Benefits Information by Phone

Call the SSC HR Contact Center at 734-615-2000 or 866-647-7657 (toll free) for help with your U-M benefits. Representatives are available to assist you by phone Monday – Friday, 8:00 a.m. – 5:00 p.m. Have your UMID number available when you call.

Benefits Information on the Web

For benefits plan information, visit hr.umich.edu/benefits-wellness

For information on the U-M Retirement Savings Plans, visit hr.umich.edu/retirement-savings-plans

Dial 711 for Telecommunications Relay Service

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). Dial 711 and ask the operator to connect you to the SSC Service Center at 734-615-2000 or toll free at 866-647-7657.

Plan Administrator

University of Michigan Benefits Office
Wolverine Tower Low Rise G405
3003 S. State Street
Ann Arbor, MI 48109

Phone: 734-615-2000
FAX: 734-936-8835

hr.umich.edu/retirement-savings-plans

Statement of Intent

This booklet describes Basic Retirement Plan income options for faculty and staff who retire from the University of Michigan, per Standard Practice Guide 201.83. It does not cover income options, eligibility, and tax matters for the 403(b) Supplemental Retirement Account (SRA) or the 457(b) Deferred Compensation Plan.

Every effort has been made to ensure the accuracy of information in this booklet. However, if statements in this booklet differ from applicable contracts, certificates or riders, then the terms and conditions of those documents, as interpreted by the Benefits Office, prevail. Possession of this booklet does not constitute eligibility for these plans. IRC regulations, as well as university and investment company policies, are subject to change and/or correction without notice.

Limitations

The university in its sole discretion may modify, amend, or terminate the plan. Nothing in these materials gives any individuals the right to continued plan benefits beyond those accrued at the time the university modifies, amends, or terminates the plan. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the plan and the university’s right to modify, amend, or terminate the plan.

Disclaimer

Tax information in this document is based on the university’s current understanding of highly complex Internal Revenue Code and U.S. Treasury Department regulations. It is provided for general informational purposes only. The University of Michigan does not provide tax advice. It is the responsibility of the plan participant to comply with federal tax regulations. Questions or concerns should be addressed to a qualified tax adviser.
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Ask the Experts

Have a question? Need help?

Contact TIAA and Fidelity Investments for these inquiries and services:

- Questions/help choosing your investment funds
- Account and income information
- Brochures and booklets on services and financial planning
- Change of address or beneficiary
- Divorce, Qualified Domestic Relations Order (QDRO)
- Rollovers into the U-M Retirement Plan
- Forms for cash withdrawals and distributions, rollovers, transfers, loans, and income options
- Changing your investment funds
- Transferring accumulations between funds and between TIAA and Fidelity
- Income and payment methods (lifetime annuity, cash withdrawals, etc.)
- Tax questions (withdrawal penalty, minimum distribution, federal withholding)
- Schedule individual counseling; register for workshops
- Information on fund management fees

TIAA
730 Third Avenue
New York, NY 10017

tiaa-cref.org/umich

24-Hour Automated Phone Center
800-842-2252

Telephone Counseling Center
800-842-2252
Monday–Friday, 8:00 a.m. – 10:00 p.m., EST
Saturday, 9:00 a.m. – 6:00 p.m., EST

Workshops or Individual Counseling
800-732-8353

Fidelity Investments
P.O. Box 770002
Cincinnati, OH 45277-0090

netbenefits.com/uofm

24-Hour Automated Phone Center
800-343-0860

Fidelity Retirement Specialists
800-343-0860
Monday–Friday, 8:00 a.m. – midnight, EST

Workshops or Individual Counseling
800-642-7131

Visit TIAA and Fidelity Online

TIAA and Fidelity Investments websites provide a variety of tools and information, including:

- current information on fund descriptions, performance, and investment strategy to assist you in choosing your investment funds
- interactive worksheets and calculators
- check your account balance, change the funds you invest in, and transfer accumulations between funds
- request forms and many free publications
- information about other available products and services
Options When You Retire from U-M

1. Leave Your Money Where It Is

By leaving the accumulations in your U-M Basic Retirement Savings Plan, you postpone paying taxes on the contributions and earnings until you decide to take a distribution at a later date. The accumulations will continue to experience the investment performance of your chosen funds. In addition:

- You will have access to the many services TIAA and Fidelity offer to participants such as free publications, workshops, individual counseling, and their expert investment of your funds.
- You can transfer your money between funds within TIAA or Fidelity.
- You can transfer money between TIAA and Fidelity.

