

**SUMMARY PLAN DESCRIPTION
FOR**

Froedtert Health, Inc. 403(b) Plan

**REFLECTING THE TERMS OF THE PLAN
EFFECTIVE AS OF**

January 1, 2025

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Froedtert Health, Inc. 403(b) Plan SUMMARY PLAN DESCRIPTION

ARTICLE 1 INTRODUCTION

Froedtert Health, Inc. has adopted the Froedtert Health, Inc. 403(b) Plan (the “Plan”) to help its employees save for retirement. If you are an employee of Froedtert Health, Inc., you may be entitled to participate in the Plan, provided you satisfy the conditions for participation as described in this Summary Plan Description.

This Summary Plan Description (“SPD”) is designed to help you understand the retirement benefits provided under the Plan and your rights and obligations with respect to the Plan. This SPD contains a summary of the major features of the Plan, including the conditions you must satisfy to participate under the Plan, the amount of benefits you are entitled to as a Plan participant, when you may receive distributions from the Plan, and other valuable information you should know to understand your Plan benefits. We encourage you to read this SPD and contact the Plan Administrator if you have any questions regarding your rights and obligations under the Plan. (See Article 2 below for the name and address of the Plan Administrator.)

This SPD does not replace the formal Plan document, which contains the legal and technical requirements applicable to the Plan. However, this SPD does attempt to explain the Plan language in a non-technical manner that will help you understand your retirement benefits. If the non-technical language under this SPD and the technical, legal language under the Plan document conflict, the Plan document always governs. If you have any questions regarding the provisions contained in this SPD or if you wish to receive a copy of the legal Plan document, please contact the Plan Administrator.

The Plan document may be amended or modified due to changes in law, to comply with pronouncements by the Internal Revenue Service (IRS) or Department of Labor (DOL), or due to other circumstances. If the Plan is amended or modified in a way that changes the provisions under this SPD, you will be notified of such changes.

This SPD does not create any contractual rights to employment nor does it guarantee the right to receive benefits under the Plan. Benefits are payable under the Plan only to individuals who have satisfied all of the conditions under the Plan document for receiving benefits.

ARTICLE 2 GENERAL PLAN INFORMATION AND KEY DEFINITIONS

This Article 2 contains information regarding the day-to-day administration of the Plan as well as the definition of key terms used throughout this SPD.

Plan Name: Froedtert Health, Inc. 403(b) Plan

Plan Number: 003

Employer:

Name: Froedtert Health, Inc.

Address: 400 Woodland Prime, Suite 302
N74 W12501 Leatherwood Court
Menomonee Falls, WI 53051

Telephone number: 414-777-1999

Employer Identification Number (EIN): 39-2014409

In addition, the following special provisions apply for purposes of crediting service with a Predecessor Employer: The Plan will count service with the Predecessor Employers listed on Addendum C, as described on Addendum C.

Plan Administrator:

The Plan Administrator is responsible for the day-to-day administration and operation of the Plan. For example, the Plan Administrator maintains the Plan records, provides you with forms necessary to request a distribution from the Plan, and directs the payment of your vested benefits when required under the Plan. The Plan Administrator may designate another person or persons to perform the duties of the Plan Administrator. The Plan Administrator or its delegate, as the case may be, has full discretionary authority to interpret the Plan, including the authority to resolve ambiguities in the Plan document and to interpret the Plan's terms, including who is eligible to participate under the Plan and the benefit rights of participants and beneficiaries. All interpretations, constructions and determinations of the Plan Administrator or its delegate shall be final and binding on all persons, unless found by a court of competent jurisdiction to be arbitrary and capricious. The Plan Administrator also will allow you to review the formal Plan document and other materials related to the Plan.

The Employer has designated the following person or persons to take on the responsibilities of Plan Administrator. If you have any questions about the Plan or your benefits under the Plan, you should contact the Plan Administrator.

Name: Froedtert Health, Inc. Benefit Plan Committee

Address: 400 Woodland Prime, Suite 302, N74 W12501 Leatherwood Court

City, State, Zip Code: Menomonee Falls, WI 53051

Telephone number: 414-777-1999

Service of Legal Process:

Service of legal process may be made upon the Employer. In addition, service of legal process may be made upon the Plan Administrator.

Effective Date of Plan:

This Plan is an amendment or restatement of an existing Plan to comply with current law. This Plan was originally effective February 1, 2001. However, unless designated otherwise, the provisions of the Plan as set forth in this SPD are effective as of January 1, 2025.

Plan Year:

Many of the provisions of the Plan are applied on the basis of the Plan Year. For this purpose the Plan Year is the calendar year running from January 1 – December 31.

Investment Arrangement

The Investment Arrangement is the funding medium used for the accumulation of Plan assets from which Participant's benefits will be established.

