



Your Retirement Guide:
**A Step-by-Step
Checklist** 

**POWER
YOUR
FUTURE**



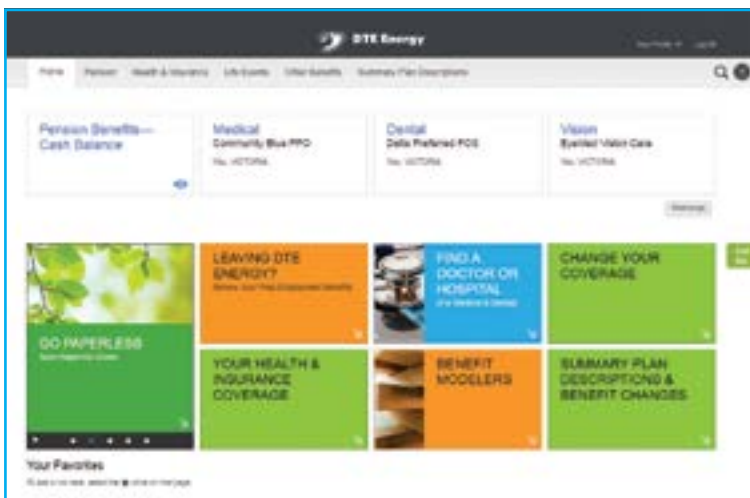


Retirement is a big step. You will be asked to make many important decisions about your DTE Energy (the “company”) benefits over the next few weeks and months. This easy-to-use guide takes you step by step through the DTE Energy retirement process. It also gives you information about some of the other things you need to know, do and consider to make sure that your retirement starts off right.

Getting Started

Your first step is to notify the company of your retirement by contacting HR at **313-235-9235** within 90 days prior to retirement. You can also send an email to retire@dteenergy.com. Your retirement from active employment cannot be effective until you notify the company in this manner.

Once you take this step, you’re ready to start the retirement process outlined in this retirement guide. **It’s a good idea to start your retirement process about three months before you want to stop working.** This will give both you and DTE Energy enough time to get everything in place for a smooth transition.



In many cases, you can complete the entire retirement process online by logging on to the **Your Benefits Resources™ Center** website at www.ybr.com/dteenergy.

Our goal is to make the retirement process easy, convenient and hassle free. So if you need help with your online application or you prefer to complete a paper application, you may call a retirement specialist at **1-866-899-4DTE (4383)** at any time. That specialist will be your single point of contact for the entire process and will work with you—using the online retirement process and/or this retirement guide—until you retire.

Completing the Retirement Process

We understand how important your retirement decisions are. Whether you complete all required steps online or work with a retirement specialist, you’ll have the support you need to understand:

- How to pick a retirement date that maximizes the benefits you are eligible to receive from DTE Energy;
- What your benefit options are;
- The forms and information you may receive in the mail about your benefits; and
- What action steps you need to take and when.

TIP: ENROLL IN MEDICARE THREE OR MORE MONTHS BEFORE YOU RETIRE

If you or any of your covered family members will be Medicare-eligible when you retire, **it’s very important that you enroll in Medicare Parts A and B at least three months (preferably even more) before your retirement date.** This helps to avoid late enrollment penalties and gaps in coverage.

Your Retirement Action Checklist

Use this checklist to keep track of what you need to do as you work through the retirement process.



Enrolling in Medicare (if eligible)	
Medicare See page 9 for more information.	WHAT YOU NEED TO KNOW Important: If you and/or your dependents are eligible for Medicare (age 65 or older or disabled), enroll in Medicare three or more months before your retirement date to ensure that your benefits will begin when you need them and to avoid possible premium penalties. Whether you are covered under the DTE Energy medical plan or other supplemental coverage, your plan will work in conjunction with Medicare, and your benefits are determined as if you have both Part A and Part B coverage as soon as you are eligible. Although Medicare gives you the option of enrolling in Part B, when you retire, if you and/or your dependents are eligible for Part A and Part B, you and/or your dependents must enroll in both Part A and Part B coverage to maximize your DTE Energy or other supplemental medical benefits. WHAT YOU NEED TO DO <input type="checkbox"/> Enroll in Medicare before you and/or your dependents reach age 65 or when eligible if disabled. Note: It is important to enroll three or more months before your retirement date. HOW TO DO IT <input type="checkbox"/> Visit www.socialsecurity.gov or call 1-800-772-1213. <input type="checkbox"/> For information about Medicare, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