2. Rollover Your Accumulations

You may rollover your account to an IRA or to another eligible retirement plan at any age once you have retired. However, you may lose important tax benefits, such as the exemption to the IRS early withdrawal penalty. Consult with a qualified tax advisor.

3. Take a Cash Withdrawal.

Partial, total, and systematic cash withdrawals allow you to receive income only as you need it and provide a high degree of flexibility. Your remaining accumulations continue to be tax-deferred until you take a distribution, and will continue to experience the investment performance of your chosen funds. Keep in mind the following:

- Income tax is due on cash withdrawals.
- Your contributions and earnings are available for cash withdrawal at any age once you have terminated employment with the University.

4. Start an Annuity with TIAA

There is absolutely no requirement that you must choose an annuity from TIAA. However, when you retire, you may choose to receive a lifetime or fixed-period annuity from TIAA at any age. The amount of the annuity will be calculated based on variables such as your life expectancy, your age at the time the annuity option is taken, and whether a spouse-survivor option is chosen. Ask TIAA to calculate various scenarios for you; they will prepare the income projections at no charge. Alternatively, you may create your own custom income illustrations at the TIAA website.

5. Minimum Distribution at 70½

TIAA and Fidelity pay you the minimum amount of income you are legally required to take each year by the IRS under this payment program. The balance of your accumulations remains tax-deferred and continues to experience the investment returns of your chosen funds.
Rollovers

A rollover out of the U-M retirement plans allows you to move your TIAA and Fidelity Investment accumulations to another investment carrier through an IRA or another employer’s retirement plan. A rollover is considered to be a distribution that is followed by a rollover into another investment vehicle.

How to Rollover Assets Out of a U-M Plan

1. Contact TIAA or Fidelity Investments. Certain rollovers may be done via telephone on a recorded line or online at the vendor website.
2. If you are using a rollover form return it to TIAA or Fidelity.

TIAA Traditional

Accumulations in TIAA Traditional in the Basic Retirement Plan are not available for lump-sum cash withdrawals, rollovers, or transfers. These transactions occur over a nine-year period through a process called the TIAA Traditional Transfer Payout Annuity. Contact TIAA for more information. This limitation does not apply to TIAA Traditional accumulations in the 403(b) SRA or the 457(b) plan.

Other Considerations When Taking a Rollover

A rollover removes amounts from an employer’s retirement plan and eliminates all features, rights, and options available through the plan:

- Loss of Exemption to Age 59½ Early Withdrawal Penalty - If you terminate employment or retire from the university during or after the calendar year in which you reach age 55, the 10% IRS penalty for early withdrawals prior to age 59½ does not apply. This exemption to the penalty does not apply to an IRA. If you rollover your U-M retirement accumulations to an IRA and then take a distribution from the IRA prior to age 59½, this exemption to the penalty is no longer available to you.
- Bankruptcy and Creditors - Accumulations in qualified employer retirement plans like 403(b) and 401(k) plans have a certain protection from assigning your plan benefits to a third party like creditors under what is called “anti-alienation.” This protection is lost when you elect a rollover to an IRA.
- Waiver of Fees - Many fees are waived when you participate in an employer retirement plan. These include recordkeeping and account maintenance fees and minimum balance requirements to invest. When you elect an IRA rollover you often become subject to many of these fees that were waived through the U-M Retirement Plan.
- Low Cost Share Class – All TIAA mutual funds and several Fidelity mutual funds are offered at the lowest-cost share class through the U-M plan. These funds are not available to you through an IRA.
- Closed Funds - Some investment funds are open only to investors through an employer retirement plan. Your access to some funds may be closed off when you elect an IRA rollover.

Consult with a qualified tax advisor before rolling over funds.
Cash Withdrawals

You may elect a cash withdrawal at any age once you have retired from the University of Michigan. Retirement does not include being on a leave of absence, layoff (RIF), phased retirement, retirement furlough, 0% appointment, a period of non-appointment, or being on long-term disability.

Call the SSC Contact Center at 734-615-2000 to determine if you are eligible for a cash withdrawal or rollover if you were previously enrolled in the retirement plans and now have a 0% appointment.

Rehired Retirees and Rehired Former Faculty and Staff Members
You are eligible to take a withdrawal from the Basic Retirement Plan as a rehired retiree if you are not eligible to participate in the Basic Retirement Plan and you are age 59 ½ or older.

