,152.79</b>	<b>\$472.18</b>
Contributions	\$1,725.00	\$500.00	\$115.00	\$300.00
Gain/Loss	\$194.36	\$27.14	\$7.14	\$19.33
Distributions	\$0.00	\$0.00	\$0.00	\$0.00
Fees/Expenses	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00
<b>Ending Balance on 3.31.19</b>	<b>\$12,500.00</b>	<b>\$11,840.11</b>	<b>\$1,274.93</b>	<b>\$479.51</b>
<b>Your Personal Rate of Return</b>				
This Period	3.74%	1.93%	8.12%	5.64%
Year To Date	3.74%	1.93%	8.12%	5.64%

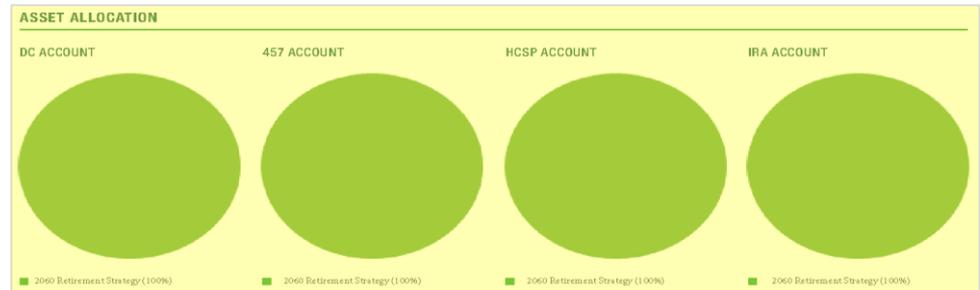
\*Your personal rate of return is calculated using the Modified Cost Method which assumes a constant rate for the period, weighting each cash flow by the time held and ending balance in each investment.

SAMPLE COMPANY RETIREMENT SAVINGS PLAN 03.31.2019 | 1

**INVESTMENT PERFORMANCE**

Election				Annualized Total Return					Expense Ratio	Fund Type
DC	457	HCSP	IRA	Fund Name (Ticker)	Fund Balance (\$)	1 Year	5 Year	10 Year		
100%	100%	100%	100%	2060 RETIREMENT STRATEGY	\$60,406.55	2.79%	9.99%	6.17%	0.42%	TARGET DATE

Log in to your online account to see fund benchmarks and fund performance less than one year.



# Evaluate Your Asset Allocation

myMERS

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**My Balance**

Investment | Source | Asset Class | Activity Summary

**Balance by Investment** View balances by investment as of

**Account Balance by Investment**  Vested Balance  Show only valued

Click the investment name for current fund information.

Investment	Balance	Shares	Price	Ratio
<a href="#">2060 Retirement Strategy</a>	\$44,776.48	3,471.0449	12.900	100.00%

# Evaluate Your Activity

Pending Activity
File Upload
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Sample MERS DC Plan

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Summary

**My Balance**

My Contributions

[Change my Contributions](#)

[Change My Investments](#)

[Investment Performance](#)

[Loan Center](#)

[My Statements](#)

[Distributions](#)

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Resources

[Save Activity Summary](#)

**quicken download**

Click here to import the activity history you are viewing into Quicken.

## My Balance

Investment
Source
Asset Class
Activity Summary

Select the filters to show activity. Use this to show recent activity summarized into general categories. Use the history browse to list more detail over a longer timeframe.

