

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 5, 2018

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

Delaware

0-14703

16-1268674

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

52 South Broad Street, Norwich, New York

13815

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (607) 337-2265

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01 Other Events.

On April 05, 2018, NBT Bancorp Inc. subsidiary EPIC Advisors, Inc., a full-service 401(k) recordkeeping firm, acquired Retirement Plan Services, LLC, a retirement plan services company located near St. Louis, Missouri, that provides full-service recordkeeping, administration and plan design solutions to employers nationwide. The related press release is furnished as Exhibit 99.1 hereto.

Item 9.01 Financial Statements and Exhibits.

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits.

Exhibit No.	Description
<u>99.1</u>	Press release of NBT Bancorp Inc. dated April 5, 2018

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this Report to be signed on its behalf by the undersigned thereunto duly authorized.

NBT BANCORP INC.

Date: April 5, 2018

By: /s/ F. Sheldon Prentice

F. Sheldon Prentice

Executive Vice President, General Counsel & Corporate Secretary



**FOR IMMEDIATE RELEASE
ATTENTION: FINANCIAL AND BUSINESS EDITORS**

Contact: Florence Doller
SVP and Director of Corporate Communications
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NBT BANCORP INC. SUBSIDIARY ACQUIRES RETIREMENT PLAN SERVICES, LLC

NORWICH, NY (April 5, 2018) – NBT Bancorp Inc. (NBT) subsidiary EPIC Advisors, Inc. (EPIC), a full-service 401(k) recordkeeping firm, has acquired Retirement Plan Services, LLC (RPS), a retirement plan services company located near St. Louis, Missouri, that provides full-service recordkeeping, administration and plan design solutions to employers nationwide.

“We’re pleased to have this opportunity to continue the growth of our well-established retirement services business with the acquisition of RPS by EPIC,” said NBT President and CEO John H. Watt, Jr. “We now have retirement plan clients in all 50 states and we serve over 220,000 plan participants through our retirement plan services entities. EPIC and RPS together will enable us to build on our mission of helping America retire.”

NBT acquired EPIC in 2005 and has grown its retirement plan services business organically, and in recent years, through acquisitions, including Downeast Pension Services, Inc. in New Gloucester, Maine in 2017, Actuarial Designs & Solutions, Inc. of Scarborough, Maine in 2016, and Third Party Administrators, Inc. of Bedford, New Hampshire in 2015.

About NBT Bancorp Inc.

NBT is a financial holding company headquartered in Norwich, NY, with total assets of \$9.1 billion at December 31, 2017. The Company primarily operates through NBT Bank, N.A., a full-service community bank and through two financial services companies, EPIC Advisors, Inc. and NBT Insurance Agency, LLC. More information about NBT is available online at www.nbtbankcorp.com.

About EPIC Advisors, Inc.

EPIC is a full-service 401(k) plan recordkeeping firm based in Rochester, NY. Founded in 1993, EPIC is a national provider of customized, open-architecture retirement plan recordkeeping, marketing and service solutions for banks, trust companies, third party administrators, investment advisors and other financial intermediaries who serve the retirement plan market. More information about EPIC is available online at www.epic1st.com.

About Retirement Plan Services, LLC

RPS is headquartered in Brentwood, Missouri and provides recordkeeping, administration and plan design solutions. More information about RPS is available online at www.rpsbenefits.com.
