

December 19, 2025

First Name Last Name

Address Line 1

Address Line 2

Address Line 3

Changes are coming to your MERS plan(s) in 2026!

Dear (first name),

We've selected a new recordkeeper partner, Empower. In **March 2026**, your MERS plan(s)* will automatically transition recordkeepers from Alerus to Empower. **No action** is required on your part.

Better together

You will continue to have MERS at your side, but now with the added strength of Empower's industry-leading tools and services. Together, we are creating a stronger team focused on delivering greater account security, more efficiency, and enhanced resources to support your financial future.

This partnership was built with your needs in mind, and we are confident your retirement journey will be brighter because MERS and Empower are working together.

What to expect

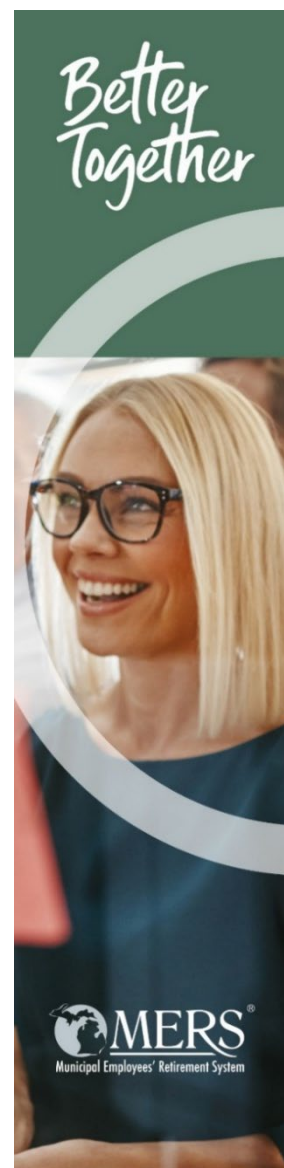
In January 2026, the MERS team at Empower will send you transition details including key dates, fund information, how your account will transfer, and who to contact with questions.

- If you have an email address on file, look for an **email** from our partner Empower from one of these trusted email addresses
no-reply@workspace-updates.empower.com or
noreply@workspace.empower.com.
- Otherwise, check your **mailbox** at your home address.

We're excited about this change and can't wait to share more information with you about our new partner in January!

Sincerely,

MERS of Michigan



*This recordkeeper transition impacts MERS 401(a) Defined Contribution Plan (including the DC portion of the Hybrid Plan), 457 Program, Health Care Savings Program, and IRA. This transition does not impact MERS Defined Benefit Plan.