



With the House and Senate both flipping from Republican to Democratic majority in January, the Governor has held off on attempting major deals during this lame-duck session. According to [Bridge Michigan](#), however, repeal of the 2011 tax on retirement income is at the top of the Governor's list for 2023.

"Whitmer has called for repeal of the so-called 'pension tax' [since her 2018 campaign](#) and last year proposed a three-year phase out of the 2011 law that expanded taxation of retirement income and pension benefits. The governor's [plan](#) would again exempt all public pensions and restore deductions for other retirement income, including private-sector pensions, IRA withdrawals and the employer match portion of 401Ks," Bridge reported.

We saw a number of tax relief bills proposed from both sides of the aisle in 2022, but the two parties were ultimately unable to compromise on a deal. MARSP continues to support all efforts to alleviate the taxation of seniors' retirement income and is ready to engage new and returning legislators in 2023.

**Once legislators are staffed and in their offices again, MARSP will need YOUR help in continuing advocacy efforts!** You play a key part in introducing your new legislators to MARSP and encouraging repeal of the tax on retirement income. Stay tuned for future communication on how you can best advocate as a member of MARSP!

In the meantime, we encourage you to contact your sitting legislators and thank them for their service! If you are unsure who your current legislators are, [MARSP's Advocacy page](#) can help you find them and their contact information.



As members of the Michigan Public School Retirement System (MPERS), many of you will name a pension beneficiary, often a spouse. Naming a beneficiary lowers the amount that you receive each month.

In the event that your pension beneficiary passes before you do, you can go back to what's known as the "straight life" amount. "Straight life" means that you have **no** beneficiary and choose to receive your pension for your lifespan.

Here are the steps you should take to manage your pension after a beneficiary passes:

- 1. Contact ORS to revert to straight life.**  
ORS administers your pension and handles the cancellation of insurance for your beneficiary. ORS will require a death certificate to initiate changes to your plan.  
  
*Please note that you cannot change your beneficiary, with new spouses being the exception. You may name your new spouse as a beneficiary after 6 months of marriage, but before 12 months. Click [here](#) for more details.*
- 2. Purchase death certificates.**  
In general, you should get about a dozen death certificates to provide entities that assist in closing out the estate. Cost is minimal, and it's easier to request these copies earlier in the process.
- 3. Contact your Social Security Administration office.**  
You may be eligible for a spousal payment or survivor's benefits. Learn more [here](#).
- 4. Contact MARSP.**  
Reach out to MARSP by phone or email so we can update our records.



**Don't miss it! Register TODAY for the National Parks of America Tour**  
**August 25 – September 5, 2023**

Experience the grandeur of the American West on this 12-day journey through seven cherished national parks and monuments.

Your journey begins in Arizona, where you'll observe the vast geological wonder that is the Grand Canyon. From here, you'll make your way to Yellowstone, where you'll explore iconic sites like Old Faithful and Yellowstone Lake. After a breakfast cruise on Lake Powell, you'll marvel at the magnitude and color of Zion's cliffs and the hoodoos and spires at Bryce Canyon. After 2-night stays in Springdale, Utah and Jackson Hole, Wyoming, you'll drive through the Bighorn Mountains and the great Sioux Nations Territory before arriving at Mt. Rushmore and Crazy Horse Monument. You'll end your journey with a local Lakota Native American dinner and an introduction to the Lakota way of life, past and present.

Highlights for this trip include Scottsdale, Grand Canyon, Lake Powell, Bryce Canyon, Zion, Salt Lake City, Jackson Hole, Grand Teton & Yellowstone National Parks, Old Faithful, Sheridan, Bighorn Mountains, Crazy Horse Memorial, and Mount Rushmore!



Seats are limited and filling fast! If you have any questions about the Travel Program, please call us at [1-888-960-4022](tel:1-888-960-4022) or email [staff@marsp.org](mailto:staff@marsp.org).

- View National Parks Itinerary
- View ALL 2023 Travel Destinations!
- Travel Program FAQ



Did you know blurred vision is more likely to occur in winter when the atmosphere is cooler? Symptoms of temporary blurred vision, especially if you already have issues with dry eyes, can be potentially dangerous. Fortunately, there are ways to alleviate this condition.

[Click here](#) to read AMBA's recent blog post on how to relieve dry eyes and blurred vision.

❄️ MARSP Holiday Office Closure ❄️

The office will be closed from Thursday, December 22, 2022 - Tuesday, January 3, 2023. Staff will respond to any phone or email messages after January 3rd.