Your DTE Energy Benefits	
Pension Plan	WHAT YOU NEED TO KNOW <input type="checkbox"/> If you are vested in the Pension Plan, you will get a pension benefit. Important: Choose Your Retirement Date Carefully. Your age and years of service could have a big impact on the amount of your Pension Plan benefit. Your retirement specialist can give you the information you need to help you make the decision that is right for you. WHAT YOU NEED TO DO <input type="checkbox"/> Notify the company of your retirement no earlier than 90 days before your intended retirement date. <input type="checkbox"/> Choose the type of payments you want, as well as how and when you want to receive them. <input type="checkbox"/> Return the required forms before your retirement date to make sure that your payments will not be delayed. <input type="checkbox"/> Have your bank or other account information available to set up direct deposit. HOW TO DO IT <input type="checkbox"/> Notify the company of your retirement by contacting HR at 313-235-9235 within 90 days prior to retirement. You can also send an email to retire@dteenergy.com . Note: Notice of active retirement from the company cannot be made online or through a retirement specialist. <input type="checkbox"/> Visit www.ybr.com/dteenergy or call your retirement specialist at 1-866-899-4DTE (4383) for details about applying for your Pension Plan benefit.

TIP: REMEMBER YOUR USER ID AND PASSWORD

For your security, you will need your User ID and password to work with a retirement specialist or access personalized information or modeling tools on **Your Benefits Resources Center**. If you do not remember them, visit www.ybr.com/dteenergy or call 1-866-899-4DTE (4383) to request new ones. Do not forget your User ID and password—you will need them to call or log on after you have retired, too.



Your Retirement Action Checklist *(continued)*

Your DTE Energy Benefits	
<p>401(k) Savings Plan</p>	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your Savings Plan contributions stop. <input type="checkbox"/> You must pay back plan loans in a lump sum or begin making monthly payments directly to Empower Retirement™ Plan Services within 90 days of your retirement date, or the outstanding balance will become taxable income to you. <input type="checkbox"/> You can leave your money in the plan (if your account balance is at least \$1,000), take some or all of it in cash or DTE Energy stock, or roll over some or all of it into an IRA or another tax-qualified employer plan. <input type="checkbox"/> You will continue to choose how any money you leave in the plan is invested. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Choose how and when you want to take money out of the plan. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> You can reach Empower Retirement™ Plan Services 24 hours a day, seven days a week, at www.retireonline.com, or by calling 1-800-345-2345.
<p>Medical and Dental Benefits</p>	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> If you or any of your covered dependents are pre-65 at retirement, you will stay in the DTE Energy retiree medical plan until all covered family members are eligible for Medicare Part A based on age. Eligibility for Medicare Part A based on age means coverage begins the first of the month of the 65th birthday, or if the birthday is the first of the month, it means the first of the prior month. If you and all of your covered dependents are eligible for Medicare Part A based on age at your retirement, you will be eligible to participate in the RHA Program on the first of the third month after the date of your retirement. <input type="checkbox"/> The DTE retiree medical benefits work in conjunction with Medicare when you reach age 65. It is important to sign up for Medicare to receive full plan benefits. (See page 9.) <input type="checkbox"/> If you are enrolled under the DTE Energy retiree medical plan, your monthly premium will be deducted from your monthly pension payment. If you will not be getting pension payments or if your payment does not cover your premium amount, you will be billed, or you can sign up for direct debit. If you participate in the RHA Program, you and your eligible covered family members may be eligible for an allocation into a Retiree Reimbursement Account (RRA) from DTE Energy to help cover your qualified medical costs. You will receive information on how to use your RRA several weeks before your participation in the RHA Program begins. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Determine your eligibility; will you and your family stay on the DTE Energy retiree medical plan or go to the RHA Program? <input type="checkbox"/> If you will be eligible for coverage in the DTE Energy retiree medical plan, you may enroll once you have made your pension choices. If you are eligible for the RHA Program, you will receive materials on how to enroll in the mail after your actual retirement date. <input type="checkbox"/> If you are eligible to enroll in the DTE Energy retiree medical plan, have your bank or other account information available to set up direct debit if you choose to defer your pension. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> To Enroll in the DTE Energy plan, visit www.ybr.com/dteenergy or call your retirement specialist. <input type="checkbox"/> If you and all of your covered dependents are eligible for Medicare Part A based on age, RHA will be sending you additional information.

