"Menominee – Where the best of Michigan Begins"

MENOMINEE COUNTY BOARD OF COMMISSIONERS

Menominee County Courthouse
839 10th Avenue
Menominee, MI 49858

Brian R. Bousley– County Administrator
Sherry DuPont – Administrative Assistant
Telephone: (906) 863-7779 or 863-9648
Fax: (906) 863-8839

MENOMINEE COUNTY EXECUTIVE COMMITTEE

~A QUORUM OF THE BOARD MAYBE PRESENT~

DATE: Wednesday~ October 9, 2013
TIME: 7:30 AM
PLACE: Menominee County Annex Building~ Conference Room

********AGENDA*******

1. Call Meeting to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda
5. Approval of Previous Minutes
6. Public Comment (limited to 5 minutes on agenda items only)
7. Business
   a. Discussion of Buildings and Grounds Department Personnel
   b. Discussion of Emergency Management Coordinator Position
   c. Discussion of Defined Contribution Division
8. Public Comment
9. Commissioner Comment (limited to 5 minutes)
10. Adjournment

Charlie Meintz -- Chairperson *Larry Schei – Vice Chairperson*

Doug Krienke James Furlong Chris Plutchak Bernie Lang Gerald Piche Jan Hafeman John Nelson

Menominee County, Michigan
Position Description

Title: Maintenance Attendant – Regular Part-Time – 30 hrs. per week

Department: Buildings, Grounds & Parks

Date: December 2009

Purpose of Position

The purpose of this position is to maintain, diagnose and repair equipment and maintain County buildings and grounds & Parks (Health Dept., Jail, Courthouse, MSU Annex, Co. Library & Parks Buildings). The work is performed under the direction of the B&G/Parks Asstistant Maintenance Superintendent.

Essential Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Maintains, diagnoses and repairs a variety of equipment for county buildings and facilities including the Courthouse and Jail;
- Changes ballasts on light fixtures, balances heating ventilation and cooling zones; repairs pipes for plumbing and heating systems; repairs line voltage and low voltage thermostats.
- Operates and maintains steam boilers; conducts chemical and water tests on boilers; prepares steam boilers for state inspection. Repairs pumps and motors on heating and cooling equipment; services and repairs furnaces.
- Operates and monitors heating and cooling support computer program (if available).
- Installs heating and water-heating equipment.
- Operates and maintains lawn mowers and snow removal equipment; installs, operates and maintains sprinkler systems.
- Performs janitorial duties as needed.
- Responds to on call or emergency situations if required.
- Performs grounds maintenance functions.
- Performs other related functions as assigned or required.

Minimum Training and Experience Required to Perform Essential Job Functions

High school diploma or equivalent with vocational/technical training in heating/cooling/plumbing/electrical trades or a related field with one year of related experience or any combination of education and experience that provides equivalent knowledge, skills and abilities.

Physical and Mental Abilities Required to Perform Essential Job Functions

Language Ability and Interpersonal Communication

- Requires the ability to perform mid-level data analysis including the ability to audit, deduce, assess, conclude and appraise. Requires discretion in determining and referencing such to established criteria to define consequences and develop alternatives.

- Requires the ability to persuade, convince, influence, train and monitor, in favor of a desired outcome. Requires the ability to act as a lead person.

- Requires the ability to utilize a variety of reference, descriptive and/or advisory data and information such as logs, material safety data sheets, maintenance schedules, on-call lists, software manuals, mechanical and electrical blueprints, procedures, guidelines and non-routine correspondence.

- Requires the ability to communicate orally and in writing with the B&G Superintendent, all department personnel, vendors and building occupants.

Mathematical Ability

- Requires the ability to perform addition, subtraction, multiplication and division; and to calculate percentages and decimals.

Physical Requirements

- Requires the ability to operate, calibrate, tune and synchronize, and perform complex rapid adjustment on equipment, machinery and tools such as a computer, drill press, welder, grinder, volt meter, hammerdrill, vacuum, mowers, snow removal equipment, heating and cooling equipment, and/or related materials used in performing essential functions.

