

Plan Summary

1. Plan Profile

The Municipal Employees' Retirement System (MERS) of Michigan has the following plans, enrollment, and assets as of 12/31/2025:

Plans	Employers	Participants	Assets
Defined Contribution 401(a) Plan	589	45,187	\$1,870,332,487
457	768	18,469	\$ 613,561,442
Health Care Savings Program (HCSP)	432	50,372	\$ 741,146,409
Deemed IRA	n/a	3,077	\$ 29,904,050
Retiree Health Funding Vehicle	267	n/a	\$1,765,048,132
Total		85,814 <i>unique participants</i>	\$5,019,992,551

2. Background

MERS serves local units of government across Michigan, supporting a diverse workforce that spans a wide range of occupations, skills, and locations. Our members include doctors, road commission employees, police officers, librarians, public works staff, and many others. We proudly serve employers throughout the entire state—from the Upper Peninsula to Southeast Detroit.

Each year, MERS hosts its Annual Conference, bringing together members from across the state. A key purpose of this event is to unite our membership in the election of our governing board. To maximize the value of our time together, the conference also features retirement planning and financial wellness education designed to support our members' long-term success.

3. Goals

To transform traditionally complex—and often overlooked—topics like retirement into engaging, relevant, and memorable experiences for attendees; and second, to deliver that information in a way that empowered participants to confidently bring it back and apply it within their municipalities.

4. Commentary

To strategically plan this event, staff leveraged a data-driven approach—analyzing survey feedback, engaging directly with members, and reviewing plan data to better understand the needs and priorities of our audience.

Notably, the entire event was planned and executed in-house, without vendor support. This not only allowed for greater creativity and flexibility in the design process but also ensured thoughtful stewardship of resources while delivering an experience closely aligned with the needs of our members.

"This year's annual conference was truly a remarkable event for our members," said Erin Boertman, MERS Strategic and External Affairs Officer. "I am tremendously proud of the MERS team for their dedication and creativity in creating such a memorable and valuable experience."

MERS Annual Conference

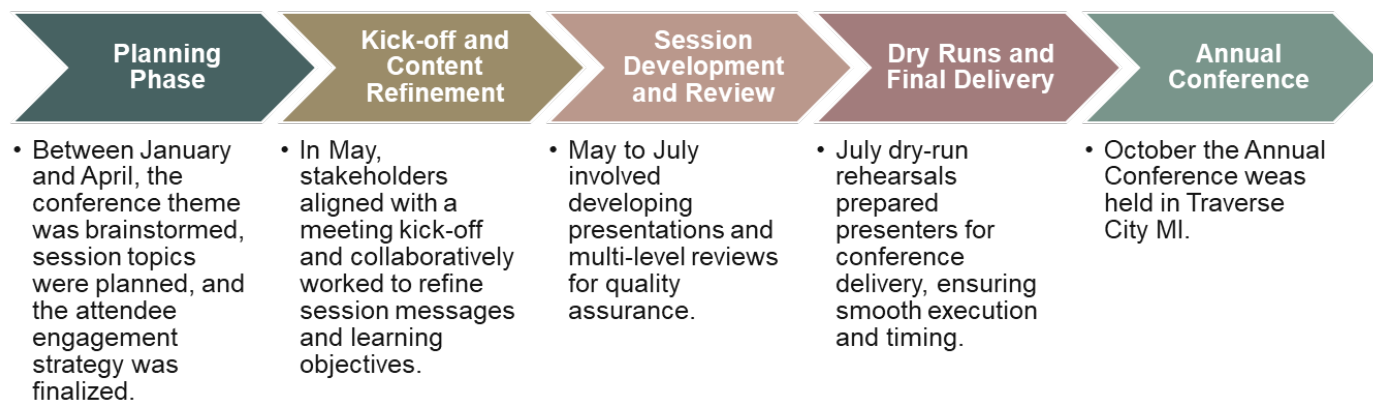
A. Overview & Purpose

Each year, MERS hosts its Annual Conference, bringing together members from across the state. A key purpose of this event is to unite our membership in the election of our governing board. To maximize the value of our time together, the conference also features retirement planning and financial wellness education designed to support our members' long-term success.