TIP: USE DIRECT DEPOSIT AND DIRECT DEBIT

Direct deposit makes receiving retirement plan payments easy and convenient. Direct debit gives you a hassle-free way to pay insurance premiums. To set up direct deposit or direct debit, have your bank or other account information available as you work through the retirement process. **Note:** Direct debit is available only if you do not have enough funds in your pension to cover the healthcare costs.



Your Retirement Action Checklist *(continued)*

Your DTE Energy Benefits	
Vision, Healthcare Spending Account and Dependent Care Spending Account	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coverage ends on your retirement date. <input type="checkbox"/> You have until March 31 of the year after you retire to submit spending account claims for expenses you incurred before your retirement date. <input type="checkbox"/> You may temporarily continue your vision and/or Healthcare Spending Account coverage through COBRA (see below). <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Submit Spending Account claims if applicable. <input type="checkbox"/> See COBRA (below). <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Visit Your Benefits Resources Center at www.ybr.com/dteenergy or call a customer service representative at 1-866-899-4DTE (4383) for details on how to submit Spending Account claims. <input type="checkbox"/> See COBRA (below).
COBRA	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> If you decide not to enroll for medical coverage through DTE Energy or another supplemental plan or dental benefits, or are not eligible, you may temporarily continue your health and dental coverage—as well as your vision coverage and your Healthcare Spending Account participation—through COBRA. Your Dependent Care Spending Account participation cannot be continued through COBRA. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Decide if you want COBRA coverage. <input type="checkbox"/> Enroll when you receive your COBRA enrollment materials in the mail. All retirees will receive this mailing. <input type="checkbox"/> Have your bank or other account information available to set up direct debit. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Visit www.ybr.com/dteenergy or call your retirement specialist.
Life Insurance	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Supplemental and dependent life, business travel accident, and accidental death and dismemberment insurance coverage end on your retirement date. <input type="checkbox"/> You may convert life insurance coverage that does not continue into retirement to an individual policy within 30 days of your retirement date. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Decide if you want to continue your current coverage. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact Prudential at www.prudential.com or 1-877-889-2070 to convert current coverage.
Disability	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Short- and long-term disability (LTD) and AD&D coverage ends on the day you retire. Note: If you are already receiving LTD benefits, that coverage coordinates with your Pension Plan benefits.

Your Retirement Action Checklist *(continued)*

Your DTE Energy Benefits	
Long-Term Care (Voluntary Benefit)	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> You may continue this coverage by paying premiums directly to the insurance carrier. <input type="checkbox"/> If you do not continue your coverage, it may be difficult or even impossible to enroll in another program with comparable benefits and costs. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Decide if you want to continue your coverage. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact John Hancock at 1-800-437-6129.
Other Voluntary Benefits: Group Home and Auto Insurance	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your retirement does not affect your current voluntary benefits. <input type="checkbox"/> You may enroll in voluntary benefits as a retiree. <input type="checkbox"/> You will be billed each month by the provider for the cost of your voluntary benefits coverage. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Review the voluntary benefits options. If you are enrolled in an option, decide if you want to continue your enrollment. If you are not enrolled, decide if you want to enroll. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact MetLife at 1-800-438-6388.
Vacation	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Any unused current year accrued vacation days and deferred vacation days will be paid out to you.
Retiree Programs	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> You are eligible for the following programs as of your retirement date: gifts, awards, discounts and credit unions. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Decide which programs you would like to participate in or join.