Types of Cash Withdrawals

Single-sum (partial) cash withdrawal

You withdrawal a portion of your accumulations and allow the balance to remain in the account to preserve its tax-deferred status. You may take further withdrawals as your needs indicate or convert the balance into one of the other income options.

Lump sum (total) cash withdrawal

If eligible, you may elect to receive your entire account balance in a single, lump sum payment. However, this may dramatically increase your tax liability and there will be no further income benefits available to you from the plan.

Systematic Cash Withdrawals

This allows you to create your own income plan by specifying the amount and frequency of payment (monthly, quarterly, annually, etc.). Payments continue until:

- You tell TIAA or Fidelity to stop;
- You change the amount of the payments;
- You convert the remaining accumulation to a lifetime annuity or to another income option such as minimum distribution;
- Your money (including earnings) runs out;
- You die (if you die while receiving systematic withdrawals, the remainder goes to your beneficiary).

You can change your request at any time, and there's no limit as to the number of times you can change a systematic withdrawal that's already under way. Plus, your remaining accumulations remain tax-deferred and continue to experience the investment returns of your chosen funds. It also allows you to postpone final decisions about annuitization.

TIAA Traditional

Accumulations in TIAA Traditional in the Basic Retirement Plan are not available for lump-sum cash withdrawals, rollovers, or transfers. These transactions occur over a nine-year period through a process called the TIAA Traditional Transfer Payout Annuity. Contact TIAA for more information.
Start an Annuity with TIAA

Lifetime Annuities

A lifetime annuity is the only income option that is guaranteed to last as long as you live. You can start a TIAA one-life or two-life annuity at any age once you have terminated employment with the University of Michigan. A lifetime annuity may be appropriate if you want a regular income to replace your salary once you have retired. It is also an irreversible arrangement. Once you begin receiving payments, you can’t stop them.

One-Life Annuity

With a one-life annuity, you receive an income for as long as you live. At your death, payments can continue to a designated beneficiary if you include a guaranteed period.

Two-Life Annuity

This option pays lifetime income to you and an annuity partner (spouse or any other person you name) for as long as either of you live. At the death of both you and your annuity partner, payments can continue to your designated beneficiary if you include a guaranteed period. TIAA offers three kinds of two-life annuities. All three are available to you if your spouse is your annuity partner; otherwise, your annuity partner’s age might restrict the use of some options.

- **Full Benefits to Survivor.** You and your annuity partner receive lifetime income. The income to your survivor doesn’t change at your death. This is the only option that doesn’t reduce income for the survivor when the annuitant dies. However, since it pays more to the surviving partner than the other two options listed below, the income payments are smaller.

- **Half Benefit to Second Annuitant.** You and your annuity partner receive lifetime income. If your annuity partner dies first, your income remains the same. If you die first, payments to your annuity partner continue at half the amount.

- **Two-Thirds Benefit to Survivor.** You and your annuity partner receive lifetime income. At the time of your death or your annuity partner’s death, income drops to two-thirds of the amount to the survivor. This is the only two-life annuity option that reduces your monthly income if your annuity partner dies first.

Guaranteed Periods

With a guaranteed period, if you die (under the one-life option) or both you and your annuity partner die (under the two-life option) during the guaranteed period, income continues to your beneficiary for the remainder of the period. If you and your partner both outlive the guaranteed period, no payments will be made to your beneficiaries when you and your annuity partner die. TIAA offers guaranteed periods of 10, 15, or 20 years. In some cases, federal tax law affects your choice of a guaranteed period. You are generally not allowed to select a period that would continue payments beyond your life expectancy, based on the Internal Revenue Service’s (IRS) mortality tables.

TIAA Traditional Transfer Payout Annuity

This option allows you to take distributions from TIAA Traditional accumulations in the Basic Plan in annual installments over 9 years. Each year, you’ll receive about 10% of the total amount you chose to withdraw. In addition, you can convert the value of your remaining payments to lifetime annuity income at any time. If you die while receiving income under the TIAA Traditional Transfer Payout Annuity, your beneficiaries can either receive the income for the rest of the period or take the commuted (discounted) value of the remaining payments in a lump sum.
TIAA Traditional Interest Payment Retirement Option (IPRO)

This option provides monthly payments drawn only from the current interest credited to your TIAA Traditional accumulation in the Basic Plan. Since only the interest is paid to you, your accumulation remains untouched. This option is available to retirees who are age 55 to 69½. In general, you must convert from the interest-only option to a lifetime annuity, a fixed-period annuity, or to the Minimum Distribution Option by April 1 following the year you turn 70½ — if you are no longer working — or following the year you retire or terminate, whichever is later.