Plan Compensation:

In applying the contribution formulas under the Plan (as described in Article 4 below), your contributions may be determined based on Plan Compensation earned during the Plan Year. However, in determining Plan Compensation, no amount will be taken into account to the extent such compensation exceeds the compensation dollar limit set forth under IRS rules. For 2023, the compensation dollar limit is \$330,000 (\$345,000 in 2024). Thus, for Plan Years beginning in 2023, no contribution may be made under the Plan with respect to Plan Compensation above \$330,000 (\$345,000 in 2024). For subsequent plan years, the

compensation dollar limit may be adjusted for cost-of-living increases. Note that the compensation dollar limit described above does not apply to Salary Deferrals contributed to the Plan.

For purposes of determining Plan Compensation, your total taxable wages or salary is taken into account. In no event will severance pay and other compensation paid after the end of the year or more than 2½ months following termination of employment, if later, be considered Plan Compensation. Unless provided otherwise, Plan Compensation includes any Salary Deferrals you make to this 403(b) plan and any pre-tax salary reduction contributions you may make under any other plans we may maintain, which may include any pre-tax contributions you make under a medical reimbursement plan or “cafeteria” plan. Plan Compensation does not include certain payments from an unfunded deferred compensation plan that is paid after severance of employment. Further, for purposes of determining contributions under the Plan, certain amounts may be excluded from Plan Compensation based on the type of contributions being determined.

- **Salary Deferrals.** In determining the amount of Salary Deferrals you may make under the Plan, the following amounts are excluded in determining Plan Compensation:

- All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation and welfare benefits

[Note: The exclusions set forth for Salary Deferrals also will apply to any Roth Deferrals under the Plan.]

- **Matching Contributions.** In determining the amount of Matching Contributions that will be made on behalf of Participants under the Plan, the following amounts are excluded in determining Plan Compensation:

- All fringe benefits (cash and noncash), reimbursements or other expense allowances, moving expenses, deferred compensation and welfare benefits
- Any wages or salary you receive from a related company, unless that related company adopts this Plan

- **Employer Contributions.** In determining the amount of Employer Contributions that will be made on behalf of Participants under the Plan, the following amounts are excluded in determining Plan Compensation:

- All fringe benefits (cash and non-cash), reimbursements or other expense allowances, moving expenses, deferred compensation and welfare benefits
- Any wages or salary you receive from a related company, unless that related company adopts this Plan

Period for determining Plan Compensation. For purposes of determining Plan Compensation, only compensation you earn while you are a participant in the Plan will be taken into account. Thus, any compensation you earn while you are not eligible to participate in the Plan will not be considered in determining Plan Compensation.

Normal Retirement Age:

You will reach Normal Retirement Age under the Plan when you turn age 65.

ARTICLE 3 DESCRIPTION OF PLAN

Type of Plan. This Plan is a special type of retirement plan commonly referred to as a 403(b) plan. Under the Plan, you may elect to have a portion of your salary deposited directly into a 403(b) account on your behalf. This pre-tax contribution is called a “Salary Deferral.” As a pre-tax contribution, you do not have to pay any

income tax while your Salary Deferrals are held in the Plan, and any earnings on your Salary Deferrals are not taxed while they stay in the Plan.

You also may choose to make contributions to the Plan on an after-tax basis, by designating your Salary Deferrals as Roth Deferrals. While you are taxed on a Roth Deferral in the year you contribute to the Plan, you will not be taxed on the contribution or earnings attributable to Roth Deferrals under the Plan when you elect to withdraw your Roth amounts from the Plan, as long as your withdrawal is a qualified distribution. See the discussion of Roth Deferrals under Article 4 below.

In addition to your own Salary Deferrals, if you satisfy the eligibility conditions described in Article 5 below, you may be eligible to receive an additional Employer Contribution under the Plan. If you are eligible to receive an Employer Contribution, we will deposit such contribution directly into the Plan on your behalf. Like the pre-tax Salary Deferrals discussed above, any Employer Contribution we make to the Plan on your behalf and any earnings on such amounts will not be subject to income tax as long as those amounts stay in the Plan. You will not be taxed on your Employer Contributions generally until you withdraw such amounts from the Plan. Article 4 below describes the Employer Contributions authorized under the Plan.

This Plan is a defined contribution plan, which is intended to qualify under Section 403(b) of the Internal Revenue Code. As a defined contribution plan, it is not covered under Title IV of ERISA and, therefore, benefits are not insured by the Pension Benefit Guaranty Corporation.