- Ability to coordinate eyes, hands, feet and limbs in performing skilled movements such as repairing machinery and equipment.

- Tasks involve the ability to exert very moderate physical effort in light work, typically involving some combination of stooping, kneeling, crouching and crawling, and lifting, carrying, pushing and pulling objects and materials of moderate weight, twelve to twenty pounds.

- Requires the ability to recognize and identify degrees of similarities or differences between characteristics of colors, shapes, sounds, tastes, odors and textures associated with job-related objects, materials and tasks.

Environmental Adaptability

- Ability to work under generally safe and comfortable conditions where exposure to environmental factors such as chemicals, electrical currents, or machinery may cause discomfort and poses a limited risk of injury.

Menominee County, Michigan is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the County will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.

_____	_____
Employee's Signature	Supervisor's Signature
_____	_____
Date	Date

1202

Menominee County, Michigan
Position Description

Title: Assistant Maintenance Superintendent
Department: Buildings, Grounds & Parks
Date: October 2000

Purpose of Position

The purpose of this position is to maintain, diagnose and repair equipment and maintain County buildings and grounds. The work is performed under the direction of the B&G Superintendent.

Essential Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Maintains, diagnoses and repairs a variety of equipment for county buildings and facilities including the Courthouse and Jail;
- Changes ballasts on light fixtures, balances heating ventilation and cooling zones; repairs pipes for plumbing and heating systems; repairs line voltage and low voltage thermostats.
- Operates and maintains steam boilers; conducts chemical and water tests on boilers; prepares steam boilers for state inspection. Repairs pumps and motors on heating and cooling equipment; services and repairs furnaces.
- Operates and monitors heating and cooling support computer program.
- Installs heating and water-heating equipment.
- Operates and maintains lawn mowers and snow removal equipment; installs, operates and maintains sprinkler systems.
- Performs grounds maintenance functions.
- Performs other related functions as assigned or required.
- Janitorial if needed.
- On call.

Minimum Training and Experience Required to Perform Essential Job Functions

High school diploma or equivalent with vocational/technical training in heating/cooling/plumbing/electrical trades or a related field with one year of related experience or any combination of education and experience that provides equivalent knowledge, skills and

abilities.

Physical and Mental Abilities Required to Perform Essential Job Functions

Language Ability and Interpersonal Communication

- Requires the ability to perform mid-level data analysis including the ability to audit, deduce, assess, conclude and appraise. Requires discretion in determining and referencing such to established criteria to define consequences and develop alternatives.

- Requires the ability to persuade, convince, influence, train and monitor, in favor of a desired outcome. Requires the ability to act as a lead person.

- Requires the ability to utilize a variety of reference, descriptive and/or advisory data and information such as logs, material safety data sheets, maintenance schedules, on-call lists, software manuals, mechanical and electrical blueprints, procedures, guidelines and non-routine correspondence.

- Requires the ability to communicate orally and in writing with the B&G Superintendent, all department personnel, vendors and building occupants.

Mathematical Ability

- Requires the ability to perform addition, subtraction, multiplication and division; and to calculate percentages and decimals.

Physical Requirements

- Requires the ability to operate, calibrate, tune and synchronize, and perform complex rapid adjustment on equipment, machinery and tools such as a computer, drill press, welder, grinder, volt meter, hammerdrill, vacuum, mowers, snow removal equipment, heating and cooling equipment, and/or related materials used in performing essential functions.

- Ability to coordinate eyes, hands, feet and limbs in performing skilled movements such as repairing machinery and equipment.

- Tasks involve the ability to exert very moderate physical effort in light work, typically involving some combination of stooping, kneeling, crouching and crawling, and lifting, carrying, pushing and pulling objects and materials of moderate weight, twelve to twenty pounds.

- Requires the ability to recognize and identify degrees of similarities or differences between characteristics of colors, shapes, sounds, tastes, odors and textures associated with job-related objects, materials and tasks.

