

# THE Leavenworth CONNECTION



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EDITORS: LISA ALLEN & CASSANDRA LINCOLN

## New Retirement Plan Website

### UPDATED: What to know about the new retirement plan website

Hallmark retirement plan participants can begin using the new retirement plan website with enhanced features including a tool to forecast expected monthly income in retirement. Here are a few things to know about the transition.

#### How to log on to the new website

The new website address is [empower-retirement.com/hallmark](http://empower-retirement.com/hallmark). **The first time you log in, you will be prompted to create a new username and password.**

- Visit the website using the web address above.
- Click "Register."
- Select the "I do not have a PIN" tab.
- Follow the prompts to enter required personal information and create a username and password.
- You may be prompted with additional instructions to request a one-time PIN if you are unable to complete the requested personal information.

While the site provides full functionality in all modern web browsers, those using Internet Explorer versions earlier than Internet Explorer 11 may experience difficulties and are encouraged to upgrade.

#### New retirement income estimate

When you first sign in to the site you'll discover a new feature that displays an estimate of your retirement income. This tool takes into account your current plan balance, investment mix, age, income, contribution rate, likely future savings and estimated Social Security benefit based on a default retirement age of 65. Using all this information, the tool applies well-established investment modeling techniques to estimate the monthly income likely to be available at your retirement. For those over age 35, it also projects health care expenses in retirement. (Such a projection is not meaningful for those under age 35.)

It is important to note that the results from the new Empower tool are estimates, not a guarantee of actual outcomes, and will change as your inputs change. Answers to frequently asked questions about Empower's retirement income estimator are available from the new website.

#### Continued access to investment advice from Financial Engines

You will continue to have access to investment advice available from the free Advised Assets Group Online Advisor powered by Financial Engines, as well as the paid Professional Management Program. While these services also provide estimates of retirement income, they are separate from the new Empower retirement income estimator and any outside investments you have updated through Financial Engines will not transfer to the new Empower tool. To help increase the accuracy of your retirement income estimates, you may manually add any outside investments to the new Empower retirement income estimate tool if you choose.

#### More flexible fund transfers

As a result of the transition to the new Empower system, there is no longer a 30-day holding period for fund transfers. However, the Developed International and Emerging Markets International funds will continue to have trading restrictions. Investors in these funds will continue to be charged a 2 percent redemption fee for transfers from these funds made within 90 days of the original transfer to the funds.

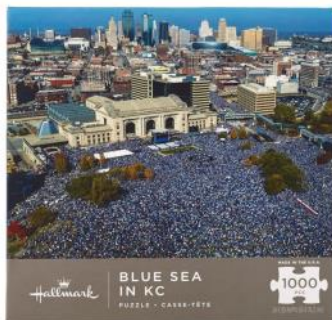
#### Watch for new statements

Participants can expect to receive two account statements for the third quarter. One will cover the period from July 1–July 17 under the old system; the other from July 18–Sept. 30 under the new system. **All statements will now be delivered electronically.** To request a paper statement, you must update your profile in the new system.

#### Questions?

Take time to [watch the online tutorial](#) and review more details available from the welcome guide provided by Empower Retirement. You may contact an Empower Retirement representative with questions weekdays from 7 a.m.-9 p.m. (CT) at 1-866-233-6886.

## CARD SHOP



Are you looking to start your Christmas shopping early, if so the "Blue Sea in KC" puzzle would make a great gift and at around \$10 it won't be a budget buster. The card shop has an ample supply so pick up 2, 3 or more for all those loyal Royals fans.

We've all been waiting for it, the Salvy Itty Bitty, well its scheduled to arrive in August so keep checking the card shop and don't miss out on getting yours. He's so cute and he'll make a huge splash for whatever the gift giving occasion is, or wait until Christmas he'd make a great stocking stuffer!





## H2O

The human body is composed of mainly water. Blood is 80% water, our kidneys, brain and muscles are roughly 75% water, and our lungs are nearly 90% water. Every day we lose water through urine, sweat and simply breathing. Many have their own thoughts on how much water should be consumed daily. On average, we are told to drink 8 cups a day. The Institute of Medicine recommends females consume 9 cups and men should consume 13 cups. Remember, some water can be consumed via foods such as fruits and vegetables.

