



Questions About Retirement?

Get answers without waiting.

www.michigan.gov/ors

EDUCATE yourself.

- Learn about your retirement plan and options.
- Watch online retirement tutorials or seminars.
- Check out our online publications, newsletters, and other valuable resources.

ESTIMATE your pension.

- Use miAccount to check service credit totals.
- Estimate the cost and weigh the benefits of a service credit purchase.
- Run pension estimates.

Be **READY**.

- You're educated and you've estimated.
- Think about your options, discuss with your family, and make your decisions.
- Gather proofs and additional documents you may need.
- If, after using all of our educational tools you still have questions, use the miAccount message board to correspond with an ORS representative.

Have questions about the proposed incentive and pension reforms?

Up-to-date information and answers to frequently asked questions are on our website.

We know that it is hard, but we are asking you to wait.

Unless you are planning to retire anyway, please wait until legislation is passed to apply.

ORS is not able to speculate on proposed legislation not passed into law.

 **ACCOUNT**

www.michigan.gov/orsmiaccount