ARTICLE 4 PLAN CONTRIBUTIONS

The Plan provides for the contributions listed below. Article 5 discusses the requirements you must satisfy to receive the contributions described in this Article 4. Article 7 describes the vesting rules applicable to your plan benefits. Special rules also may apply if you leave employment to enter qualified military service. See your Plan Administrator if you have questions regarding the rules that apply if you are on military leave.

Salary Deferrals

If you have satisfied the conditions for participating under the Plan (as described in Article 5 below) you are eligible to make Salary Deferrals to the Plan. To begin making Salary Deferrals, you must complete a Salary Deferral election requesting that a portion of your compensation be contributed to the Plan instead of being paid to you as wages. Any Salary Deferrals you make to the Plan will be invested in accordance with the Plan's investment policies.

Pre-Tax Salary Deferrals. If you make Salary Deferrals to the Plan, you will not have to pay income taxes on such amounts or on any earnings until you withdraw those amounts from the Plan.

Consider the following examples:

- If you earn \$30,000 a year, are in the 22% tax bracket, are eligible to participate in the Plan and you elect to save 3% (or \$900) of your salary under the 403(b) Plan this year, you would save \$198 in Federal income taxes (22% of \$900 = \$198).
- If you earn \$30,000 a year, are in the 22% tax bracket, are eligible to participate in the Plan, and you elect to save 5% (or \$1,500) of your salary under the 403(b) Plan this year, you would save \$330 in Federal income taxes (22% of \$1,500 = \$330).
- If you earn \$30,000 a year, are in the 22% tax bracket, are eligible to participate in the Plan and you elect to save 8% (or \$2,400) of your salary under the 403(b) Plan this year, you would save \$528 in Federal income taxes (22% of \$2,400 = \$528).

As you can see, the more you are able to put away in the Plan and the higher your tax bracket, the greater your tax savings will be. In addition, if the amount of your Salary Deferrals grows due to investment earnings,

you will not have to pay any Federal income taxes on those earnings until such time as you withdraw those amounts from the Plan.

Roth Deferrals. Effective 1-1-2009, you also may be able to avoid taxation on earnings under the Plan by designating your Salary Deferrals as Roth Deferrals. Roth Deferrals are a form of Salary Deferral but, instead of being contributed on a pre-tax basis, you must pay income tax currently on such deferrals. However, provided you satisfy the distribution requirements applicable to Roth Deferrals (as discussed in Article 8 below), you will not have to pay any income taxes at the time you withdraw your Roth Deferrals from the Plan, including amounts attributable to earnings. Thus, if you take a qualified distribution (as described in Article 8) your entire distribution may be withdrawn tax-free. You should discuss the relative advantages of pre-tax Salary Deferrals and Roth Deferrals with a financial professional before deciding how much to designate as pre-tax Salary Deferrals and Roth Deferrals.

Salary Deferral election. You may not begin making Salary Deferrals under the Plan until you enter into a Salary Deferral election designating how much you wish to defer under the Plan.

Change of election. You can increase or decrease the amount of your Salary Deferrals as of a designated election date. For this purpose, the designated election date(s) for changing or modifying your Salary Deferral election will be set forth under the Salary Deferral election or other written procedures describing the time period for changing Salary Deferral elections. If the available election date(s) change, you will be notified in writing of any such change. You always will be able to change or modify your Salary Deferral election at least once per year. Generally, you may revoke an existing Salary Deferral election and stop making Salary Deferrals at any time. Any change you make to a Salary Deferral election will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

Matching Contributions

We are authorized under the Plan to make a Matching Contribution on behalf of eligible Plan participants. A Matching Contribution is an Employer Contribution that is made to participants who make Salary Deferrals to the Plan. If you satisfy all of the eligibility requirements described in Article 5 below for Matching Contributions and you make Salary Deferrals to the Plan, you will receive an allocation of any Matching Contributions we make to the Plan, in accordance with the matching formula described below. For this purpose, any Matching Contribution will also apply with respect to any Roth Deferrals you make to the Plan. If you do not satisfy all of the eligibility requirements for receiving a Matching Contribution, you will not share in an allocation of such Matching Contributions for the period for which you do not satisfy the eligibility requirements.

Matching Contributions will be contributed to your Matching Contribution account under the Plan at such time as we deem appropriate. Matching Contributions may be contributed during the Plan Year or after the Plan Year ends. Any Matching Contributions we make will be made in accordance with the following Matching Contribution formula.

- **Fixed Matching Contribution formula.** We will make a fixed Matching Contribution on behalf of eligible participants who make Salary Deferrals to the Plan. The Matching Contribution will equal 50% of Salary Deferrals you make during the Plan Year.

Limit on Matching Contributions. In addition to the overall limit on total contributions described in Article 6 below, the Plan imposes special limits on the amount a participant may receive as a Matching Contribution under the Plan for the Plan Year.

