

PLAN HIGHLIGHTS

Franciscan Missionaries of Our Lady Health System Voluntary 457(b) Plan

Your employer-sponsored retirement plan is a powerful way to save for the future. Learn more about the benefits of your plan, and get the answers to any questions you may have.

How can I contribute to my retirement plan?

You may control your contributions in the following ways:

- You may elect a dollar amount to contribute to the deferred compensation plan, not to exceed the maximum allowed by the Internal Revenue Service (IRS).
- You may increase or decrease your contribution rate based on the rules of the plan.
- You may discontinue contributions at any time by filing a written request for revocation at least 30 days prior to the effective date of the revocation.
- You may discontinue your contributions at any time.
- Participant has 60 days following termination of employment to make an election to defer payment, otherwise payment will be made in a lump sum following 90 days after termination of employment.
- In lieu of immediate payment above, an election to defer payment can be made to a date that is no earlier than 90 days after termination

When am I fully vested in my retirement plan?

"Fully vested" means you have 100% ownership of the amounts in your plan.

- You have 100% ownership of any amount you contribute to the plan, including any earnings and/or amounts transferred from another 457(b) Top Hat Deferred Compensation plan.

What are my investment options?

You can choose from a wide variety of investment options to meet your retirement savings goal.

- **MAKE AN ALL-IN-ONE CHOICE** if you want one diversified portfolio managed for you.
- **WORK WITH A PROFESSIONAL** to get professional account management services. Fees may apply.
- **MANAGE IT YOURSELF** and select your own portfolio of investments.
- **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the Default Investment Alternative selected by your employer.

Can I access balances in my retirement savings account prior to retirement?

Your plan may allow for payment prior to your normal retirement date.

Withdrawals of pretax balances

You may elect a distribution from certain available accounts upon:

- Severance from employment
- Disability
- Death

Distributions from a 457(b) Top Hat deferred compensation plan are not eligible to be rolled over to another retirement plan. You may be able to transfer your account under the 457(b) Top Hat plan to another 457(b) Top Hat plan.

WELCOME

Benefits normally are not taxed until payments occur. Payment of your account will be taxed as current ordinary income and reported on Form W-2. You may wish to confirm with your plan sponsor which types of distributions are available under your plan and to discuss any tax questions with your tax advisor.

How can I access my account?

You can access and manage your deferred compensation plan any time:

LincolnFinancial.com/Retirement
800-234-3500

This enrollment kit highlights certain provisions of your retirement plan. Every effort has been made to ensure that plan highlights described in the enrollment kit are as thorough and accurate as possible. However, there are other legal documents, laws, and regulations that govern the operation of the plan. In the event of any conflict, the terms of the plan document and applicable laws and regulations will govern.

As of 01/04/2016, these highlights are a brief overview of the Franciscan Missionaries of Our Lady Health System Voluntary 457(b) Plan and are not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions.

For any investment option in the plan, including an option that is part of an asset allocation portfolio, you may obtain a prospectus or similar document by requesting one from your employer, visiting your plan's website, or calling a Lincoln Financial representative at 800-234-3500.