In 2025, 423 attendees gathered in Traverse City, Michigan, on October 16 and 17. Participants were evenly split between employer representatives and employee members, all of whom returned to their local units of government equipped with valuable insights and information to share within their organizations. The goals of the education were to increase plan participation, improve savings rates, and enhance overall financial wellness.

The challenge of this event is twofold: first, to transform traditionally complex—and often overlooked—topics like retirement into engaging, relevant, and memorable experiences for attendees; and second, to deliver that information in a way that empowered participants to confidently bring it back and apply it within their municipalities.

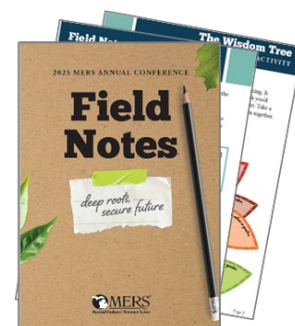
B. Timeline



C. What We Did

This year's Annual Conference theme, "Deep Roots, Secure Future," reflected both MERS' lasting strength and its forward-looking vision. It captured who we are today, a trusted and stable retirement partner, and who we are becoming as we evolve to meet the future needs of our members. To bring this theme to life, the conference experience was intentionally designed to be immersive, interactive, and memorable. Nature-inspired visuals and hands-on activities transformed traditional retirement education into an engaging journey of discovery, connection, and reflection.

Upon arrival, each attendee received a custom-designed Field Notes Journal, which served as both a guide and an interactive workbook. Participants were encouraged to complete activities throughout the conference to reinforce key financial wellness concepts. Completed checklists could be submitted for entry into a prize drawing, driving participation while enhancing knowledge retention.



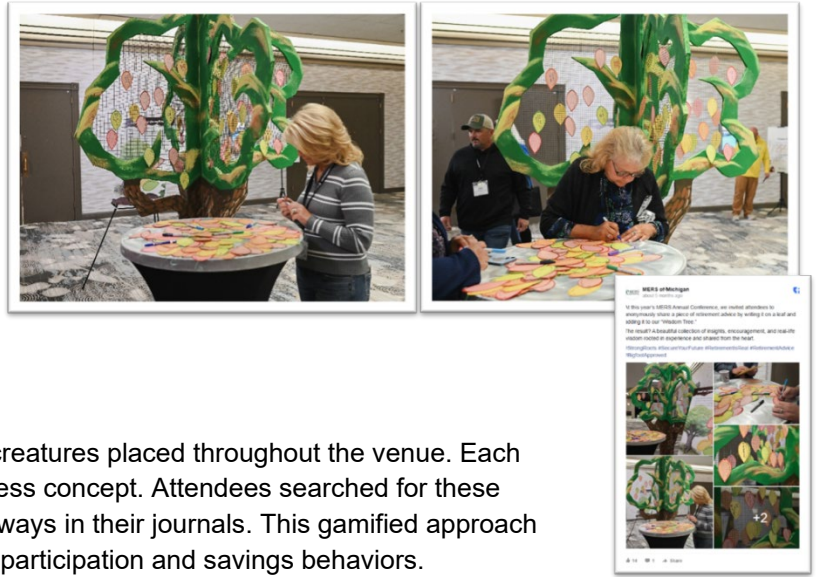
D. Significance to Plan Operations

By transforming a required governance event (board elections) into an intentionally designed, immersive learning experience, MERS increased the value of one annual touchpoint with members and strengthened plan operations on multiple fronts. Planning and execution were completed entirely in-house, demonstrating strong cross-functional capability and thoughtful stewardship of resources while maintaining flexibility to tailor education to member needs.

E. Examples and Supporting Materials

Activity 1. Wisdom Tree

This station invited attendees to share personal insights on retirement planning, including advice, lessons learned, and questions. Contributions were displayed on 3D trees, creating a living knowledge hub throughout the event. These messages were also shared on social media, extending the impact beyond the conference.



Activity 2. Nature Observations

Financial wellness in the wild featured six woodland creatures placed throughout the venue. Each animal included a QR code linked to a financial wellness concept. Attendees searched for these animals, scanned the codes, and recorded key takeaways in their journals. This gamified approach reinforced critical concepts and encouraged stronger participation and savings behaviors.