Fixed-Period Annuity

A fixed-period annuity makes regular payments over a specific number of years (generally 2-30 years), which you choose in advance. By the end of the period, you will have received all of your principal and any earnings. If you live beyond this period, your annuity payments will not continue. If you die during the payment period, payments continue to your beneficiary. Fixed-period annuity payments of less than 10 years are subject to 20% federal tax withholding and may also be rolled over.
Minimum Distribution at 70½

The IRS requires that you begin receiving distributions from your retirement fund by April 1 of the calendar year following the calendar year you reach age 70½ once retired or terminated. If you are already over age 70½ when you retire or terminate, then you must take a distribution by April 1 of the following year.

Generally, 403(b) accumulations as of December 31, 1986 are grandfathered under a special rule. Distributions of these amounts do not have to begin until age 75 once retired or terminated. This grandfathering is forfeited for those accumulations that you rollover to an IRA. This special provision on grandfathering does not apply to qualified plans under Internal Revenue Code sections 401(a), 403(a), and 401(k).

When you elect this option, TIAA and Fidelity will calculate and pay you the minimum amount of income you are legally required to take each year. The balance of your accumulations remains tax-deferred and continue to experience the investment returns of your chosen funds.

This plan allows you to meet federal minimum distribution requirements without having to request payments each year or start a lifetime annuity. This may be an appropriate income plan if want to preserve your accumulations as long as possible and maximize benefits for your beneficiaries.
Income Tax on Withdrawals

Retirement contributions that were made with tax-deferred dollars will be subject to Federal income tax requirements when you take a distribution from your account.

TIAA and Fidelity are required by federal regulations to withhold 20% from certain types of distributions. This is not a penalty; it is a federal income tax withholding at the time of distribution. When you file your taxes for the year, you may owe more or less, depending on your final tax liability.

The following types of distributions are subject to the mandatory 20% withholding and may be rolled over to an IRA or another type of retirement plan:

- Cash withdrawals (single sum, lump sum and systematic).
- TIAA Traditional Transfer Payout Annuity.
- Fixed-period annuities of less than 10 years.
- TIAA Traditional Interest Only payments.
- TIAA Retirement Transition Benefit.

The following types of distributions are not subject to the mandatory 20% withholding:

- TIAA lifetime annuities.
- Fixed-period annuities of 10 years or longer.
- Minimum distribution payments.
IRS 10% Penalty

The IRS imposes a 10% early withdrawal penalty if you take a distribution from a qualified retirement plan, such as the Basic Retirement Plan or 403(b) SRA, prior to age 59 ½, unless an exception is met. If an exception is not met, you must pay the penalty each time you withdraw funds before you are age 59½.

The penalty does not apply to distributions of your contributions and earnings from the U-M 457(b) Deferred Compensation Plan.

The 10% penalty is not withheld at the time of the distribution; you pay it when you file your federal income tax return. TIAA or Fidelity will issue Form 1099-R to you for the distribution at the end of the year. You must include the 1099-R with your federal tax return.

Exceptions to the 10% Penalty

Exceptions to the IRS penalty are listed below. Note that there are additional exceptions to the penalty, some of which only apply to IRA distributions, which are not listed below. Consult with a qualified tax adviser if you have questions.

- You terminate employment from the university during or after the calendar year in which you reach age 55. Important: This exception to the penalty does not apply to an IRA. If you rollover your U-M retirement accumulations to an IRA and then take a distribution from the IRA prior to age 59½, this exception to the penalty is no longer available to you.
- You terminate your employment at the university and take the distribution as a series of payments (at least one every year) based on your life expectancy (or the life expectancy of you and your annuity partner). The payments must be substantially equal in amount and must continue without change (unless you become disabled or die) for five years or until you reach age 59½, whichever comes later.
- You are an active-duty military reservist. Military reservists called to active duty can receive payments from their individual retirement accounts, 401(k) plans and 403(b) tax-sheltered annuities, without having to pay the early-distribution tax.
- You become totally and permanently disabled.
- Qualified retirement plan distributions used to pay for tax-deductible medical expenses that exceed 7.5% of your adjusted gross income. This exception does not apply to distributions made from an IRA for this purpose.
- Qualified retirement plan distributions made to an alternate payee under a Qualified Domestic Relations Order (QDRO). This exception does not apply to distributions made from an IRA for this purpose.
- In the event of your death.

