



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**

Big Plans. Small Steps.

State of Michigan 401(k) and 457 Plans
PO Box 990071
Hartford, CT 06199

Firstname Lastname
0000 Blank Street
City, State 00000-0000

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Retire in full
color with
Small Steps.

800-748-6128 StateOfMi.Voya.com     /MichiganORS



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

VOYA[®]



Create a vibrant
retirement using
Small Steps

As of Oct. 15, 2025, you are saving **[CR]**% of your gross wages to your accounts in the State of Michigan 401(k) and 457 Plans.

The Small Steps 1% increase will be applied to **[Plan Name]**

Your current contribution rate breakdown is:

State of Michigan 457 Plan: **[457 contribution]**
Roth 457: **[Roth 457 Contribution]**



After the Small Steps target contribution rate goal is reached, you may need to save more to reach your retirement goals. To adjust your contribution rate at any time, log in to your account at StateOfMi.Voya.com or call 800-748-6128.

The rewards of saving with Small Steps

Anna and Hugo earn a salary of \$50,000. During their first year on the job, both save 5% of their salary.

Anna's contribution rate goes up 1% each year with Small Steps until her rate reaches 15% and stays there until she retires.

Hugo opts out. He holds his rate at 5% from start to finish.

Anna's annual Small Steps increase allows her to consistently boost her contribution rate, paving the way to retirement with so much more.

Keep saving—even when life gets expensive.

Uncertain times bring competing demands on your money, but staying consistent with retirement savings helps you build lasting security.

Through Small Steps, your contribution automatically increases 1% each year until you reach 15% of pay.

- Increases follow your current investment elections.
- At 15%, the increases stop and your rate holds steady.
- The next increase takes effect in March 2026.

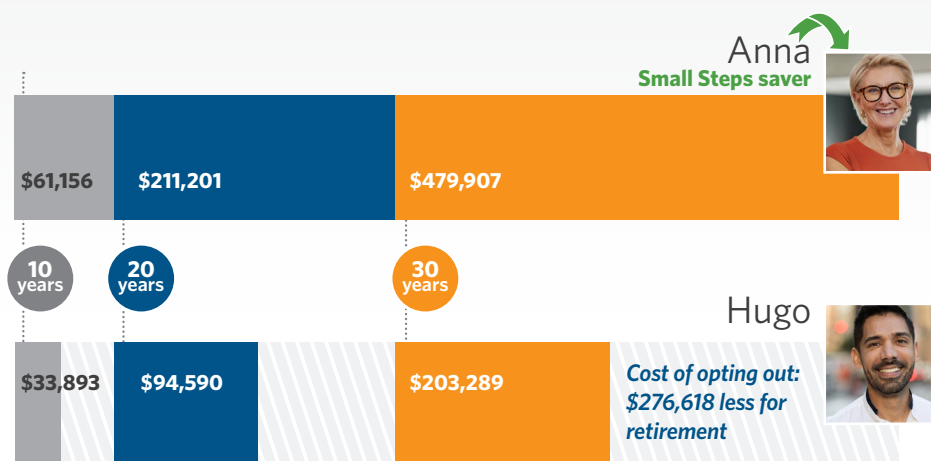
If you do not want to take advantage of the Small Steps 1% increase, you have until **Feb. 8, 2026**, to opt out.

To opt out of the increase in 2026, log in to **SmallStepsToBiggerSavings.com**.

Enter this username and authentication code:

Username: **[last name]**

Authentication code: **[Auth Code]**



This is a hypothetical example for illustrative purposes only and does not represent the performance of an actual investment. It assumes an annual salary of \$50,000, pretax contributions, contributing regularly at age 30 until retiring at age 65, 26 pay periods per year, a 6% annual rate of return, and reinvestment of earnings. Investments are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, these figures do not reflect any adjustment for pay raises, inflation, taxes or any fees, expenses, or charges of any investment product. Taxes are generally due upon withdrawal of tax-deferred assets.

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