Environmental Adaptability

- Ability to work under generally safe and comfortable conditions where exposure to environmental factors such as chemicals, electrical currents, or machinery may cause discomfort and poses a limited risk of injury.

Menominee County, Michigan is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the County will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.

Employee's Signature

Supervisor's Signature

Date

Date

Grade 10

Menominee County, Michigan
Position Description

Title: Emergency Services Coordinator

Department: Administration

Date: September 2001 (Needs to be updated)

Purpose of Position

The purpose of this position is to plan, train and coordinate the Emergency Response to imminent disaster of Law Enforcement, Fire, Red Cross, Health, and Volunteer groups and to direct, coordinate and administer the County Emergency Operations Plan and activate the Emergency Operations Center. The work is performed under the direction of the County Administrator.

Essential Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Updates all departments' Emergency Operations Plans and Call Lists.
- Coordinates training sessions for EOC.
- Writes grant applications to obtain funding.
- Rewrites County EOP to state standards.
- Coordinates and attends Local Emergency Planning Committee meetings.
- Writes quarterly reports for FEMA. Submits required FEMA forms for exercises.
- Interacts with volunteer and City Fire departments, Sheriff's Department, State and City Police; interacts with utility companies and dam owners and operators. Establishes working relationships with adjacent jurisdictions.
- Develops human and equipment resources lists.
- Writes contracts for shelters and transportation; writes mutual aid assistance forms.
- Establishes limited EOC's with 14 townships.
- Attends a variety of meetings including District 8 EMD, FEMA and DEQ quarterly meetings, M&M Radio Club monthly meetings, Firechief's Association meetings, Township Association meetings and annual Emergency Managers Association meetings.
- Writes bylaws for LEPC.

- Administers SARA Title III forms.
- Tracks expenditures for Emergency Coordinator.
- Ensures compliance with state and federal regulations.
- Recruits and trains volunteers for EOC Assists.
- Establishes Incident Command Post in response to natural disasters.
- Attends classes for all functions of Emergency Management.
- Attends weather spotter training. Updates weather spotter activation list. Hosts local weather spotter training.
- Develops and hosts disaster exercises.
- Answers questions from the public.
- Maintains preparedness to open an Emergency Operations Center.
- Reports important news to the Administrator.
- Performs other related functions as assigned or required.

Minimum Training and Experience Required to Perform Essential Job Functions

High school diploma or equivalent with vocational/technical training in Emergency Management, Planning or a closely related field with two to three years of related emergency management experience or any combination of education and experience that provides equivalent knowledge, skills and abilities.

Physical and Mental Abilities Required to Perform Essential Job Functions

Language Ability and Interpersonal Communication

- Requires the ability to perform mid-level data analysis including the ability to audit, deduce, assess, conclude and appraise. Requires discretion in determining and referencing such to established criteria to define consequences and develop alternatives.
- Requires the ability to persuade, convince, influence, train and monitor, in favor of a desired outcome. Requires the ability to act as a lead person.
- Requires the ability to utilize a wide variety of reference, descriptive, advisory and/or design data and information such as reports, records, plans, lists, agreements, surveys, guidebooks, manuals, maps, procedures and non-routine correspondence.
- Requires the ability to communicate orally and in writing with the County Administrator, County Board Chair, Fire and Law Enforcement agencies, township supervisors, NOAA, industry managers, schools, resource people, CUPPAD, the media and the public.

Mathematical Ability

- Requires the ability to perform addition, subtraction, multiplication and division; and to calculate percentages and decimals.

Physical Requirements

- Requires the ability to operate, calibrate, tune and synchronize, and perform complex rapid adjustment on equipment, machinery and tools such as a computer and other office machines, radios, scanners, and/or related materials used in performing essential functions.
- Ability to coordinate eyes, hands, feet and limbs in performing skilled movements such as rapid keyboard use.
- Tasks involve the ability to exert light physical effort in sedentary to light work, but which may involve some lifting, carrying, pushing and pulling of objects weighing five to ten pounds.
- Requires the ability to recognize and identify similarities or differences between characteristics of colors, shapes and sounds associated with job-related objects, materials and tasks.