IRS Form 5329

If you qualify for one of the exceptions to the early withdrawal penalty, you may need to file IRS Form 5329 with your federal return in order to claim the exception to the penalty. Part I, Line 2 of the form allows you to list a code indicating which exception to the penalty you are claiming. You can download IRS Form 5329 along with the instructions for completing the form and the codes to claim an exception to the penalty by visiting the IRS website at: irs.gov
**Michigan Income Tax**

Michigan tax law may permit you to subtract qualifying pension benefits included in your adjusted gross income from Schedule I of the Michigan MI-1040 tax form. This reduces your income that is subject to Michigan income tax. The amount you may subtract depends on the source of the benefit (public versus private retirement plans).

Pension benefits from a public retirement plan, such as the University of Michigan Basic Retirement Plan, are generally an allowed subtraction. This allows you to subtract TIAA and Fidelity distributions from the Basic Plan on Line 12 of Schedule I of the Michigan MI-1040 tax form.

However, you cannot subtract distributions attributable to:
- Additional or supplemental contributions and earnings you made to the Basic Retirement Plan (those made in addition to your 5% contribution necessary to receive the U-M 10% matching contribution).
- Contributions and earnings you made to the Supplemental Retirement Account or SRA.
- Contributions and earnings you made to the U-M 457(b) Deferred Compensation Plan.

In addition, your ability to take a subtraction may be limited if you also receive benefits from a private pension. The booklet for the Michigan MI-1040 provides instructions for Line 12 to determine to what extent the subtraction may be taken for both public and private retirement plan benefits.

As always, you should seek expert tax advice for your own tax situation.

For more information, contact:

**Michigan Department of Treasury**
Lansing, MI 48922

Income Tax Information
800-487-7000

[ michigan.gov/treasury ]

Reference:
Record Keeping Numbers

TIAA and Fidelity Plan Numbers

TIAA and Fidelity assigned record keeping numbers that identify and distinguish the Basic Retirement Plan, 403(b) SRA and 457(b) plans from each other. You will be asked to supply the plan numbers when you elect a cash withdrawal, rollover, or other income option and identify from which plan you are enacting a transaction (i.e., from which plan you are taking a cash withdrawal or rollover, etc.).

<table>
<thead>
<tr>
<th>Plan Name and Types of Contribution in the Plan</th>
<th>TIAA Plan Number</th>
<th>Fidelity Investments Plan Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Michigan 403(b) Basic Retirement Plan</td>
<td>101010</td>
<td>72104</td>
</tr>
<tr>
<td>• Your contribution as a voluntary participant on all eligible earnings.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Your contribution on earnings up to the FICA wage base ($128,700 for 2018) if you are a compulsory participant (you are age 35 or older, have at least two years of service as a regular faculty or staff member, and have a 100% appointment).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• All U-M contributions made through 6/30/1989.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Michigan 401(a) Basic Retirement Plan</td>
<td>101011</td>
<td>86503</td>
</tr>
<tr>
<td>• Your contribution on earnings exceeding the FICA wage base if you are a compulsory participant in the plan effective 7/1/1989 or later.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• All U-M contributions effective 7/1/1989 and later.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Michigan 403(b) Supplemental Plan (SRA)</td>
<td>101013</td>
<td>72103</td>
</tr>
<tr>
<td>• An elective deferral you make as a fixed-dollar amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• There are no U-M contributions in this plan.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University of Michigan 457(b) Deferred Compensation Plan</td>
<td>101012</td>
<td>66806</td>
</tr>
<tr>
<td>• An elective deferral you make as a fixed-dollar amount.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• There are no U-M contributions in this plan.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Prepared by
Benefits Administration Office
University of Michigan
Wolverine Tower – Low Rise G405
3003 South State Street
Ann Arbor, MI 48109-1278

Phone 734-615-2000 or 866-763-7657 (toll free)
Fax 734-936-8835
Web hr.umich.edu/retirement-savings-plans

The Benefits Office is a unit of University Human Resources (UHR)

Laurita Thomas
Associate Vice President for Human Resources

Richard S. Holcomb Jr.
Senior Director for Benefits

November 2017

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Nondiscrimination Policy Statement
The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, institutional.equity@umich.edu. For other University of Michigan information call 734-764-1817.