- **Limit on Eligible Contributions.** In determining the amount of Matching Contributions you are entitled to under the Plan, only a certain amount of your contributions are taken into account. For this purpose, any contributions you make above 6% of Plan Compensation will not be eligible for a Matching Contribution. Thus, if you make contributions in excess of 6% of Plan Compensation, you will not receive a Matching Contribution with respect to those contributions.

Employer Contributions

We are authorized under the Plan to make Employer Contributions on behalf of our employees. In order to receive an Employer Contribution, you must satisfy all of the eligibility requirements described in Article 5 below for Employer Contributions. If you do not satisfy all of the conditions for receiving an Employer Contribution, you will not share in an allocation of such Employer Contributions for the period for which you do not satisfy the eligibility requirements.

Employer Contribution Formula. Employer Contributions will be contributed to your Employer Contribution account under the Plan at such time as we deem appropriate. Generally, Employer Contributions may be contributed during the Plan Year or after the Plan Year ends. Any Employer Contributions we make will be made in accordance with the following Employer Contribution formula.

- **Special Employer Contribution formula.** We will make a contribution to the Plan under the following formula: The Employer will contribute to the Plan, on behalf of each Participant who is an Eligible Employee earning/accruing Periods of Service, an Employer Contribution equal to a percentage of the Participant's Plan Compensation for the Plan Year as follows:
 - 0-4 Periods of Service = 2.5%
 - 5-10 Periods of Service = 2.75%
 - 11-15 Periods of Service = 3.0%
 - 16-20 Periods of Service = 3.5%
 - 21-25 Periods of Service = 4.0%
 - 26 or more Periods of Service = 4.5%
- A Participant will earn/accrue a "Period of Service" upon being employed for each complete 12 month period from the date the Employee becomes eligible to participate in the Plan until the earlier of (i) the date the Employee quits, retires, is discharged or dies; or (ii) the first anniversary of the first date of the period the Employee remains absent from service (with or without pay) with the Employer for any other reason (such as sickness, disability, leave of absence or layoff). To the extent an Employee has more than one Period of Service, all such Periods of Service shall be aggregated, except that any period prior to a Five-Year Forfeiture Break in Service, determined using the Elapsed Time method as described in the Plan, shall be disregarded. The Period of Service of any Employee who was dually employed by, or transferred directly between, Froedtert Memorial Lutheran Hospital (and its affiliates) and Community Health Care Services of Menomonee Falls, Inc. (and its affiliates) after 1-1-2001 shall begin on the earliest date the Employee performed services of either entity.
- Notwithstanding the foregoing, any Participant in the Froedtert Hospital Retirement Plan for Certain Former Milwaukee County Employees shall receive an Employer Contribution equal to 3% of such Participant's Plan Compensation, regardless of his or her total Periods of Service. Such contribution will be placed in an account under the Plan on your behalf, provided you satisfy the eligibility conditions described in Article 5 below. We retain the right to amend the Plan to reduce or eliminate this contribution. If we amend the Plan to reduce or eliminate this fixed contribution, you will be notified of such change. (See Article 11 below for more information regarding Plan amendments.)
- **Special rules applicable to allocation of Employer Contributions.** The following special rules apply with respect to the allocation of Employer Contributions: The Employer Contribution will be allocated as a uniform percentage of Plan Compensation, pertaining to each applicable service tier, or as otherwise described.

Rollover Contributions

If you have an account balance in another qualified retirement plan or an IRA, you may move those amounts into this Plan, without incurring any tax liability, by means of a “rollover” contribution. You may also rollover Roth contributions from another qualified plan to this Plan. Rollovers are not permitted from a Roth IRA. You are always 100% vested in any amounts you contribute to the Plan as a rollover from another qualified plan or IRA. This means that you will always be entitled to all amounts in your rollover account. Rollover contributions will be affected by any investment gains or losses under the Plan.

You may accomplish a rollover in one of two ways. You may ask your prior plan administrator or trustee to directly rollover to this Plan all or a portion of any amount which you are entitled to receive as a distribution from your prior plan. Alternatively, if you receive a distribution from your prior plan, you may elect to deposit into this plan any amount eligible for rollover within 60 days of your receipt of the distribution. The 60-day rollover option is not available for rollovers of Roth contributions. Any rollover to the Plan will be credited to your Rollover Contribution Account. See Article 8 below for a description of the distribution provisions applicable to rollover contributions.

