



TOOLS TO USE. TOOLS FOR CHANGE.



TOOLS TO GROW. TOOLS FOR YOU.

# PLAN SMART.

TOOLS TO USE,  
TOOLS FOR CHANGE,  
TOOLS TO GROW.

TAKE FULL ADVANTAGE OF YOUR TOOLS AND RESOURCES.



## SMITH HAYES

Bryan Schneider, a Senior Vice President at SMITH HAYES Advisers, Inc. is the financial advisor to NMC's Plan. He is available to assist NMC employees with questions related to how the Plan works, the investment options, as well as the best way to request and receive account information. Additionally, he can provide information on how to roll money into or out of the Plan. Bryan is located in Omaha, Nebraska and can be reached locally at 402-392-7891 or toll free at 866-865-1700. His email address is bschneider@smithhayes.com.

## FREE ONLINE ADVICE

Are you on track to reach your retirement savings goals? Are you contributing the right amount, investing in the right funds? Get help in answering these questions and more with free, personalized advice from Morningstar Retirement Manager™.

To get started with Morningstar Retirement Manager:

- Log on to [mylife.newyorklife.com](http://mylife.newyorklife.com) and go to the My Retirement tab
- Select "Retirement Planning Tools" from the "Dig into the Details" menu
- Click the Morningstar "Power Up Your Retirement Plan" banner

In three easy clicks, you'll begin...Morningstar Retirement Manager reviews your current situation and gives you a personalized retirement strategy to help you reach your goals.

## TOOLS TO USE.



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## TOOLS FOR YOU.

The Nebraska Machinery Company 401(k) Profit Sharing Plan (the "Plan") is a valuable benefit designed to help you achieve a financially secure retirement. Are you taking advantage of all the Plan has to offer?

No matter where you are on the road to retirement, the things that are important to you today will probably always matter. Whether you've just started your career or are nearing retirement...It's never too early or too late to plan smart and take steps toward a more secure financial future.

This guide offers tools to help get you started and to keep you going along the way.

- MYLIFE.NEWYORKLIFE.COM
- MYLIFENOW™ MOBILE APP
- SMITH HAYES
- FREE ONLINE ADVICE
- AUTOMATIC INCREASE PROGRAM
- PARTICIPANT SERVICE CENTER

*Be better prepared for your retirement by using these tools and resources.*

### MYLIFE.NEWYORKLIFE.COM

Visit [mylife.newyorklife.com](http://mylife.newyorklife.com) to check your balance, access forms and plan documents, view your personal rate of return, review or change your investments, or visit the Learning Center for educational content. While you're there, update your profile and beneficiary designation.

### MY RETIREMENT TAB

Wondering what your income might be during retirement? Check out the **My Retirement** tab to see a monthly and an annual projection of your retirement income from the Plan, Social Security, and any other retirement benefits you have with New York Life, Plus, in the "Retirement Planning" menu, you'll find resources to help you plan for retirement.

Do you have a retirement savings account from a previous employer? You can move, or roll-in, money from a previous qualified plan into your NMC Plan. It will be easier to keep track of your long-term savings and you'll have a more complete picture of your projected retirement income.

### MYLIFENOW™ MOBILE APP

It's easier than ever to review your retirement savings and investments on the go. Download the New York Life MyLifeNow mobile app to get started—it's free, easy, and secure...And, it's available for Apple and Android smart phones.

With the app, you can:

- Track account balances and personal rates of return
- Review investments by asset class
- View updated contribution information

To download the mobile app, go to [mylife.newyorklife.com](http://mylife.newyorklife.com) using your smart phone's browser. From there, you'll be directed to your device's app store. Download the app to your device, and launch it. Sign into your account using your [mylife.newyorklife.com](http://mylife.newyorklife.com) User ID and PIN/Password.

### DID YOU KNOW?

Even if you do not have an Apple or Android smart phone, [mylife.newyorklife.com](http://mylife.newyorklife.com) is enhanced for mobile viewing; so you can still use a smart phone or tablet for mobile access to your plan.

## TOOLS FOR CHANGE.



### AUTOMATIC INCREASE PROGRAM

The amount you save today can affect when and how you transition to retirement. Looking for a way to save more without sacrificing what you enjoy today? It's easy with the Plan's Automatic Increase Program. With the Automatic Increase Program, your pre-tax contribution rate will automatically increase by 1%-3% each year, until you've reached a contribution rate of 10%. This small, gradual increase could have a significant impact on your retirement savings with little change to your paycheck.

Sign up for the Automatic Increase Program today:

- Log on to [mylife.newyorklife.com](http://mylife.newyorklife.com) and go to the My Contributions tab
- Select "Update Account Information" from the "Dig into the Details" menu
- Enter the automatic increase percentage you would like, and click "Request Rate Change"

### PARTICIPANT SERVICE CENTER

Have questions about the tools in this guide? Want answers to your retirement plan questions? Representatives from the New York Life Participant Service Center are ready to help!

Simply call 800.294.3575. Representatives—like Brendan Densmore—are available from 7 a.m. to 9 p.m. Central time on all New York Stock Exchange business days. *For your protection, all calls to a representative are recorded.*



As a Resolution Specialist in the New York Life Participant Service Center, Brendan uses tools available to him to help participants build a more secure financial future. He draws on more than five years of experience in the Participant Service Center to answer participants' plan questions and provide accurate, up-to-date information. Brendan received a B.S. in Marketing from Johnson & Wales University and maintains his FINRA Series 7 and 63 registrations. Outside of work he enjoys hockey, golf, and running, and is planning his upcoming wedding. If you have questions about any of the tools discussed in this guide, call 800.294.3575 to speak with a New York Life representative like Brendan.