Trinity Health is committed to providing a retirement benefit that is meaningful toward helping you adequately plan for your non-working years. The Trinity Health 403(b) Retirement Savings Plan includes both employer contributions and colleague contributions. When colleagues contribute 6% of pay, colleague and Trinity Health contributions in combination may provide total retirement contributions between 10.5% and 13.5% of pay each year for eligible colleagues (employer matching contribution ratio based on years of service).

1 Colleague Contributions
   - All newly hired or re-hired colleagues will be automatically enrolled in the Trinity Health 403(b) plan at a pre-tax contribution rate of 2% of pay, directed to a Vanguard Institutional Target Date Fund based on your future retirement year, based on retirement at age 65, unless they make another election.¹
   - Colleagues may change their contribution level at any time after their first paycheck. Colleagues who wish to waive participation in the 403(b) Retirement Savings Plan may opt out. A notice will be sent from Fidelity investments describing auto-enrollment, account access instructions and opt-out information. The 35-day opt-out period begins when Fidelity receives payroll information for colleagues, coinciding with a colleague’s initial paycheck from Trinity Health. Colleagues may opt out by visiting the retirement program website within 35 days following their first paycheck.
   - Once auto-enrollment contributions begin, colleagues have 90-days to suspend their contributions and request a refund of their contributions. Withdrawal forms for auto-enrollment contributions are available on the retirement program website. Distributions will be taxable and, if prior to age 59½, may incur a 10% early withdrawal federal income tax penalty. Colleagues who make a contribution election will not be eligible for the 90-day refund.
   - Pre-tax or Roth (after-tax) contributions may be made up to 75% of pay or the annual IRS limit ($19,500 for 2020). Colleagues who will be 50 or older by the end of the calendar year can make additional catch-up contributions ($6,500 in 2020). Contributions may be increased, decreased or discontinued at any time by accessing your Fidelity account online or by calling the Customer Care Team. Trinity Health encourages eligible colleagues to contribute enough (6% of pay) to receive the maximum employer service-based matching contribution.
   - Investment options. The 403(b) Plan offers a variety of investment options. A complete description of the Plan’s investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.NetBenefits.com.
   - Rollover contributions.² Retirement assets from former employer plans, rollover traditional IRAs and designated Roth accounts from other employer plans may be rolled over into the Trinity Health Retirement Savings plan. Contact Fidelity at 800-343-0860 for assistance.

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

   
<table>
<thead>
<tr>
<th>Years of Benefit Service (as of January 1st of each year)</th>
<th>Service-Based Matching Contribution Ratio (applied to the first 6% of pay contributed by colleagues)</th>
<th>Maximum Service-Based Matching Contribution % (when eligible colleagues contribute 6%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 but less than 10</td>
<td>25% of colleague contribution</td>
<td>1.5% of program pay</td>
</tr>
<tr>
<td>10 but less than 20</td>
<td>50% of colleague contribution</td>
<td>3.0% of program pay</td>
</tr>
<tr>
<td>20 or more years</td>
<td>75% of colleague contribution</td>
<td>4.5% of program pay</td>
</tr>
</tbody>
</table>

   Colleagues scheduled/budgeted to work 1,560 hours or more annually as of January 1 of each year, or their first pay period if hired mid-year, will be eligible to receive matching contributions shortly after each pay period wherein they make contributions.² Those scheduled/budgeted to work less than 1,560 hours will be eligible to receive matching contributions once they work and are paid for 1,000 hours of service in the calendar year.³ 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 Core Contributions
   Colleagues become eligible for the Core Contribution when they work and are paid for 1,000 hours of service in the calendar year.³ The Core Contribution will be the greater of 3% of retirement program pay or the Minimum Core Contribution. The Minimum Core Contribution is $1200 for full time colleagues, and is pro-rated for part-time colleagues and those hired mid-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.