Generally, the Plan will accept a rollover contribution from another qualified retirement plan or IRA. The Plan Administrator may adopt separate procedures limiting the type of rollover contributions it will accept. For example, the Plan Administrator may impose restrictions on the acceptance of after-tax contributions or Salary Deferrals (including Roth Deferrals) or may restrict rollovers from particular types of plans. In addition, the Plan Administrator may, in its discretion, accept rollover contributions from Employees who are not currently participants in the Plan. The following special rules also apply with respect to Rollover Contributions under the Plan: The Plan will not accept Rollover Contributions from former Employees unless they already maintain an Account Balance under the Plan. Any procedures affecting the ability to make Rollover Contributions to the Plan will not be applied in a discriminatory manner.

If you have questions about whether you can rollover a prior plan distribution, please contact the Plan Administrator or other designated Plan representative.

ARTICLE 5 ELIGIBILITY REQUIREMENTS

This Article sets forth the requirements you must satisfy to participate under the Plan. To qualify as a participant under the Plan, you must:

- be an Eligible Employee
- satisfy the Plan’s minimum age and service conditions and
- satisfy any allocation conditions required under the Plan.

Eligible Employee

To participate under the Plan, you must be an Eligible Employee. For this purpose, you are considered an Eligible Employee if you are an employee of Froedtert Health, Inc., provided you are not otherwise excluded from the Plan.

Excluded Employees. For purposes of determining whether you are an Eligible Employee, the Plan excludes from participation certain designated employees. If you fall under any of the excluded employee categories, you will not be eligible to receive the designated Plan contribution until such time as you no longer fall into an excluded employee category. [See below for a discussion of your rights upon changing to or from an excluded employee classification.]

The following describes the types of employees that are not eligible to participate with respect to the different types of contributions authorized under the Plan.

Salary Deferrals. The following employees are not eligible to make Salary Deferrals. If you fall under one of the following classes of employees, you may not make Salary Deferrals under the Plan.

- Non-resident aliens who do not receive any compensation from U.S. sources

Matching Contributions. The following employees are not eligible to receive Matching Contributions under the Plan. If you fall under one of the following classes of employees, you will not share in any Matching Contributions under the Plan.

- Non-resident aliens who do not receive any compensation from U.S. sources
- Collectively Bargained Employees, unless the Collective Bargaining Agreement allows it

Employer Contributions. The following employees are not eligible to receive Employer Contributions under the Plan. If you fall under one of the following classes of employees, you will not share in any Employer Contributions we make to the Plan.

- Non-resident aliens who do not receive any compensation from U.S. sources
- Collectively Bargained Employees, unless the Collective Bargaining Agreement allows it

Minimum Age and Service Requirements

If you are an Eligible Employee, you may begin to make Salary Deferrals into the Plan as soon as administratively possible after your date of hire. There are no minimum age or service requirements to make Salary Deferrals.

For other contributions, you must satisfy certain age and service conditions under the Plan.

- **Minimum age requirement.** There is no minimum age requirement for participation in the Plan.
- **Minimum service requirement.** There is no minimum service requirement to participate under the Plan. Thus, you will be eligible to participate in the Plan (provided you are an Eligible Employee) as of the first Entry Date following your date of employment.

Entry Date. Once you have satisfied the eligibility conditions described above, you will be eligible to participate under the Plan on your Entry Date. For this purpose, your Entry Date is your date of employment. Thus, you will be eligible to participate immediately upon your date of hire, provided you are an Eligible Employee.

Crediting eligibility service. In determining whether you satisfy any minimum age or service conditions under the Plan, all service you perform during the year is counted. In addition, if you go on a maternity or paternity leave of absence (including a leave of absence under the Family Medical Leave Act) or a military leave of absence, you may receive credit for service during your period of absence for certain purposes under the Plan. You should contact the Plan Administrator to determine the effect of a maternity/paternity or military leave of absence on your eligibility to participate under the Plan.

Eligibility upon rehire. If you terminate employment after satisfying the minimum age and service requirements under the Plan and you are subsequently rehired as an Eligible Employee, you will enter the Plan on the later of your rehire date or your Entry Date. If you terminate employment prior to satisfying the minimum age and service requirements, and you are subsequently rehired, you will have to re-satisfy the eligibility requirements in order to participate under the Plan.

Eligibility upon change in employment status. If you are not an Eligible Employee on your Entry Date, but you subsequently change status to an eligible class of Employee, you will be eligible to enter the Plan immediately (provided you have already satisfied the minimum age and service requirements). If you are an Eligible Employee and subsequently become ineligible to participate in all or certain parts of the Plan, all contributions for which you are no longer eligible for under the Plan will cease as of the date you become ineligible to participate. See "Excluded Employees" information above for more information on exclusions to participation under the Plan. However, all service earned while you are employed, including service earned while you are ineligible, will be counted when calculating your vested percentage in your account balance.

