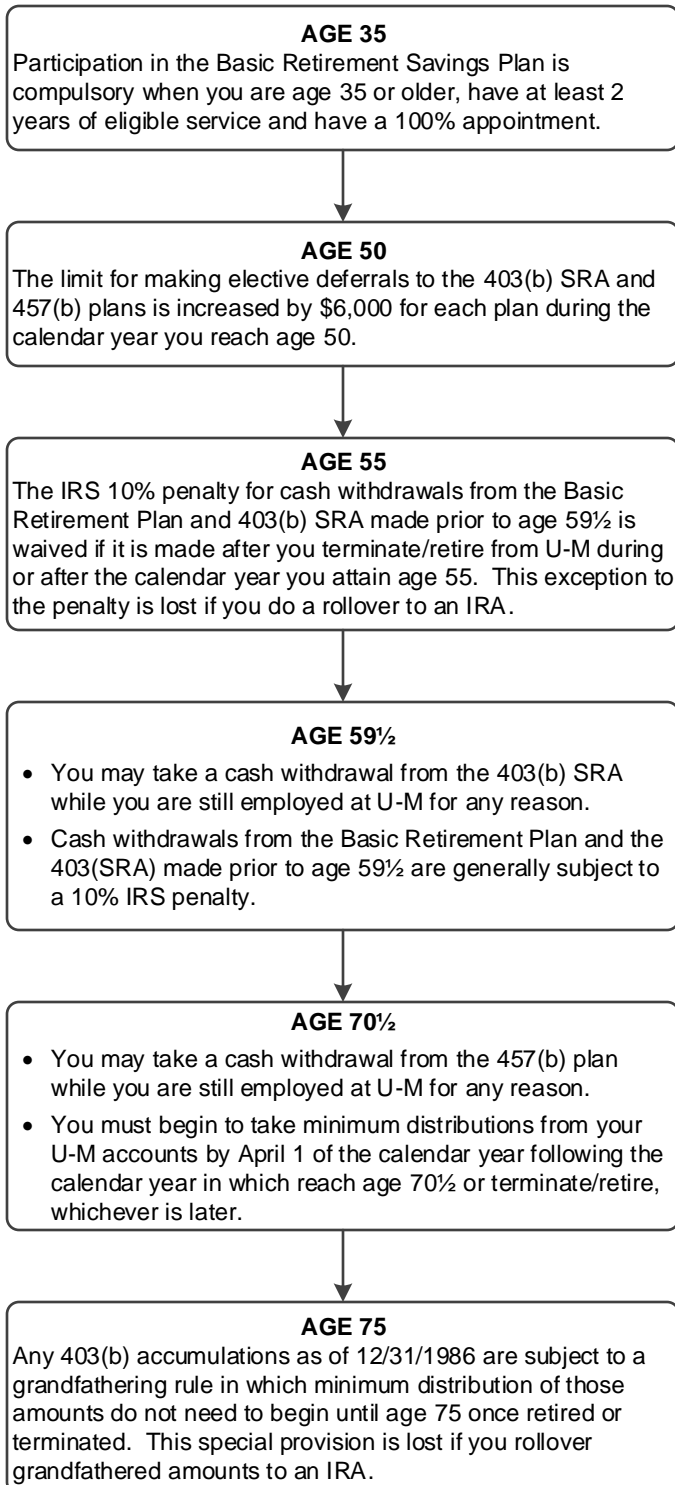


University of Michigan Benefits Office

Milestones on Your Road to Retirement

Successful retirement planning is an important and continuous task. The following are some milestones and points of interest along the road to retirement that apply to the U-M Basic Retirement Savings Plan and 403(b) SRA; some do not apply to the 457(b) plan while others do. Not every situation is addressed in this chart and your circumstances, retirement and estate planning issues may be different. This is not intended to constitute tax, legal or investment advice. You should consult with qualified financial, tax, and legal consultants as it pertains to your situation.

AGE-BASED MILESTONES



SERVICE-BASED MILESTONES

