

MENU of Education Options



By taking a look at your employees and our “menu” of educational offerings, our professional staff will build a presentation that meets your needs.



Financial expertise delivered to your employees at your convenience by our Certified Financial Education Instructors.

Format Options:

WEBINARS



Webinars are a flexible and convenient option to provide group education to your employees from the comfort of their own desk. Webinars are held live and recorded. This is a perfect option for municipalities with employees on the go as the webinar can be watched live, or a link to recorded version can be provided for others to watch at their convenience.

REGIONAL MEETINGS



Pizza & Planning meetings are a great way to offer benefit education to your employees after work hours at a municipality nearby. If your employees can't take a break during the day to meet, or don't work traditional hours, this is a great opportunity for them to meet with MERS and get more information on their retirement benefits. And pizza is always provided!

ON-SITE GROUP MEETINGS



Our Benefit Education Specialists are available to come on-site at your convenience to provide customized group education to your employees.

ONE-ON-ONES



Do you have employees who are closing in on retirement and want a better understanding of the benefits they can expect when they enter retirement? One-on-ones are a great way to get your employees the individual education they need to prepare for retirement. For the convenience of your employees, our Service Center can provide one-on-ones over the phone.



ENTRÉES

Product overviews that provide an understanding of benefits, tools to track accounts or make changes, and tips on working toward a secure retirement.

DEFINED BENEFIT OVERVIEW (DB)

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DEFINED CONTRIBUTION OVERVIEW (DC)

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DEFINED CONTRIBUTION PLUS OVERVIEW (DC+)

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HYBRID OVERVIEW (H)

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HEALTH CARE SAVINGS PROGRAM OVERVIEW (HCSP)



ALA CARTE

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Add a serving of one or more of these topics to your presentation for any audience.

- EMERGENCY SAVINGS**
- DEBT MANAGEMENT**
- BUDGETING**



BUFFET OPTIONS

For a pre-built session that includes a mix of retirement planning and financial wellness, you might be interested in one of the options below.

FINANCIAL PLANNING FOR YOUR FUTURE SELF (All)

We'll walk you through the process to create a financial plan, including defining short, mid and long-term goals, assessing current income and expenses, and examining a savings plan.

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READY TO RETIRE: AN OVERVIEW OF THE DB RETIREMENT PROCESS (DB)

For a closer look at how the MERS Defined Benefit Plan works and where it fits into participants' retirement picture.

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HEALTH CARE IN RETIREMENT (All)

During this session, we'll provide an overview of health care options in retirement, including costs and available resources.

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TAKING STEPS TOWARD FINANCIAL SECURITY – INVESTMENT BASICS & SAVINGS OPTIONS (All)

Explores retirement savings choices and helps participants add security to their retirement plan.

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ROCK-N-ROLL TO A SUCCESSFUL RETIREMENT USING AC/DC STRATEGIES

(DC, DC+, H, 457, HCSP, IRA)

Covers topics such as investment basics and best practices for both the accumulation and decumulation phases of investing.



SIDES

Sides offer education that supports the entrée. For example, if you offer a participant directed account, you may want to include some investment basics.

INVESTMENT BASICS (DC, DC+, H, 457, HCSP, IRA)

Highlights some basic savings and investment concepts such as why we save, how to invest and the costs associated to investing and how they can impact your overall account balance.

ACCUMULATION STRATEGIES

(DC, DC+, H, 457, HCSP, IRA)

Teaches participants in the working phase of their career tips on how to maximize their investments in order to generate more savings for retirement.

DECUMULATION STRATEGIES

(DC, DC+, H, 457, HCSP, IRA)

Helps employees better understand best-practices in decumulation, or spending down their account throughout retirement. Topics covered include diversifying investments, considerations to make your account balance last in retirement and how to plan for inflation.

MANAGING & MONITORING YOUR PORTFOLIO

(DC, DC+, H, 457, HCSP, IRA)

Covers how often invested accounts should be reviewed and where to find your account information. Also highlights how to create and review your investment plan and make changes to your allocations.

MAKING YOUR MONEY WORK FOR YOU

(DC, DC+, H, 457, HCSP, IRA)

Covers the importance of investing money versus saving it in a traditional bank account by explaining the concept of compounding. Additionally, it highlights how to invest during different stages of your life and factors to consider when investing.

RETIREMENT PLANNING (All)

Focuses on topics of financial considerations in retirement, goal-setting, tips to build a retirement budget and health care considerations.



DESSERTS

Top off your session with some information highlighting these topics for all audiences.

SOCIAL SECURITY BASICS

MEDICARE BASICS

HEALTH SAVINGS ACCOUNT BASICS

HEALTH CARE EXCHANGE BASICS

IRA BASICS

457 SUPPLEMENTAL SAVINGS BASICS

MERS INVESTMENT MENU OVERVIEW



NOT SURE WHERE TO START?

Your MERS Benefit Education Specialist can work with you to create a customized and impactful presentation.

“ I was very satisfied with the presentation. Lots of helpful information. Thanks! ”



“ The presenter was very informed and polite. She answered any questions myself and coworkers had. ”



“ I was very impressed. I don't have a great deal of knowledge or understanding of the market – the session was extremely helpful. ”



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