Special eligibility provisions. The following special rules apply in determining eligibility under the Plan: Notwithstanding any provisions to the contrary, Hours of Service shall not include on-call hours. Hours of Service will be credited for the Low Census and Furloughed Employees that would have been performing services for the Employer (and therefore paid or entitled to pay), but for the impacts due to the COVID-19 virus. Low Census and Furloughed Employees will be credited with Hours of Service based on their normally scheduled hours for all Plan purposes.

Allocation Conditions

If you are an Eligible Employee and have satisfied the minimum age and service requirements described above, you are entitled to share in the contributions described in Article 4, provided you satisfy the allocation conditions described below.

Salary Deferrals. You do not need to satisfy any additional allocation conditions to make Salary Deferrals under the Plan. If you satisfy the eligibility conditions described above, you will be eligible to make Salary Deferrals, regardless of how many hours you work during the year or whether you terminate employment during the year. However, you may not continue to make Salary Deferrals after you terminate employment.

Matching Contributions. You will be entitled to share in any Matching Contributions we make to the Plan if you satisfy the eligibility conditions described above. You do not need to satisfy any additional allocation conditions to receive a Matching Contribution. You will receive your share of the Matching Contributions regardless of how many hours you work during the year or whether you terminate during the year.

Employer Contributions. You will be entitled to share in any Employer Contributions we make to the Plan only if you satisfy the following allocation conditions. Thus, even if you satisfy the eligibility conditions described above, you will not receive any Employer Contributions if you do not satisfy the following allocation conditions.

- You must be employed on the last day of the Plan Year to receive an Employer Contribution for such Plan Year AND
- You must work at least 1,000 hours during the Plan Year.

If you are not employed on the last day of the Plan Year or if you do not work at least 1,000 hours during the Plan Year, you will not be entitled to an Employer Contribution, even if you have satisfied all other conditions for receiving the Employer Contribution.

- **Special rules.** The following special rules apply for determining the allocation conditions applicable to Employer Contributions: The 1,000 Hours of Service and last day of Plan Year employment requirements will be waived for an Employee who: (i) has a Severance from Employment during a Plan Year at any time after reaching age 65 or due to death, and (ii) completed at least 1,000 Hours of Service in at least one out of the last six calendar years of the Employee's employment with the Employer, including the calendar year in which the Employee severs employment. Notwithstanding any provisions to the contrary, Hours of Service shall not include on-call hours. Hours of Service will be credited for the Low Census and Furloughed Employees that would have been performing services for the Employer (and therefore paid or entitled to pay), but for the impacts due to the COVID-19 virus. Low Census and Furloughed Employees will be credited with Hours of Service based on their normally scheduled hours for all Plan purposes.

ARTICLE 6 LIMIT ON CONTRIBUTIONS

The IRS imposes limits on the amount of contributions you may receive under this Plan, as described below.

IRS limits on Salary Deferrals. The IRS imposes limits on the amount you can contribute as Salary Deferrals during a calendar year. For 2024, the maximum deferral limit is \$23,000. For years after 2024, the maximum deferral limit may be adjusted for cost-of-living each year. The Plan Administrator will provide you with information regarding the adjusted deferral limits beginning after 2024. In addition, if you are at least age 50

by December 31 of the calendar year, you also may make a special catch-up contribution in addition to the maximum deferral limit described above. For 2024, the catch-up contribution limit is \$7,500. For years after 2024, the catch-up contribution limit may be adjusted for cost-of living each year. The Plan Administrator will provide you with information concerning the catch-up contribution limit for years after 2024.

Example: If you are at least age 50 by December 31, 2024, the maximum Salary Deferral you may make for the 2024 calendar year is \$30,500 [i.e., \$23,000 maximum deferral limit plus \$7,500 catch-up contribution limit].

The IRS deferral limit applies to all Salary Deferrals you make in a given calendar year to this Plan or any other cash or deferred arrangement (including a cash or deferred arrangement maintained by an unrelated employer). For this purpose, cash or deferred arrangements include 401(k) plans, 403(b) plans, simplified employee pension (SEP) plans or SIMPLE plans. (Note: If you participate in both this Plan and a 457 eligible deferred compensation plan, special limits may apply under the 457 plan. You should contact the Plan Administrator of the 457 plan to find out how participation in this Plan may affect your limits under the 457 plan.)

If you make Salary Deferrals for a given year in excess of the deferral limit described above under this Plan or another plan maintained by the Employer (or any other employer maintaining this Plan), the Plan Administrator will automatically return the excess amount and associated earnings to you by April 15. If you make Salary Deferrals for a given year in excess of the deferral limit described above because you made Salary Deferrals under this Plan and a plan of an unrelated employer not maintaining this Plan, you must ask one of the plans to refund the excess amount to you. If you wish to take a refund from this Plan, you must notify the Plan Administrator, in writing, by March 1 of the next calendar year so the excess amount and related earnings may be refunded by April 15. The excess amount is taxable for the year in which you made the excess deferral. If you fail to request a refund, you will be subject to taxation in two separate years: once in the year of deferral and again in the year the excess amount is actually paid to you.