Environmental Adaptability

- Ability to work under safe and comfortable conditions where exposure to environmental factors is minimal and poses a very limited risk of injury.

Menominee County, Michigan is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the County will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.

_____	_____
Employee's Signature	Supervisor's Signature
_____	_____
Date	Date

30.409 Emergency management coordinator; appointment; duties; eligibility.
Sec. 9. (1) The county board of commissioners of each county shall appoint an emergency management coordinator. In the absence of an appointed person, the emergency management coordinator shall be the chairperson of the county board of commissioners. The emergency management coordinator shall act for, and at the direction of, the chairperson of the county board of commissioners in the coordination of all matters pertaining to emergency management in the county, including mitigation, preparedness, response, and recovery. In counties with an elected county executive, the county emergency management coordinator may act for and at the direction of the county executive. Pursuant to a resolution adopted by a county, the county boards of commissioners of not more than 3 adjoining counties may agree upon and appoint a coordinator to act for the multicounty area.
(2) A municipality with a population of 25,000 or more shall either appoint a municipal emergency management coordinator or appoint the coordinator of the county as the municipal emergency management coordinator pursuant to subsection (7). In the absence of an appointed person, the emergency management coordinator shall be the chief executive official of that municipality. The coordinator of a municipality shall be appointed by the chief executive official in a manner provided in the municipal charter. The coordinator of a municipality with a population of 25,000 or more shall act for and at the direction of the chief executive official of the municipality or the official designated in the municipal charter in the coordination of all matters pertaining to emergency management, disaster preparedness, and recovery assistance within the municipality.
(3) A municipality with a population of 10,000 or more may appoint an emergency management coordinator for the municipality. The coordinator of a municipality shall be appointed by the chief executive official in a manner provided in the municipal charter. The coordinator of a municipality with a population of 10,000 or more shall act for and at the direction of the chief executive official or the official designated by the municipal charter in the coordination of all matters pertaining to emergency management, disaster preparedness, and recovery assistance within the municipality.
(4) A municipality having a population of less than 10,000 may appoint an emergency management coordinator who shall serve at the direction of the county emergency management coordinator.
(5) A public college or university with a combined average population of faculty, students, and staff of
25,000 or more, including its satellite campuses within this state, shall appoint an emergency management coordinator for the public college or university. Public colleges or universities with a combined average population of faculty, students, and staff of 10,000 or more, including its satellite campuses within this state, may appoint an emergency management coordinator for the public college or university.
(6) A person is not ineligible for appointment as an emergency management coordinator, or as a member of a county or municipal emergency services or emergency management agency or organization, because that person holds another public office or trust, and that person shall not forfeit the right to a public office or trust by reason of his or her appointment as an emergency management coordinator.
(7) A county coordinator may be appointed a municipal coordinator for any municipality within the county and a municipal coordinator may be appointed a county coordinator.
History: 1976, Act 390, Imd. Eff. Dec. 30, 1976;—Am. 1990, Act 50, Imd. Eff. Apr. 6, 1990;—Am. 2002, Act 132, Eff. May 1, 2002

30.410 Powers of county and municipality; mutual aid or reciprocal aid agreements or compacts; assistance of emergency management coordinator.

Sec. 10. (1) Each county and municipality that has appointed an emergency management coordinator under section 9 may do 1 or more of the following:

(a) Direct and coordinate the development of emergency operations plans and programs in accordance with the policies and plans established by the appropriate federal and state agencies. Each department or agency of a county or municipality specified in the emergency operations plan to provide an annex to the plan shall prepare and continuously update the annex providing for emergency management activities, including mitigation, preparedness, response, and recovery, by the department or agency and those other emergency activities the department or agency is specified to coordinate. Emergency operations plans and programs developed under this subsection shall include provisions for the dissemination of public information and local broadcasters shall be consulted in developing such provisions. Emergency operations plans and programs developed under this subdivision shall include local courts.