From: 
To:

Select Investment:     
 Select Source:     
 Detail:     GO

---

### Activity History Report [Save Activity History](#)

Activity	Balance	Details	Shares	Price
<b>Beginning Balance</b>	<b>\$40,580.64</b>		<b>23,931.2136</b>	
Contributions	<b>\$2,625.00</b>		.0000	
Cash Earnings	<b>\$0.00</b>		.0000	
Dividends	<b>\$0.00</b>		.0000	
Distributions	<b>\$0.00</b>		.0000	
Other	<b>\$0.00</b>		.0000	
Transfers	<b>\$0.00</b>	<20,603.1008>		
Fees	<b>\$0.00</b>		.0000	
Gain/Loss	<b>\$1,570.84</b>		.0000	
<b>Ending Balance</b>	<b>\$44,776.48</b>		<b>3,328.1128</b>	

# Evaluate Your Fund Performance

myMERS

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## 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

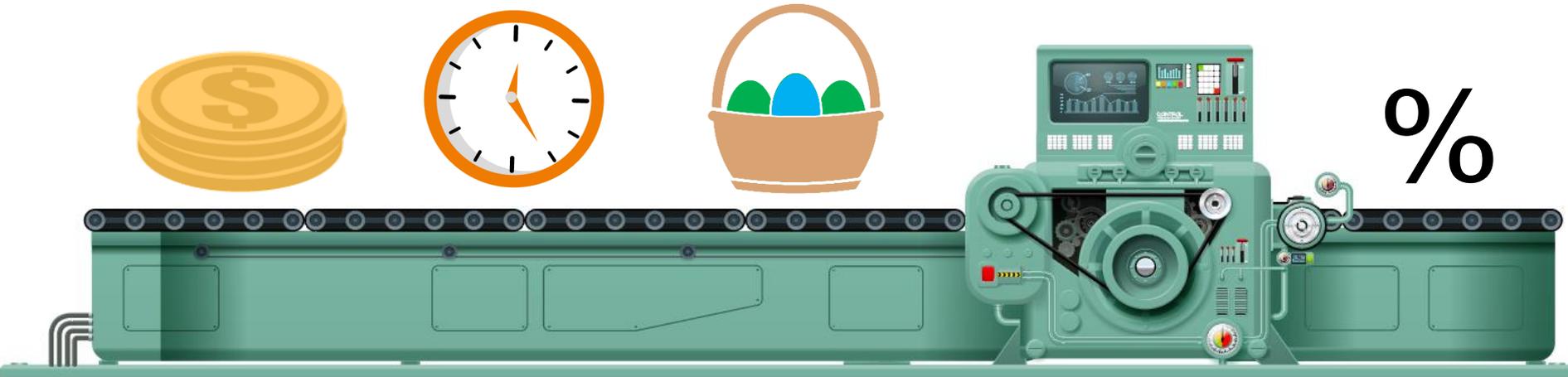
These rates of return are for various periods shown as either cumulative monthly rates or annualized rates based upon the historical records available in the plan.

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

# Personal Fund Performance

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Factors used to calculate your personal rate of return.





# Making Changes to Your Investments

# Types of Investment Changes

☰ Select the change you want to make



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## Change My Investments

☰ Pending Transactions Wednesday, 13 June 2018

 No Transactions pending.

☰ Select the change you want to make

Click one of the available items below to begin.

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.

 **Schedule Automated Account Realignment** Available

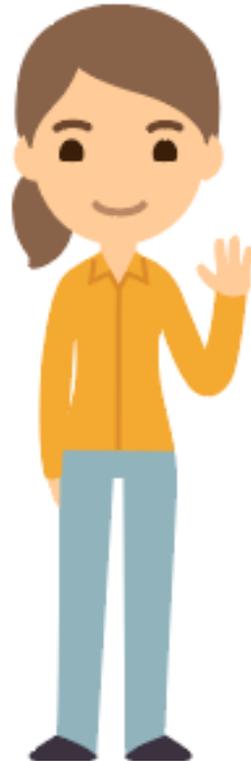
This selection allows you to setup a schedule account realignment which will automatically occur on your plan's schedule. This sets up instructions which will realign your account periodically until you cancel it. This option automatically keeps your changing account balance aligned with your investment objectives.

