

Upcoming Events

New Employee Orientation

Hosted by the Center for Competency Development.

October 15, 2026; 8:00 - 9:30 a.m.; in-person or virtual

\$40 per person;
Registration is required to
jackie.krawczak@kabu.net

Equipped Live

A live interview with Greg Winter.

October 26, 2026; 6:00 p.m.

A link to view the event will be emailed prior to the event.

Questions for Greg to answer can be submitted in advance to
jackie.krawczak@kabu.net



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Need a New Headshot? Now is Your Chance!

Industrial Image, Inc. is offering an opportunity for free headshots. This is great for those who want to update their current Microsoft Teams photo, or for new employees who haven't had an opportunity for a headshot yet.

No appointment is necessary. Stop into Industrial Image on November 5th between 11 a.m. and 3 p.m. Industrial Image is located at 2380 US 23 South (previously the Alpena Mall). Enter in the door indicated in the photo below.

Questions can be directed to Julie Anderson.
989-340-6525 / j.anderson@ind-image.com



IFMC

Pop-up Headshot Opportunity

November 5th, 2026

11am-3pm

No appointment necessary.



Industrial Image, Inc.
Located in the Alpena Mall.

NEW LOCATION
ENTRANCE



Five New Inductees into the ESI Hall of Fame

Five additional employees of ESI clients have been inducted into the ESI Hall of Fame in September. We are pleased to share the names of the newest inductees:

Chris Oliver . Kyle Robillard . Jim Schultz . William Straley . Karl Szumila

All Hall of Fame Members (there are now 49) were invited to attend with a guest, a banquet to celebrate their dedication and commitment in their more than 35 years as employees of an ESI client. A donation was also made in honor of each new inductee to a non-profit organization of their choice, from a list of options.

All Hall of Fame members are listed on ESI's website under the "Hall of Fame" tab.

Pictured, right, three of the five new inductees attended the banquet and are pictured with Matt Winter (left) and Greg Winter (far right). In order between Matt and Greg are William Straley, Chris Oliver, and Karl Szumila.

Pictured, below, are all members of the Hall of Fame who were in attendance at the banquet.

Pictured on page one is a centerpiece from the event. Thank you to Magnum Roller, LLC, Mid-West Mfg., Inc., and KTM, Inc. for their contributions!



Your Retirement Benefits Matter

A Message from John Hancock



Your annual retirement account checklist

You can use this checklist to be sure you're considering all aspects of planning for your retirement. A comprehensive annual review can help you stay on track to achieve your financial goals and make informed decisions for your future.

1 Review your account statements

- **Balances**—Check your current balances on all your retirement accounts, including 401(k), IRA, and Roth accounts.
- **Contributions**—Verify your contributions to see if they're in line with your retirement plan and whether you can increase your contributions for the upcoming year.

2 Assess your investment performance

- **Performance**—Compare the performance of your investments over the last year to a relevant benchmark to understand how your investments performed.
- **Fees and expenses**—Look at the fees and expenses associated with your investments to determine if they're reasonable.
- **Asset allocation**—Review your asset allocation so it aligns with your risk tolerance and investment strategy.

3 Rebalance your portfolio

- **Allocations**—Take a look at your allocations, then adjust or rebalance if market changes caused your portfolio to drift from your target asset allocation.
- **Diversification**—Closely review your portfolio so it's well-diversified across different asset classes, sectors, and geographic regions.

4 Update your retirement goals

- **Retirement age**—Think about if your planned retirement age is still realistic or adjust if appropriate to match your savings goals.
- **Income**—Review your anticipated retirement expenses and income needs so you can make any changes if necessary.
- **Savings targets**—Update your savings goals based on your current progress.

5 Evaluate your contributions

- **Maximize contributions**—If possible, contribute the maximum allowed by the IRS to your retirement accounts.
- **Employer match**—Take advantage of matching contributions your employer offers and max out the match if you can.
- **Catch-up contributions**—If you're over age 50, try to take advantage of catch-up contributions. Even saving just a little more can add up over time.

6 Consider your tax situation

- **Tax-deferred versus tax-free accounts**—Consider optimizing your contributions between tax-deferred accounts, such as traditional IRAs and 401(k)s, and tax-free accounts, such as Roth IRAs.
- **RMD planning**—If you're approaching age 72 (or 73), it's time for you to start learning about required minimum distributions (RMDs).

7 Update your beneficiary information

- **Designate your beneficiaries**—Review the current beneficiaries you have listed for all your retirement accounts and make sure your choices reflect your current wishes.
- **Legacy planning**—Think about how you'd like your assets to be distributed when you pass away to ensure you take care of your loved ones.



Neither asset allocation nor diversification guarantees a profit or protects against a loss. Past performance does not guarantee future results.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made.

John Hancock Retirement Plan Services LLC, 200 Berkeley Street, Boston, MA 02116

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Take control of your retirement

Planning for your future has never been easier. Visit the myplan.johnhancock.com website or scan the QR code below to download the mobile app.



Visit the myplan website now to:

- Review your account balance and contributions
- Explore investment options and performance
- Update your personal information and beneficiaries
- Access valuable resources and tools to help you stay on track

Leadership Brags

No Leadership Brags were submitted for this month's Equipped Newsletter.

Leadership Brags can be submitted to Jackie Krawczak; jackie.krawczak@kabu.net

Contact ESI

Newsletter

Jackie Krawczak
989.358.6175
jackie.krawczak@kabu.net

HR Questions

989.358.5627
info@358-jobs.com

Career Opportunities

Ashley DeFisher
989.358.6289
ashley.defisher@kabu.net

Find ESI

www.358-jobs.com



Your Health Matters

A Message From USI, ESI's Health Insurance Broker



Breast Cancer Awareness: Early Detection Matters



Breast cancer is most treatable when found early: localized cases have a 99% five-year survival rate. Regular breast self-awareness checks and routine clinical exams are key. Know how your breasts normally look and feel, and report any changes to your healthcare provider right away. Breast cancer does not discriminate and can be diagnosed in both women and men.

How to reduce your risk:

- Perform regular self-exams and schedule clinical screenings
- Maintain a healthy weight
- Eat plenty of fruits and vegetables
- Stay physically active
- Don't smoke
- Limit alcohol consumption

Early-stage breast cancer is often detected through routine mammograms and ultrasounds, which are done when symptoms or changes are noticed.

Identifying cancer early means more treatment options, less invasive procedures, and a much higher survival rate.

Summary Recommendations

- Routine self-awareness, clinical exams, and mammograms per age and risk.
- Maintain a healthy weight, stay physically active, limit alcohol, and don't smoke.

Sources:

<https://www.cdc.gov/breastcancer/earlydetection/screenings.htm>
https://www.nccn.org/patienteducation/pdf/early_detection.pdf
<https://www.cdc.gov/breastcancer/earlydetection/screenings.htm>
<https://www.cdc.gov/breastcancer/earlydetection/screenings.htm>

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