(b) Declare a local state of emergency if circumstances within the county or municipality indicate that the occurrence or threat of widespread or severe damage, injury, or loss of life or property from a natural or human-made cause exists and, under a declaration of a local state of emergency, issue directives as to travel restrictions on county or local roads. This power shall be vested in the chief executive official of the county or municipality or the official designated by charter and shall not be continued or renewed for a period in excess of 7 days except with the consent of the governing body of the county or municipality. The declaration of a local state of emergency shall be promptly filed with the emergency management division of the department, unless circumstances attendant upon the disaster prevent or impede its prompt filing.

(c) Appropriate and expend funds, make contracts, and obtain and distribute equipment, materials, and supplies for disaster purposes.

(d) Provide for the health and safety of persons and property, including emergency assistance to the victims of a disaster.

(e) Direct and coordinate local multi-agency response to emergencies within the county or municipality.

(f) Appoint, employ, remove, or provide, with or without compensation, rescue teams, auxiliary fire and police personnel, and other disaster workers.

(g) Appoint a local emergency management advisory council.

(h) If a state of disaster or emergency is declared by the governor, assign and make available for duty the employees, property, or equipment of the county or municipality relating to fire fighting; engineering; rescue; health, medical, and related services; police; transportation; construction; and similar items or service for disaster relief purposes within or without the physical limits of the county or municipality as ordered by the governor or the director.

(i) In the event of a foreign attack upon this state, waive procedures and formalities otherwise required by law pertaining to the performance of public work, entering into contracts, the incurring of obligations, the employment of permanent and temporary workers, the utilization of volunteer workers, the rental of equipment, the purchase and distribution with or without compensation of supplies, materials, and facilities, and the appropriation and expenditure of public funds.

(2) For the purpose of providing assistance during a disaster or emergency, municipalities and counties may enter into mutual aid or reciprocal aid agreements or compacts with other counties, municipalities, public agencies, federally recognized tribal nations, or private sector agencies, or

all of these entities. A compact entered into pursuant to this subsection is limited to the exchange of personnel, equipment, and other resources in times of emergency, disaster, or other serious threats to public health and safety. The arrangements shall be consistent with the Michigan emergency management plan.

(3) The emergency management coordinator may assist in the development or negotiation, or both, of a mutual aid or reciprocal aid agreement or compact made pursuant to section 4(3) and shall carry out the agreement or compact.

History: 1976, Act 390, Imd. Eff. Dec. 30, 1976;—Am. 1990, Act 50, Imd. Eff. Apr. 6, 1990;—Am. 2002, Act 132, Eff. May 1, 2002

Subject: RE: DC for new hires of div 10 - Menominee Co #5502

Hello Brian,

Yes if a division (i.e. division 10) adopts DC for new hires then the accelerated amortization would apply, whereas this doesn't apply if Hybrid is adopted for new hires. But before DC can be adopted, the employer would need to have a (mandatory) projection study prepared which will show the estimated impact of accelerated amortization on employer contribution for the closed DB division. I am enclosing the projection study request form that would need to be completed. The fee for the study would be $1,000 if existing DB employees are not given the opportunity to convert to DC. If you are giving the option to current DB members in division 10 to convert to DC, then the projection study fee would be $1,600.

Once the study results are delivered (it would take the actuaries about 5 weeks to produce results) if the County still wishes to adopt DC I would provide you with the appropriate adoption requirements.

REQUEST FOR: ☐ **SUMMARY PROJECTION LETTER**
OR ☐ **FULL PROJECTION STUDY**

FOR CHANGE FROM DEFINED BENEFIT
TO ☐ HYBRID or ☐ DEFINED CONTRIBUTION
(please indicate by marking appropriate checkbox)

Municipality Name _____ Municipality Number _____
Employee Division Name _____ Division Number _____
Address _____
Contact Person _____ Phone _____ Fax _____