Retirement Program Website https://www.netbenefits.com // Fidelity Service Center 800-343-0860

Distributions
You can take a withdrawal from either pre-tax or Roth (after-tax) balances from your account under the following circumstances:
   - Termination of employment with Trinity Health
   - Financial hardship as defined by the IRS
   - Reach age 59½ while in-service
   - Death
   - Loans (in-service only)

If not rolled over, pre-tax distributions are fully taxable. Distributions of Roth (after-tax) contributions will not be taxable; earnings may also be withdrawn tax-free as long as they are taken as a qualified distribution.⁴ You may pay an additional 10% early withdrawal tax penalty on any taxable retirement plan distributions prior to age 59½.

Plan Administrative Fees and Credits
   - Fees: A quarterly fee for administrative expenses of $7.50 ($30 annually) will be assessed to your account.
   - A $25 distribution processing fee may apply to certain types of withdrawals/rollovers. See the retirement program website for fee disclosure information.
   - The plan investments may have fees and expenses associated with them (such as redemption fees or basis points) which are detailed in the investment fund’s prospectus. Any of the fees may change from time to time.
   - 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. Fee and expense information can be found on the retirement program website.

(08/2020)
Supplemental Distribution Information

You may take in-service distributions of any balances that you rolled into the Trinity Health retirement plan that were from a previous employer plan or traditional IRA.

When you leave employment with Trinity Health, you generally have 4 options for your account:

- Leave the balance in the Trinity Health Plan (see Automatic Distribution section below).
- Roll any vested pre-tax balances to a new employer pre-tax plan, and any Roth (after-tax) balances to a new employer plan that accepts designated Roth balance rollovers.
- Roll the vested pre-tax balance to a Traditional IRA, and any Roth (after-tax) balances to a Roth IRA.
- Take a lump sum distribution from your Trinity Health Plan. 2

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 Fidelity 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.

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 to any pre-tax distributions and potentially to any designated Roth earnings (if not a qualified distribution). Penalty taxes may also apply. Fidelity 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. Consult a tax advisor for more information about taxation of plan distributions.

Vesting

Vesting refers to ownership of a benefit. Colleagues are always vested in their own contributions. Colleagues are vested in employer benefits 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.

Optional Automated Services and Other Features

- Target date investment option. 3 Vanguard Target Date Funds give you a straightforward approach to a common problem: how to invest for retirement. Each fund is designed to help manage risk while trying to grow your retirement assets. The fund is structured to invest according to a retirement date coinciding with the year noted in the name of the fund. The funds’ managers gradually shift each fund’s asset allocation—to fewer stocks and more bonds—making the fund more conservative the date in the fund name approaches. The managers then maintain the current target mix, freeing you from the hassle of ongoing rebalancing.
- Online financial calculator tools, educational materials, and other retirement planning resources. https://www.netbenefits.com
- E-Documents: You may opt to receive your plan statements and other documents electronically.
- Auto-Increase of contributions: This no-cost service raises your plan contribution rate once a year by an amount you choose. This can make it easier to reach your contribution target, by scheduling small, automatic increases in your retirement plan contributions. Your contribution percentage can be increased only up to the maximum permitted by law or your plan. You should evaluate your ability to continue the service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Support

- Access your account from the retirement program Website: https://www.netbenefits.com.
- Toll-free Fidelity Service Center: 800-343-0860.
- Planning and Investing services: 866-602-0636. Speak to a Fidelity representative between 8:30 a.m. and 9 p.m. ET.
- Ask the Virtual Assistant (chat feature) is also available online.

NetBenefits.com

Additional plan information

1Target 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.

2Review 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.

3Hours requirements do not apply to West/Midwest colleagues with at least five years of vesting service or who are at least age 65 and actively employed as of December 31, 2014. For these colleagues, the service-based match and core contribution will be deposited to the Fidelity account shortly after each pay period.

4A qualified distribution from a designated Roth account is one that occurs at least five years after the year of the employee’s first designated Roth contribution (counting the first year as part of the five) and is made at either 1) attainment of age 59½, 2) disability or 3) death.

For more information on any registered fund, please call 866-811-6041 for a 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.