IRS limit on total contributions under the Plan. The IRS imposes a maximum limit on the total amount of contributions you may receive under this Plan. This limit applies to all contributions we make on your behalf, all contributions you contribute to the Plan, and any forfeitures allocated to any of your accounts during the year. Under this limit, the total of all contributions under the Plan cannot exceed a specific dollar amount or 100% of your annual compensation, whichever is less. For 2024, the dollar limit is \$69,000. For years after 2024, this amount may be increased for inflation. For purposes of applying the 100% of compensation limit, your annual compensation includes all taxable compensation, increased for any Salary Deferrals you may make to this 403(b) plan and any pre-tax contributions you may make to any other plan we may maintain, such as a cafeteria health plan.

Example: Suppose in 2024 you earn compensation of \$55,000 (after reduction for pre-tax 403(b) plan contributions of \$5,500). Your compensation for purposes of the overall contribution limit is \$60,500 (\$55,000 + \$5,500 of pre-tax deferrals). The maximum amount of contributions you may receive under the Plan for 2024 is \$60,500 (the lesser of \$69,000 or 100% of \$60,500).

ARTICLE 7 DETERMINATION OF VESTED BENEFIT

Vested account balance. When you take a distribution of your benefits under the Plan, you are only entitled to withdraw your *vested* account balance. For this purpose, your *vested* account balance is the amount held under the Plan on your behalf for which you have earned an ownership interest. You earn an ownership interest in your Plan benefits if you have earned enough service with us to become *vested* based on the Plan's vesting schedule. If you terminate employment before you become fully vested in any of your Plan benefits, those non-vested amounts may be forfeited. (See below for a discussion of the forfeiture rules that apply if you terminate with a non-vested benefit under the Plan.)

The following describes the vesting schedule applicable to contributions under the Plan.

- **Salary Deferrals.** You are always 100% vested in your Salary Deferrals. In other words, you have complete ownership rights to your Salary Deferrals under the Plan.
- **Matching Contributions and Employer Contributions.** You become *vested* in your Matching Contribution and Employer Contribution accounts under a “3-year cliff vesting schedule.” Under this vesting schedule, you will have a complete ownership interest in your Matching Contributions and Employer Contributions once you have completed three (3) Years of Vesting Service. Prior to the completion of three Years of Vesting Service, you have no ownership interest in your Matching Contribution or Employer Contribution account.
- **Other contributions.** In addition, certain special contributions that are made to the Plan on your behalf will always be 100% vested. If any of these special contributions are made to the Plan, you will always have an immediate ownership interest in such contributions. Examples of special contributions that may be made to the Plan include:
 - Rollover Contributions

Special vesting rules. The following special rules apply for purposes of determining your vested percentage under the Plan: (1) The Employer Contributions and Matching Contributions of Participants who were employed by Community Memorial Hospital prior to 1-1-2008 shall vest in accordance with the following schedule: 1 Year of Service = 0%, 2 Years of Service = 33 1/3%, 3 Years of Service = 100%; (2) The Employer Contributions and Matching Contributions of Participants who were employed by Froedtert Lutheran Memorial Hospital, Inc. or Froedtert Health, Inc. prior to 1-1-2008 shall at all times be 100% vested; (3)(a) The Employer Contributions and Matching Contributions for Participants who were employed by St. Joseph’s Community Hospital of West Bend, Inc. prior to 1-1-2010, and became Participants in the Plan on 1-1-2010, shall at all times be 100% vested and (b) The Employer Contributions and Matching Contributions for Participants who were first hired by St. Joseph’s Community Hospital of West Bend, Inc. on or after 1-1-2010 shall vest in accordance with the following vesting schedule: 0-1 Year of Service = 0%; 2 Years of Service = 33 1/3%; 3 Years of Service = 66 2/3%; 4 or more Years of Service = 100%; (4)(a) The Employer Contributions and Matching Contributions for Participants who were employed by West Bend Clinic, Inc. prior to 1-1-2008, and became Participants in the Plan on 1-1-2010, shall at all times be 100% vested, (b) The Employer Contributions and Matching Contributions for Participants who were employed by West Bend Clinic, Inc. on or after 1-1-2008, but prior to 1-1-2010, and became Participants in the Plan on 1-1-2010, shall vest in accordance with the following schedule: 1 Year of Service = 20%, 2 Years of Service = 40%, 3 Years of Service = 66 2/3%, 4 Years of Service = 100%, and (c) The Employer Contributions and Matching Contributions for Participants who were first hired by West Bend Clinic, Inc. on or after 1-1-2010, shall vest in accordance with the following vesting schedule: 0-1 Year of Service = 0%; 2 Years of Service = 33 1/3%; 3 Years of Service = 66 2/3%; 4 or more Years of Service = 100%; (5) Former employees or contract employees of Holy Family Memorial, Inc. (“HFM”) who were employed by HFM as of 3-1-2021 or 5-1-2021, who become employed with the Employer in 2021 as a result of a direct employment transfer, are 100% fully vested for purposes of Matching Contributions and Employer Contributions; (6) Former employees of Homestead High School Athletic Trainers who were employed by Homestead High School on 8-2-2021 who become employed by the Employer in 2021 as a result of a direct employment transfer are 100% fully vested for purposes of Matching and Employer Contributions; (7) Former employees of Ascension Medical Group Marsho Clinic who were employed by Ascension Medical Group Marsho Clinic on 10-26-2021 (Staff Employees) or 11-2-2021 (Physicians) who become employed by the Employer in 2021 as a result of a direct employment transfer are 100% fully vested for purposes of Matching and Employer Contributions; (8) Former employees of Sensia Wellness, LLC who were employed by Sensia Wellness, LLC on 11-29-2021 who become employed by the Employer in 2021 as a result of a direct employment transfer are 100% fully vested for purposes of Matching and Employer Contributions; (9) All other Employees who were hired on or before 12-31-2019 shall vest in accordance with the following vesting schedule: 0-1 Year of Service = 0%; 2 Years of Service = 33 1/3%; 3 Years of Service = 66 2/3%; 4 or more Years of Service = 100%.