I. Available Benefit Choices (See page 2 for full listing of all MERS Defined Benefit Programs)	**Proposed Hybrid Benefit: DB Component**	**Proposed Hybrid Benefit: DC Component**	**Proposed DC Benefit Program**
Benefit Formula (select only one Permanent multiplier)	1.0% ☐ 1.25% ☐ 1.5% ☐		
Vesting Period	6 years	as provided in Hybrid DC Component Adoption Agreement	as provided in DC Adoption Agreement
Member Contribution		as provided in Hybrid DC Component Adoption Agreement	as provided in DC Adoption Agreement
Compensation	FAC 3 (3 year final average compensation)	Equals Medicare taxable wages	Equals Medicare taxable wages
Employer Contribution to DC Accounts		%	%
Allow DB Transfers to Hybrid or DC? (select only one)	Yes-Voluntary only ☐ No ☐		Yes-Voluntary only ☐ No ☐

If an employee group is split into two or more divisions for pension purposes, or two or more existing divisions are to be combined, then the requestor must supply complete and current employee census (including names and social security numbers) of those employees affected by new division (contact MERS for Employee Census form). There will be an additional charge for this service (see Fee Schedule).

This valuation will be based upon the most recent data provided in the 12/31/_____ annual actuarial valuation.

_____ **Fee information for projection study enclosed.** **Total actuarial costs for this request $**_____

II. Non-Standard Benefits Not Available

The DB and DC components of Benefit Program H as set out in Section I are non-modifiable: Plan Document Section 19B(2). The MERS Defined Contribution Program is also non-modifiable under Plan Document Section 19A(2). See MERS Statement on Modifications of Standard Benefit Programs.

III. Certification On All Requests. The requestor understands:

1) The completed study will only address plan costs directly associated with data provided above. This form cannot be submitted for processing when incomplete.
2) That these specific costs are only applicable to benefits requested in this Projection Study and may not be relied on for any other benefit option or combination thereof. If another benefit program is selected or negotiated, a new Request for Projection Study must be submitted.
3) The costs that will be calculated by this study are considered reliable for a 12-month period beginning on the date of the study.
4) It is MERS' policy that no resolution to change MERS benefits will be processed without a corresponding Projection Study and Valuation by the MERS actuary indicating specific costs and benefits. If MERS does receive a resolution without supporting Projection Study and Valuation, MERS staff will order a Projection Study or a Supplemental Valuation, as appropriate, at the expense of the requestor. The resolution will not be implemented until the required contributions to support the exact benefit programs selected are calculated by the actuary.
5) If there is change in personnel after the original request is submitted, or if another benefit program is selected or negotiated, a new Request for Projection Study must be submitted.

Authorized Signature (**Print name and sign**) _____

Title _____ Date _____

Your email address (where Projection Study report is to be emailed): _____

SUMMARY DESCRIPTION OF STANDARD DEFINED BENEFIT PLANS AVAILABLE UNDER THE MUNICIPAL EMPLOYEES' RETIREMENT SYSTEM OF MICHIGAN PLAN DOCUMENT OF 1996

BENEFIT PROGRAM MULTIPLIERS

***BENEFIT C NEW** (Section 17(1)); 1.3% of FAC.

***BENEFIT C-1 NEW** (Section 18(1)); 1.5% of FAC.

***BENEFIT C-2** (Section 19); 2.0% of FAC payable to the age at which full Social Security benefits are available. Upon attainment of this age, the benefit **reverts** to basic **Benefit C New, C-1 New, B-1 (or Benefit A, C Old or C-1 Old, none of which may be adopted after January 2, 1986—contact MERS for further information).**

***BENEFIT B-1** (Section 15); 1.7% of FAC.

***BENEFIT B-2** (Section 16); 2.0% of FAC.

***BENEFIT B-3** (Section 16A); 2.25% of FAC (with maximum benefit of 80% of FAC).

***BENEFIT B-4** (Section 16B); 2.50% of FAC (with maximum benefit of 80% of FAC).

***BENEFIT H** (Section 19B); 1.0%, 1.25% or 1.5% of FAC-3 (V-6 also applies)

OTHER BENEFIT PROGRAMS (only FAC-3 and V-6 apply to Benefit Program H)

***BENEFIT PROGRAM E** (Section 20); a one-time compounded benefit increase to present retirants (and their beneficiaries) equal to: a fixed percentage of the present benefit; or, a fixed dollar amount (or fixed percentage) times the number of years since the later of retirement or the date specified in the resolution. Benefit E may be readopted from time to time, and applies to each year since last adopted for those on the pension payroll at least one full year before the January 1 adjustment date.

