



Your Guide to A Prosperous Retirement.

No matter how much you love your job, it's always fun to daydream about what your life might look like post-retirement. Maybe you'll spend your days golfing, traveling the world, or simply spending time with the people you love! Whatever your passion, we want to be sure that you are preparing now and making the best financial decisions for your future.

This winter, set yourself up for retirement success by familiarizing yourself with the NEMR Retirement Savings Plan. In 2016, we will be moving from our current provider, Principal Financial, to one of the nation's most respected retirement leaders- Empower Retirement.

As the second largest retirement provider in the US, Empower Retirement is a synergistic organization backed by some of the biggest names in the industry- J.P. Morgan Retirement Services, Putnam Retirement, and Great-West Retirement Services! You can rest assured that your investments will be in good hands with their trusted team of financial experts.

With the most user-friendly technology, a wider variety of fund options available, and a substantial cost reduction, switching to Empower allows NEMR to meet your growing needs.

Empower also boasts:

Individualized service- 96% of the 32,017 plans we handle have less than 500 participants; 84% of the plans we handle have less than 100 participants

High resources to participants ratio- Empower's plentiful resources allow them to freely allocate resources to a smaller pool of participants.

Longstanding reputation as a leader in their industry- Empower is the second largest record keeper in the nation. With over 7.5 million members, they provide retirement benefits to a pool of members that is, in some cases, more than three times the amount of their competitors!

NEMR will be on site in January and February to conduct informative education sessions and answer any questions you may have. While you don't need to do anything to benefit from our



new partnership with Empower, stay tuned for announcements regarding upcoming plan notifications.

This December, enjoy the holiday season while we focus on overseeing the movement of your retirement plan assets. Swing into the new year with a new and improved retirement provider!