Your Retirement Action Checklist *(continued)*

Other Resources and Action Steps	
Social Security	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> You may begin receiving a reduced benefit as early as age 62; you will receive a full benefit between the ages of 65 and 67, depending on your birth date. Delaying your benefits until after your earliest full benefit age may increase the amount of your monthly benefit. <p>Important: Apply for Social Security benefits three months before you want to begin receiving benefits to ensure that your benefits will begin when you need them.</p> <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Apply for benefits. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Visit www.socialsecurity.gov or call 1-800-772-1213.
Pension and Savings Plan Benefits From Past Employers	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Are you eligible for pension plan benefits from past employers? <input type="checkbox"/> Do you have balances in past employers' savings plans? <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Factor these benefits into your planning. <input type="checkbox"/> Decide how and when you want your benefits paid. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact your past employers and/or financial institutions.
Personal Savings	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your personal savings, including bank accounts, IRAs, brokerage accounts, and other investments, are another important source of retirement income. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Factor these savings into your planning. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact your financial advisor.
Estate Planning	<p>WHAT YOU NEED TO KNOW</p> <ul style="list-style-type: none"> <input type="checkbox"/> An estate plan enables you and your beneficiaries to get the maximum value from your hard-earned money both before and after your death. <input type="checkbox"/> You should consider having a will, living trust, durable power of attorney, power of attorney for healthcare, and/or a living will. <input type="checkbox"/> Estate planning is for everyone, not just for wealthy people. <p>WHAT YOU NEED TO DO</p> <ul style="list-style-type: none"> <input type="checkbox"/> Gather and review all your financial records, current will, etc. <p>HOW TO DO IT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contact a lawyer and a financial advisor.

Your Retirement Plan Payment Options

You may be asked to choose among several Pension Plan and Savings Plan payment options as part of the retirement process. Note, however, that not all of the options are the same for both plans, or even for all participants in either plan. For example, lump-sum payments can be taken from the Savings Plan by any participant, but lump-sum payments cannot be taken by every Pension Plan participant.

Your retirement specialist can help you understand your options and the tax rules that may apply. Because these rules are very complex, you should consider talking with a qualified financial advisor about your personal situation.

You will have to pay income taxes on your Pension Plan payments and any pre-tax money or earnings you take out of the Savings Plan. (Different rules apply to after-tax and Roth contributions and earnings.) Under current federal law:

- You can continue to defer income taxes until you reach age 70½ by rolling over lump-sum payments into an IRA or another tax-qualified plan.
- Twenty percent of lump-sum payments must be withheld for tax purposes unless you roll them over directly into an IRA or other eligible retirement plan. The amount that is withheld will be subtracted from what you owe in income taxes for the year in which you took the lump sum.
- If you leave the company before you reach age 55 and do not roll over a lump sum that you take before you are 59½, you may owe an extra 10% tax penalty on top of regular income taxes.

Here are some things to consider as you think about what types of payment options might be best for you:

If You:	What to Consider
Defer Payment	<input type="checkbox"/> Can you live comfortably now if you defer your benefits? Can your personal savings or other sources of income meet your needs in the meantime?
Take a Lump-Sum Payment (if applicable)	<input type="checkbox"/> If you take your payment in cash, how will the income tax liability and possible penalties affect your retirement security? <input type="checkbox"/> What are the benefits of rolling over the lump sum directly into an IRA? Will tax-deferred growth improve your retirement security? Will you be in a lower tax bracket in a few years and be able to pay lower taxes on the money you withdraw from an IRA at that time?
Take a Single Life Annuity	<input type="checkbox"/> You will receive a monthly payment for the rest of your life, and payments will end when you die. <input type="checkbox"/> Are you married? Do you have dependents? Will choosing this option hurt their financial security after your death? Do you have life insurance or other income or savings that will support them?
Take a Joint and Survivor Annuity	<input type="checkbox"/> You will receive a monthly payment for the rest of your life. When you die, your beneficiary will receive a percentage of your monthly benefit for his or her lifetime. <input type="checkbox"/> Your monthly benefit will be lower than the amount you would receive with a Single Life Annuity. The benefit amount depends on your age, the beneficiary's age, and the percentage of the benefit that will be paid to the beneficiary when you die.
Fail to Make an Election	<input type="checkbox"/> If you fail to elect a Pension Plan payment option, you will be considered to have elected to defer payment until the later of age 65 or the date you retire. You may affirmatively elect to defer Pension Plan payments until the later of age 70½ or the date you retire. If you fail to elect a Savings Plan payment option, you will be considered to have elected to defer payment until the earlier of the date you affirmatively elect to begin payments or the date you attain age 70½.