***BENEFIT E-1** (Section 21); automatic 2.5% annual non-compounded benefit increases to retirees (and their beneficiaries) retired **before** the effective date of Benefit E-1. Affected retirees must be on the pension payroll at least six (6) months before the January 1 adjustment date.

***BENEFIT E-2** (Section 22); automatic 2.5% annual non-compounded benefit increases to retirees (and their beneficiaries) retired **on or after** the effective date of Benefit E-2. Affected members must be on the pension payroll at least six (6) months before the January 1 adjustment date.

***BENEFIT FAC-3** (Section 2A(11)(b)); FAC ("Final Average Compensation") is averaged over 3 consecutive years of credited service in which compensation is highest (rather than standard 5 consecutive years).

***BENEFIT F50** (Section 10(4)); retirement with full, unreduced benefits at age 50 (not age 60, normal retirement age) **with** either 25 or 30 years' credited service.

***BENEFIT F55** (Section 10(4)); retirement with full, unreduced benefits at age 55 (not age 60, normal retirement age) **with** 15, 20, 25, or 30 years' credited service.

***BENEFIT F(N)** (Section 10(4)); retirement with full, unreduced benefits without regard to age (rather than age 60, normal retirement age) upon the attainment of specified credited service of 20 through 30 whole years.

***BENEFIT V-8 (or V-6)** (Section 10(1)(b)); full unreduced benefits are available upon attainment of age 60 with 8 years' credited service (or 6), rather than standard 10 years.

***BENEFIT RS50%** (Section 23A); upon death of member who has elected regular (straight life) allowance, surviving spouse receives 50% of that amount for life.

***BENEFIT DROP+** (Section 10(6)); on retirement, and after working past normal retirement age, member may choose to receive a lump sum (based on 12, 24, 36, 48, or 60 months retirement payments) with a reduced lifetime monthly retirement payment. The percent reduction in the lifetime monthly retirement payment will be 4%, 5%, 6%, 7% or 8% (the adopted DROP+ Percentage) for each 12 months of benefit received in the lump sum.

For questions concerning mandatory benefit provisions or concerning duty and non-duty related disability or death benefits (Benefit Program D-2), contact MERS' Marketing Department at 1-800-767-6377 (Facsimile number: 517-703-9704).

A Benefit to Last a Lifetime

As a MERS Defined Benefit Plan member, you join nearly 90,000 public sector employees all across the state, many of them your friends and family, your neighbors and coworkers.

With the MERS Defined Benefit Plan, you have an important tool to help you reach your retirement goals, with a lifetime benefit from your employer.

HOW IT WORKS

Your future retirement benefits are paid largely by contributions made by your employer. At many municipalities, employees are also required to contribute to their MERS Defined Benefit Plan.

With a MERS Defined Benefit Plan, your future benefit doesn't fluctuate due to investment gains or losses in the market. Generally, your benefit is based on three factors:

1. the number of years you've worked
2. your average salary over a specific period
3. a multiplier selected by your employer.

To qualify for benefits when you retire, you must meet your employer's requirements, including age and years of service, called *vesting*.

THE BENEFIT FORMULA

The Defined Benefit formula is as follows: Benefit plan multiplier multiplied by final average compensation (FAC) multiplied by years and months of service, divided by 12 for your monthly (Straight Life) amount.

Example: .025 (B-4 multiplier of 2.5%) x $45,000 (FAC) x 25 (years) = $28,125 yearly or $2,343.75 monthly.

