Trinity Health is committed to providing a retirement benefit that can help you meaningfully prepare for your non-working years. The Trinity Health 403(b)/401(k) Retirement Savings Plan includes both employer contributions and colleague pre-tax contributions. When colleagues contribute 6% of pay, colleague and Trinity Health contributions combined may provide total retirement contributions of between 10.5% and 13.5% of pay each year for eligible colleagues (employer matching contribution ratio based on years of service).

1. Core Contributions
Eligible Trinity Health colleagues will receive the greater of 3% of retirement program pay or the Minimum Core Contribution. The Minimum Core Contribution is $1,200 for full time colleagues, and is pro-rated for part-time colleagues and those hired mid-year. Colleagues become eligible for the Core Contribution when they work and are paid for 1,000 hours of service in the calendar year. The first deposit will be based on year-to-date retirement program pay. Subsequent deposits will be made shortly following each pay period for the remainder of that year of employment.

2. Service-Based Matching Contributions
Eligible colleagues who contribute to the Trinity Health 403(b)/401(k) Retirement Savings Plan will receive service-based matching employer contributions.

Colleagues scheduled/budgeted to work 1,560 hours or more as of January 1 of each year, or their first pay period if hired mid-year, will begin receiving matching contributions shortly after each pay period wherein they make contributions. Those scheduled/budgeted to work less than 1,560 hours will receive matching contributions once they work and are paid for 1,000 hours of service in the calendar year. Once eligible, employer matching contributions will be based on Retirement Program Pay and colleague contributions from the beginning of the calendar year, and subsequent deposits will be made shortly following each pay period.

3. Colleague Contributions
- Automatic payroll deduction makes contributing easy.
  - All colleagues are eligible to participate immediately upon their date of hire.
  - Pre-tax contributions may be made up to 75% of pay or the annual IRS limit ($19,000 for 2019). Colleagues who will be 50 or older by the end of the calendar year can make additional catch-up contributions (up to $6,000 in 2019).
- Contributions may be increased, decreased or discontinued at any time by accessing your Transamerica account online, or by calling the Customer Contact Center.
- Eligible colleagues will receive their maximum employer service-based match (described in part 2) when contributing 6% of pay; therefore, Trinity Health encourages eligible colleagues to contribute enough to receive the maximum employer matching contribution. Contributing as much as you can may significantly increase the likelihood of attaining a fully funded retirement.
- Enrollment. Colleagues hired or re-hired after 1/1/15 are automatically enrolled in the 403(b)/401(k) Plan with a contribution rate of 2% of pay. Newly hired colleagues will receive notice from Transamerica by mail prior to automatic enrollment, and have the option of electing their own contributions at any time.
- Investment Options. Colleagues may select their investment allocations from the variety of available investment options on the plan. Investment options and accompanying prospectus information is available on the retirement program Website under: Funds and Fee Information > Investments and Associated Fees.
  - Those who are automatically enrolled in the 403(b)/401(k) Plan will be invested in the Vanguard Target Retirement fund based on the date closest to when they reach age 65.
  - Colleagues may change the investment allocation of the Employer Core, Service based match, and their own contributions at any time.
- Rollover contributions. Retirement assets from former employer-sponsored pre-tax plans may be rolled over into the Trinity Health Retirement Savings plan. Please contact your local retirement planning consultant for assistance.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and are subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
Vesting
Vesting refers to ownership of an employer benefit. Colleagues are vested in employer contributions when they earn three years of service, or reach age 65 while employed at Trinity Health. A year of vesting service is earned when a colleague works 1,000 hours in a calendar year. Vesting service earned prior to January 1, 2015 counts toward vesting in all Employer contributions to the plan.

Distributions
You can take a withdrawal from your account under the following circumstances:
- You leave employment with Trinity Health.
- Financial hardship as defined by the IRS.
- Reaching age 59½ while in-service.
- Death
- Loans (In-service only)
- In-service distributions are allowed from any balances that you rolled into the Trinity Health retirement plan that were from a previous employer plan or traditional IRA.

Distributions are taxable and, if taken before age 59½, you may pay an additional 10% early withdrawal tax penalty. Consult your tax advisor before taking a distribution from your retirement account.

When you leave employment with Trinity Health, you generally have 4 options for your vested balance:
- Leave the balance in the Trinity Health Plan (see Automatic Distribution section below).
- Roll the balance to a new employer plan, if allowable.
- Roll the balance to an IRA.
- Take a lump sum distribution from your Trinity Health Plan.

If you roll your balance to another qualified retirement plan or rollover IRA, taxes will continue to be deferred on your account balance. If, however, you choose to take a cash distribution, income taxes will apply (penalty taxes may also apply). Consult a tax advisor for more information about taxation of plan distributions.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs.

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a transfer from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you.

Automatic Distributions After Employment Ends
If you leave Trinity Health and your Retirement Savings Plan balance is:
- Over $5,000: You may leave your balance in the Plan, where you’ll still have access to the same investment options and retirement planning tools. You may also take distributions as noted above.
- Between $1,000-$5,000: Your account will be rolled over to a Transamerica rollover IRA unless you elect otherwise.
- Less than $1,000: Your account balance will automatically be paid to you as taxable income unless you elect otherwise.

Plan Administrative Fees and Credits
- Fees: A quarterly fee for administrative expenses of $10.25 ($41 annually) will be assessed to your account.
- A $25 distribution processing fee may apply to certain types of withdrawals/rollovers.
- Credits: Depending on the funds that you are invested in, you may receive a credit to your account based on revenue sharing agreements with eligible funds.
- Please review fee disclosure information on the retirement program website under Funds and Fee Information > Investments and Associated Fees.

Access your account from the retirement program website: https://retirementprogram.trinity-health.org
Toll-free Customer Contact Center: 800.394.5240
Speak to a service representative between 8 a.m. and 11 p.m. Eastern Time.
Your local retirement planning consultants2 are available for individual consultations. Find your consultant from the plan website under the Contact Us tab or check with your local HR Department.

1Hours requirements do not apply to 1) West/Midwest colleagues with at least five years of vesting service or who are at least age 65 as of December 31, 2014 or 2) colleagues who were actively participating in the Sisters of Providence Health System 403(b) program as of September 15, 2012. For these colleagues, the service-based match and core contribution will be deposited to the Transamerica account shortly after each pay period beginning in January 2015.

2The role of the Transamerica onsite retirement planning consultant is to assist you with your retirement plan. There are no additional charges for meeting with your consultant, who is a registered representative with Transamerica Investors Securities Corp. (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

Securities offered by TISC. Trinity Health has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Trinity Health and Transamerica or its affiliate, TISC.

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.

Transamerica and its agents and representatives do not provide tax or legal advice. This material is for informational purposes and should not be construed as legal or tax advice. For legal or tax advice concerning your situation, please consult your attorney or professional tax advisor.