



news

Stay in touch with your accounts online

You can access your State of Michigan 401(k) and 457 Plan accounts online any time. In fact, here are some sound reasons to log into your accounts regularly.

Take control of your future. The Plan website at stateofmi.voya.com is your go-to information source. Check the *What's New* section before you log in. Find out about the Plans' features, investments, fees and other details in the Plan Highlights eBooks for your employer group. You can view and manage your accounts on your computer or iPhone®, iPod touch® and Android™ devices using the Voya Retire mobile app*. Download the app at no charge from the appropriate store for your device: Apple App Store, Google Play or Amazon App Store.

See your retirement savings as future income. When you log into your account, myOrangeMoney® shows you the estimated monthly income you may need in retirement and the progress you've already made toward that goal. You can run "what if" scenarios and make changes to the way you're saving or investing.

Protect your accounts. You can help reduce the risk of potential financial harm due to identity theft by logging in frequently and taking these precautions.

- Sign up for electronic delivery of account statements and other documents. After you log in, go to *My Profile* and select *Communication Preferences*. Then select *Paperless Mail Options*, then select *Online Delivery*. You will be notified by email when statements and other documents are posted to your account.

Forgot your PIN or password?

Your PIN. Call the Plan Information Line at **800-748-6128**. You will be asked to verify your date of birth and first and last names and answer questions to confirm your identity.

Your password. Select *Forgot Password*. Enter your username and date of birth. If you have a cell phone number or email on file, you will be sent a verification code. Enter the code and select *Verify*. You will be asked to create a new password. ●

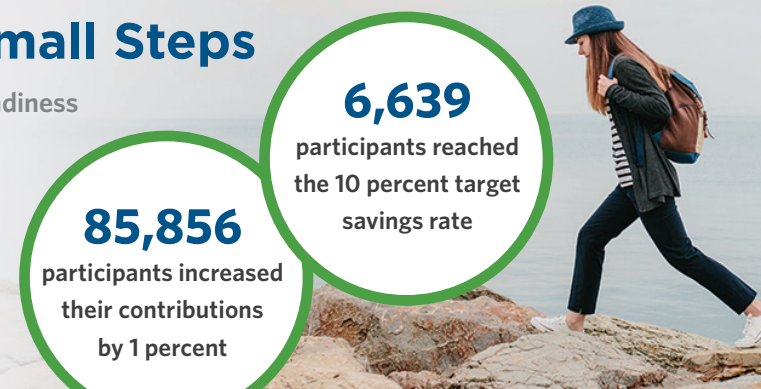
- Look at your statements and transaction confirmations immediately to verify activity on your accounts. Starting in 2019, you will receive one paper annual statement by mail that will arrive in January each year. In between, you can go online to check your balances and investment performance.
- Your account numbers, Personal Identification Number (PIN), password and security questions are the keys to your accounts. Don't share them with anyone. ●

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Thousands move forward in Small Steps

The Small Steps program is helping to improve the retirement readiness outlook of State of Michigan 401(k) and 457 Plan participants.

Participants who were contributing less than 10 percent of wages to their retirement savings were given the opportunity to keep or opt-out of an automatic 1 percent annual increase in their contribution rate. Starting with the first pay in January, participants set aside more for their future. ●



Make the most of your plan

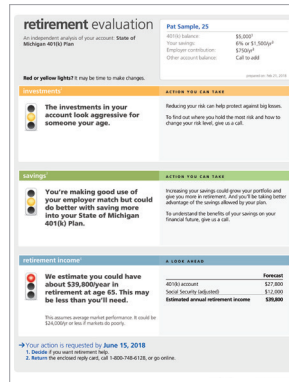
In May, you will receive a Retirement Evaluation of your 401(k) and 457 Plan accounts in the mail. You can also view it any time online when you log into your account.

This free evaluation uses the independent analysis provided by Voya Retirement Advisors powered by Financial Engines®*. If the evaluation contains red or yellow stoplights, changes in your saving or investment strategy might be needed. You can get personalized objective investment and planning advice through your choice of two services. Your choice will depend on how comfortable you are with managing your Plan account.

If you like to maintain control of your Plan account's investments but would like a little advice, **Online Advice** is available at no additional cost any time you log into your Plan account and select the *Voya Advisor* link.

If you prefer to have a personalized mix of funds selected and monitored for you, with **Professional Management** you can receive one-on-one support, ongoing account management, quarterly reports and more for an additional fee. Your initial consultation is at no cost. If you decide to continue using Professional Management, the tiered fee schedule is based on your account balance: 0.30 percent for the first \$100,000, 0.25 percent for the next \$150,000 and 0.20 percent for anything over \$250,000. You may cancel the service at any time with no penalty. To request information and an initial consultation, call **800-748-6128**.

In addition, you may review your Retirement Evaluation with an experienced local representative at no charge. Go to **stateofmichiganplans.checkappointments.com** to schedule an appointment or call the Lansing office at **517-284-4422**. ●



Get more with eDelivery

The analysis in your mailed Retirement Evaluation is a starting point. If you choose eDelivery for your accounts, you can access an enhanced evaluation with more detailed suggestions on saving and investing steps you could take. After you log in, go to *My Profile* and select *Communication Preferences*. Then select *Paperless Mail Options*, then select *Online Delivery*. You have the option to make changes to your communication preferences any time. ●

Try it for three months

You can try **Professional Management** at no charge for three months. If you sign up by June 15, 2018, you won't pay fees or penalties during the trial period. You will receive details about the three-month trial offer with your account Retirement Evaluation in May. ●

* **Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** For more information, please read the *Voya Retirement Advisors Disclosure Statement and Advisory Services Agreement*. These documents may be viewed online by accessing the advisory services link(s) at stateofmi.voya.com. You may also request these from a VRA Investment Advisor Representative by calling 800-748-6128. *Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant; or if you need legal advice, consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.*



Online: stateofmi.voya.com | Toll free: 800-748-6128 | TDD Line: 800-276-4106

For seminar information or to set up a personal meeting: 517-284-4422

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quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open:

- Monday, May 28, 2018 *Memorial Day*
- Wednesday, July 4, 2018 *Independence Day*

NYSE closes at 1 p.m. (Eastern Time):

- Tuesday, July 3, 2018