Investing in Your Future

The road to retirement is paved with preparation, and the MERS Defined Contribution Plan helps you do just that — by taking an active role in planning for the future.

MERS Defined Contribution Plan provides you with an account to which contributions are made and assets are invested. When you retire, your benefits are based on the total amount of money in your account. As a qualified plan, you are not taxed on your employer contributions or earnings until you withdraw your assets.

HOW IT WORKS

Your MERS Defined Contribution Plan benefit is made up of any contributions from you and your employer, and investment interest earned. When you enroll in the Defined Contribution Plan, you select from the streamlined MERS Investment Menu. For more information, please read *Understanding the MERS Investment Menu* found here.

Contributions are deposited into your individual account, and invested under your direction. At retirement, your benefits are based on the total amount of money in your account. This amount is determined by:

- your contributions
- any employer contributions
- market performance, minus fees

You must be vested at termination to withdraw your employer's contributions.

RETIREMENT ELIGIBILITY

You can begin receiving retirement benefits when you reach the age and service requirements under your plan provisions. You can also leave your account invested with MERS under your direction. A few reasons to keep your account active include:

- Access to the MERS Investment Menu
- Low administrative fees
- Excellent customer service.

Defined Benefit Plan

You can begin receiving retirement benefits when you reach the age and service requirements under your plan provisions. If you are vested, the standard retirement age is 60.

When you meet the age and service requirements, you're ready to start the retirement process.

Here's how to get started:

1. Complete the Application for Service Retirement (Form 29a) within 45-90 days of your anticipated retirement date and submit to MERS.
2. We'll send you all the necessary paperwork to complete and return to us, as well as a benefit estimate.
3. You'll receive your first payment the 18th of the month following your last day of work, or the month after we receive your retirement application, whichever is later. These pension payments are subject to federal and some state taxes.

Methods of Payment

When you retire, you choose one of three methods of payment that works for you:

1. Straight Life — the highest monthly payment paid for your lifetime, with no monthly survivor benefits.
2. Life with 100%, 75%, or 50% to survivor — a reduced monthly benefit that provides a chosen percentage to one beneficiary for life if you die. Click here to see the Option Factor Tables, which determine your benefit based on your selection.
3. Life with 20, 15, 10, or 5 year period certain — provides a monthly benefit to you as long as you live. If you die before the period certain ends, your beneficiary(ies) receives your payment until the period certain ends.

Please select your method of payment carefully; you can't change it afterward.

For more information, please review the *MERS Defined Benefit Retirement Process* handbook or contact our Service Center.

Defined Contribution Plan

When you're ready to retire, you have many choices for what to do with your Defined Contribution account.

You can:

1. keep your account with us;
2. roll over all or a portion of your account to another qualified one;
3. begin withdrawing money from your account.

There are no deadlines for making these decisions, so take your time and weigh your options carefully. By keeping your account in the MERS Defined Contribution Plan, you'll continue to receive the benefits of MERS Investment Menu, low administrative fees, and excellent customer service.

Before you decide what to do with your account, you should consider the tax consequences of receiving payments. We encourage you to contact your financial advisor for more information about which option is best for you.

If you want to move all or a portion of your account:

1. Complete any necessary paperwork your employer requires.
2. Download and complete the Defined Contribution Distribution Form (MD-005) on our website.
3. Mail or fax the completed form to us at 517.703.9706.

DISTRIBUTION OPTIONS

There are several ways you may choose to receive payments from your defined contribution account — lump sum, substantially equal payments, periodic, amount certain, or period certain. Please note that all payments are taxable in the calendar year you receive the money. We are also required to apply mandatory withholding for federal and any applicable state income taxes, although in some instances you may opt out of this withholding.

Before you decide what to do with your account, you should consider the tax consequences of receiving payments. You're not required to take payments until age 70 1/2, when you must begin taking required minimum distributions.

If you are married and your vested balance is equal to or more than $1,000, **you must choose** the *Joint and Survivor Life Income* payment option under the MERS Stable Income Annuity, unless your spouse consents in writing to another type of payment.