# Investment Changes Explained

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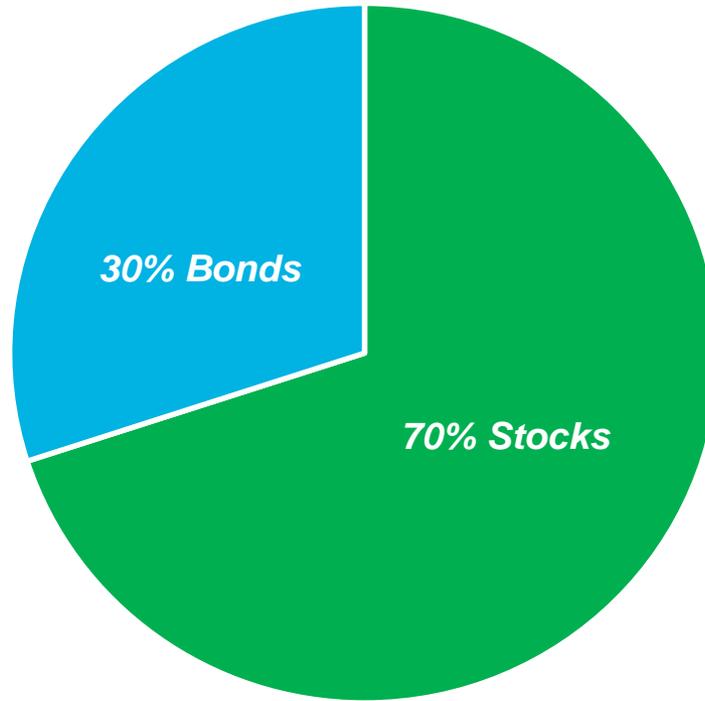
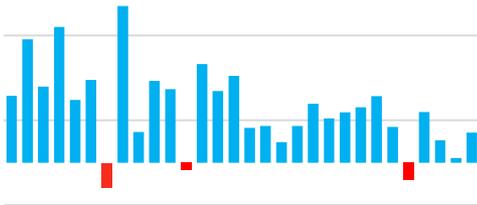
Current Account Balance:  
**\$44,776**  
**(\$22,388 for 50%)**



Future Contributions:  
**\$266.38 per pay**

# Rebalancing – We'll do it all for you!

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# MERS Resources

# Consolidate Your Money

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Simplify your finances by rolling your outside retirement accounts into a MERS IRA

# Sit. Stay. Roll Over!



- Convenience
- Investment Options
- Account Growth

# Why Choose MERS IRA?



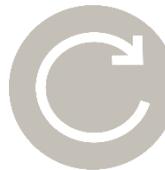
**Roth & Traditional IRA options available**



**Estate planning savings vehicle**



**No age limit to open or contribute**



**Rollover to consolidate**

**MERS**  
Municipal Employees' Retirement System

**IRA**  
(Individual Retirement Account)

**Flexible saving options**  
for you and your spouse

*Saving with a MERS IRA can help you reach a variety of financial goals:*

- Benefit from tax-free growth or tax-deductible contributions
- Generate income in retirement
- Pay for your children's (or grandchildren's) college education
- Make a down payment on your first home
- Leave an inheritance for your loved ones