Your Medical Coverage and Medicare

Medicare is a federal health insurance program for people who are age 65 and older, or disabled with Social Security disability benefits, or have end stage renal disease. It has three parts:

- **Part A**, which covers hospital stays, care in skilled nursing facilities, home healthcare, hospice care and blood transfusions. Everyone who is eligible for Medicare gets Part A; there is no charge for it.
- **Part B**, which covers doctors' services, outpatient hospital care, and some medical supplies and equipment. It also covers some services that Part A does not cover, such as certain physical and occupational therapy and home healthcare services. Part B has a monthly premium that is deducted from your monthly Social Security benefits.
- **Part D**, which provides prescription drug benefits to eligible seniors and other individuals with disabilities.

Whether you are covered under the DTE Energy medical plan or other supplemental coverage, your plan will work in conjunction with Medicare, and your benefits are determined as if you have both Part A and Part B coverage as soon as you are eligible. **Although Medicare gives you the option of enrolling in Part B, when you retire, if you and/or your dependents are eligible for Part A and Part B, you and/or your dependents must enroll in both Part A and Part B coverage to maximize your DTE Energy or other supplemental medical benefits.**

Note: If you are an active employee age 65 or older, you don't need to enroll in Part B until you retire.





Prescription Drug Coverage—
Applicable for Coverage Under the DTE Energy Medical Plan Only

Medicare offers prescription drug coverage (Part D). Unlike Medicare Part A and Medicare Part B, enrollment in Medicare Part D is not automatic. If you decide to take the Medicare prescription drug benefit, you will need to enroll through a prescription drug plan. Prescription drug plans are offered by private companies, such as health insurers, and by some employers who contract with Medicare. DTE Energy has determined that the prescription drug coverage option(s) listed in the Creditable Coverage section of your Creditable Prescription Drug Coverage Notice is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

It is important for you to know that you cannot receive benefits from a Medicare Part D prescription drug plan and DTE Energy's prescription drug plan at the same time. If you do decide to enroll in a Medicare prescription drug plan, be aware that you will no longer have prescription drug coverage through DTE Energy. DTE Energy's prescription drug coverage will be reinstated if Medicare prescription drug coverage is dropped.

Please refer to your Creditable Prescription Drug Coverage Notice for more details.

Important!

If you are covered through the RHA Program or you have other supplemental medical coverage, you will receive additional information about how your plan's prescription drug coverage works with Medicare and any steps you need to take.

Questions?

If you have questions or would like more information about Medicare, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227)**. To enroll, visit the Social Security Administration website at www.socialsecurity.gov or call **1-800-772-1213**.

Your Last Day at Work...**A To-Do List**

Here is a list of what you need to do before you leave work on your last day.

- Complete and submit your expense reports.
- Cancel your subscriptions.
- If you are a leader, complete or update employee evaluations.
- Return the following to your leader:
 - ID card
 - Remote access card
 - Parking ID
 - Credit card
 - Phone card
 - Keys (building, desk, cabinets, vehicles, storage, etc.)
 - Cell phone, BlackBerry, pager
 - Computer, laptop, printer, fax machine
 - Software
 - Office supplies
 - Company car

TIP: REMEMBER TO REPORT ADDRESS CHANGES

After you retire, do not forget to let DTE Energy know when your address changes. To report an address change, visit **Your Benefits Resources Center** at www.ybr.com/dteenergy or call **1-866-899-4DTE (4383)** and ask to speak with a representative. Your permanent address will be used for tax purposes and for any mailings from DTE Energy, including notification of movement into the RHA Program. You will need your User ID and password.



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YOUR
FUTURE**

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