The following are signs you are not drinking enough H2O.

- 1. Dark yellow urine.** Urine should be light yellow/amber in color. The kidneys excrete high concentrations of waste products, dead blood cells, toxins, proteins and other products. If there is little water mixed with these waste products, then the urine will be dark. Please note: Often the first urine of the day is dark yellow due to vitamins, medications or certain foods. Beets, blackberries, food coloring and asparagus will change the color of urine.
  - 2. Urine output is reduced.** If you are not urinating at least 6-8 times in 24 hours, increase your water. The more dehydrated you are the more the kidneys will retain fluid.
  - 3. Constipation.** If not hydrated, your body will absorb water from anywhere it can, including your colon. This can cause hard stools that don't move through easily. Please note there are many other causes of constipation, but lack of fluid intake is the easiest to fix.
  - 4. Dry mouth and thirst.** Feeling thirst is a sign that you are already slightly dehydrated. Dry mouth and thirst signal that the mucus membranes need hydration.
  - 5. Headaches.** If your body doesn't have adequate fluid, your body will reabsorb water from your tissues. Your brain tissue can lose moisture, shrink a bit, and pull away from the skull which causes pain receptors to trigger a headache. ALSO, if fluid is low in the body, the blood volume is low too. This reduces the amount of oxygen carried to the brain which dilates the blood vessels. This dilation can lead to inflammation - and a headache.
  - 6. Defined wrinkles and dry skin.** Dehydration can cause irritated, itchy and inflamed skin. When skin is low on moisture the cells will shrink, causing wrinkles to look more defined.
  - 7. Fatigue and low energy.** Blood volume decreases during dehydration. This causes the heart to work harder to push oxygen and nutrients through the body. Grab a water before the caffeine. Caffeine can dehydrate even more.
  - 8. Weight gain and hunger.** Sometimes the body and hypothalamus have a hard time distinguishing the difference between thirst and hunger. Many reach for the snack before trying water. Grab a glass of water first and wait about 15 minutes to see if you are still hungry. If so, grab the snack.
  - 9. Joint pain.** Water is a natural lubricant for joints. Cartilage can be damaged with out enough H2O over a period of time. If your joints hurt, try to be mindful to stay hydrated and see if that helps.
  - 10. Weak immune system.** Dehydration keeps the blood volume low, thus increasing the concentration of toxins in the blood. This can weaken the immune system. Staying hydrated helps eliminate byproducts that may increase the chance of infection.
- Remember, not all liquids are equally hydrating. High caffeinated and sugary drinks will increase dehydration. Joint pain, asthma, cardiovascular disease, elevated blood pressure, diabetes and cholesterol can all be worsened by dehydration. Be mindful of your water intake and remember small changes make a big difference.

## BIRTHDAYS

01	Casey Buerman
01	Travis Wistuba
06	Dan Dicks
06	Jennifer White
09	Tricia Crowe
10	Joyce Smith
11	Wayne Simien
12	Dennis Ruble
15	John Rittel
16	Marsha Hunt
18	Colette Niehues
19	Sheila Allen
22	David Hummerick
22	Margie Wise
24	Edward Bowen
26	David Lang
26	Linda Minnis
30	Jeremy Bailes
30	Scott Blanken
30	Vera Saegers
31	Preston Collins

## MICRO MART

Purchase and re-load your Micro Mart meal card in the Card Shop.

## ANNIVERSARIES

10 <sup>th</sup>	Dorena McLees Aug 18 Ribbon Convert
15 <sup>th</sup>	Michelle Schultz Aug 6 Sticker Cell
20 <sup>th</sup>	Anna Moreno Aug 22 Gravure
40 <sup>th</sup>	Rhonda Skaggs Aug 18 Warehouse



Tickets still available  
**SINGLE DAY PASS \$42.15**

**HALLOWEEN HAUNT OPENING DAY  
SEPTEMBER 17, 2016**

# THANK YOU

I want to thank everyone for the cards, gifts and flower that I received in the loss of my brother. I am fortunate to have so many friends.

Peggy Evrard