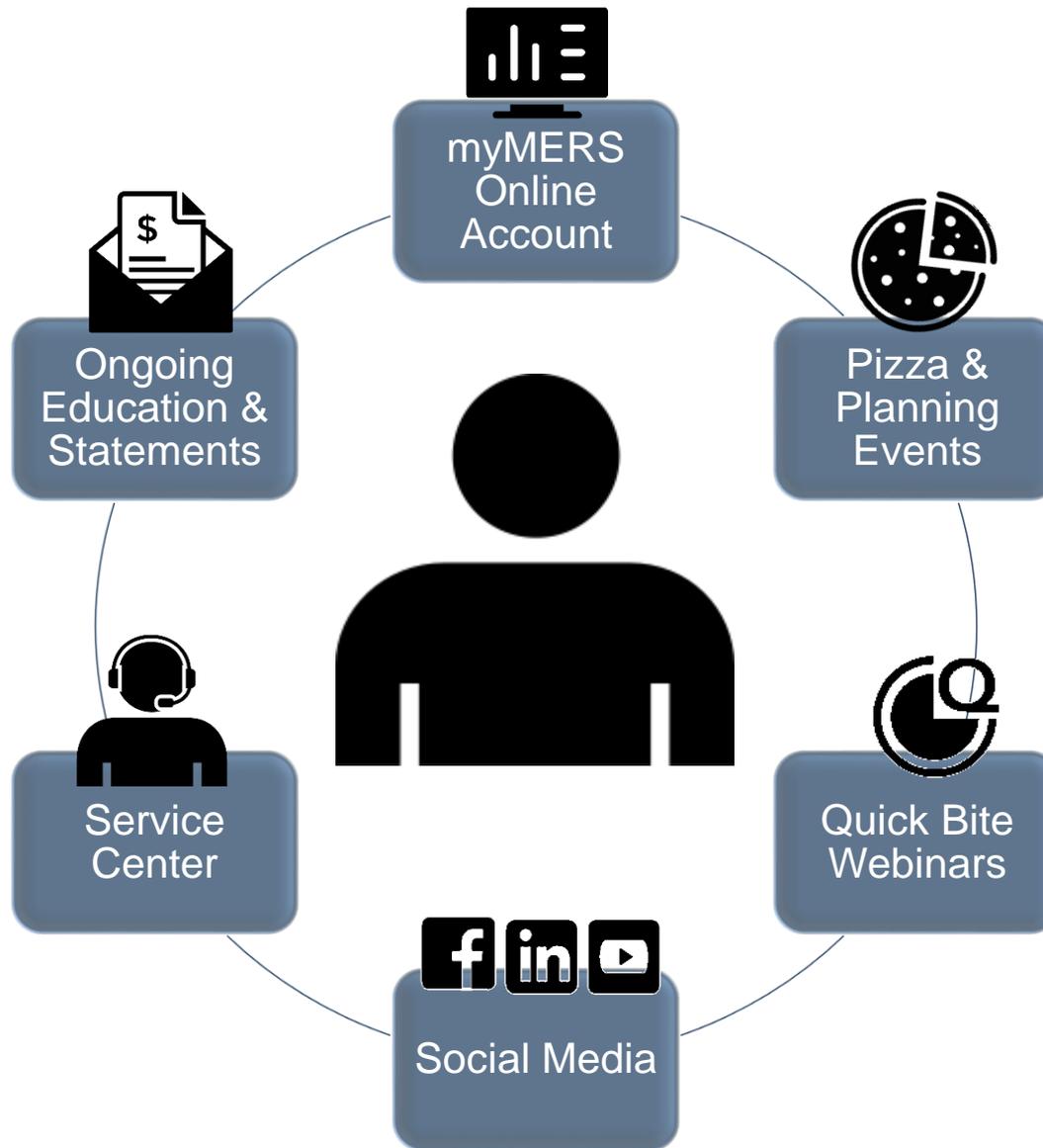
**A Smart Financial Decision**

Opening a MERS IRA is a great way to build retirement security through tax-advantaged saving, with flexible withdrawals that can help you reach your other financial goals at the same time. It is also a smart choice for bringing diversity to your investment portfolio with MERS' professionally-managed, low-cost investment choices. You can contribute any time through check, automated payment, or rollover.

page 1

[www.mersofmich.com](http://www.mersofmich.com)

# Your Resources



# MERS Website

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***www.mersofmich.com***



**The MERS Video Library**



**Calculators**



**Publications and forms**



**Upcoming events live and online**

# Contacting MERS of Michigan

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## MUNICIPAL EMPLOYEES' RETIREMENT SYSTEM

1134 Municipal Way  
Lansing, MI 48917

800.767.MERS (6377)

[www.mersofmich.com](http://www.mersofmich.com)

