

Your retirement plan is getting an upgrade!

Your retirement account will be updated in late November 2023.

Your account will automatically transfer to Mercer Wise supported by Empower on **December 1, 2023**, and you will regain access to the plan the week of **December 11, 2023**.

What you can look forward to

- Your account transferring automatically
- Communications with additional details will be sent by email on October 23, 2023, and by mail on October 27, 2023
- The same Empower planning tools and mobile app but a new website and phone number: **mercervise.com** and **833-637-2379 (MER-CERW)**
- A refreshed investment lineup with competitive investment expenses



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More information about the upgrade to your retirement plan

Welcome to the Mercer Wise 401(k) Plan!

Your employer has selected Mercer to manage your retirement plan, which means Mercer will provide you with extensive resources, deep expertise and quality investment solutions to help you achieve your financial goals for retirement and beyond.

The Mercer Wise 401(k) plan is a holistic retirement savings solution that provides participants with quality plan features and high-quality investment options. Mercer has selected Empower Retirement as the recordkeeper for Mercer Wise.

Mercer has been in the 401(k) business for more than 45 years, and they are one of the world's largest benefits consulting firms.

Important dates to note:

November 15, 2023 – November 28, 2023

Investment election window

Log on to *mercerwise.com* during this time if you don't want your account balance and future contributions to transfer to a Target Date Retirement Fund.

November 28, 2023

Deadline for account changes

November 28, 2023, at 4 p.m. Eastern time

Transition period begins

You will have limited access to your account. This "quiet period" will give us time to transfer your plan's administrative records. Payroll deductions and any matching contributions will continue during the blackout period and will be reflected in your account when the quiet period is complete.

Week of December 11, 2023

Transition period is expected to end

Once the quiet period has ended, you will have full access to your account online and by phone.

Important notices

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