Activity 3. Retirement is Real

Retirement is Real (featuring Bigfoot) added an element of fun and memorability. Attendees were encouraged to spot Bigfoot, a playful ambassador for retirement readiness, and capture a photo if they found him. Bigfoot handed out socks and stickers helping memorialize the event for attendees. The message was simple and impactful: whether you believe in Bigfoot or not, one thing is certain—RETIREMENT IS REAL.



Activity 4. Crossword Challenge

A custom crossword puzzle allowed attendees to reinforce knowledge gained during sessions in a fun, self-paced format, blending education with entertainment.

Activity 5. Educational Breakout Sessions

A robust lineup of breakout sessions provided actionable insights, including 25 Do's and Don'ts for Retirement, Building a Better Retirement Paycheck, and a powerful retiree panel sharing real-world lessons learned. These sessions ensured that attendees left not only inspired but equipped with practical tools for financial success.



Thursday, October 16

1:15 – 2:15 p.m.	Breakout Sessions (see pages 10-14 for session summaries or click the session title)	
EMPLOYER	<i>All in Action</i>	Mackinac Ballroom
EMPLOYER	<i>Better Together – Empower Transition for Employers</i>	Peninsula Ballroom
EMPLOYER	<i>Strategies to Modify Your Defined Benefit Plan Design</i>	Michigan CD
PARTICIPANT	<i>Preparing to Retire with a MERS Defined Benefit Plan</i>	Tower A
PARTICIPANT	<i>Lessons Learned from Retirees</i>	Tower C
PARTICIPANT	<i>Building a Retirement Paycheck</i>	Tower B
2:15 – 2:45 p.m.	Afternoon Refreshment Break	Tower Prefunction
2:45 – 3:45 p.m.	Breakout Sessions (see pages 10-14 for session summaries or click the session title)	
EMPLOYER	<i>Communicating Your Holistic Retirement Package</i>	Peninsula Ballroom
EMPLOYER	<i>All in Action</i>	Mackinac Ballroom
EMPLOYER	<i>Strategies to Modify Your Defined Benefit Plan Design</i>	Michigan CD
PARTICIPANT	<i>Better Together – Empower Transition for Participants</i>	Tower A
PARTICIPANT	<i>25 Do's and Don'ts for Retirement Planning</i>	Tower B
PARTICIPANT	<i>Lessons Learned from Retirees</i>	Tower C
3:45 – 5:30 p.m.	Break	
5:30 – 7:00 p.m.	Dinner Buffet	Governors Prefunction
5:30 – 8:30 p.m.	Entertainment/Games	Governors Hall

Activity 6. Human Connections

Feedback from our survey told us that one of the things attendees value the most about the event was the opportunity to connect. MERS intentionally created dedicated opportunities for attendees to engage with Board members and staff. Structured and informal networking moments fostered meaningful dialogue, strengthened relationships, and built trust across our membership community



Post-Conference Learning

To extend learning beyond the event, MERS launched a dedicated post-conference website where attendees could access session presentations, recorded videos, and supporting materials. This ensured that key insights could be shared with colleagues and continue to support retirement readiness.

2. Results

423 people attended our event, with over half (342) fully completing the Field Notes checklist.

Post-survey results showed that attendees rated their experience a 9.2 on a 10-point scale, the highest satisfaction rating we have ever received.

"Quite a great learning experience."

"This was extremely well put together and organized. I learned a lot and able to take back information to my coworkers. I would definitely attend again!"

"I really enjoyed the retirees stories. Thank you for sharing them with us"

Based on these efforts and more, MERS added **8,065 new plan participants** into the retirement plans, and average account balances rose by **over \$2,000**

3. Feasibility for Use by Other Governments

Other government entities can successfully replicate this event model by designing a cohesive and engaging experience that demystifies complex benefits topics and makes them accessible. Key strategies include building the event around a strong theme, encouraging active participation through guided workbooks and incentives, leveraging interactive stations and gamification, and fostering peer-to-peer knowledge sharing. Structured and informal networking, practical sessions with real-life perspectives, and a dedicated post-conference resource hub further enhance learning and connection. Finally, using data-driven feedback ensures that future events are tailored to participant needs and deliver measurable improvements in satisfaction and outcomes.