Protection of vested benefit. Once you are vested in your benefits under the Plan, you have an ownership right to those amounts. While you may not be able to immediately withdraw your vested benefits from the Plan

due to the distribution restrictions described under Article 8 below, you generally will never lose your right to those vested amounts. However, it is possible that your benefits under the Plan will decrease as a result of investment losses. If your benefits decrease because of investment losses, you will only be entitled to the vested amount in your account at the time of distribution.

Exception to vesting schedule. The above vesting schedule no longer applies once you reach Normal Retirement Age under the Plan. Thus, if you are still employed with us at Normal Retirement Age, you will automatically become 100% vested in all contributions under the Plan. You also will be fully vested in your entire account balance (regardless of the Plan's vesting schedule) if the plan is terminated. In addition, if you:

- die

while you are still employed with us, you will automatically become 100% vested.

Years of Vesting Service. To calculate your vested benefit under the Plan, your Years of Vesting Service are used to determine where you are on the vesting schedule. You will be credited with a Year of Vesting Service for each year in which you work at least 1,000 hours. The Plan Administrator will track your service and will calculate your years of service in accordance with the Plan requirements.

In calculating your Years of Vesting Service, all of your service with us is taken into account, including service you may have earned before the Plan was adopted.

Break in Service rules. If you do not work a sufficient number of hours during a year, you may “lose” credit for certain vesting service under the Plan's Break in Service rules. For this purpose, you have a Break in Service if you work less than 501 Hours of Service during a year. The Plan Administrator monitors the Break in Service rules and can provide you with additional information on the effect of these rules. While these vesting Break in Service rules may cause you to lose credit for certain vesting service, they will not cause you to lose any benefits for which you are already vested.

- ◆ **Nonvested Break in Service rule.** The Nonvested Break in Service rule applies only to *totally nonvested* (i.e., 0% vested) Participants. If you are totally nonvested in your benefits under the Plan and you have five consecutive Breaks in Service, all the service you earned before the 5-year period no longer counts for vesting purposes. Thus, if you return to employment after incurring five consecutive Breaks in Service, you will be treated as a new employee (with no prior service) for purposes of determining your vested percentage in your benefits under the Plan. However, if you have benefits under the Plan in which you are vested, you do not lose any rights to those amounts under these rules.

Special vesting provisions. In applying the vesting rules under the Plan, the following special rules apply: For purposes of determining whether a Break in Service has occurred, Froedtert Memorial Lutheran Hospital (and its affiliates) and Community Memorial Hospital (and its affiliates) were not affiliated with each other prior to 2001 and any service of any Employee of either organization shall be disregarded to the extent the Employee terminated prior to 1-1-2001 and was subsequently employed by the other organization. Notwithstanding any provisions to the contrary, Hours of Service shall not include on-call hours. Hours of Service will be credited for the Low Census and Furloughed Employees that would have been performing services for the Employer (and therefore paid or entitled to pay), but for the impacts due to the COVID-19 virus. Low Census and Furloughed Employees will be credited with Hours of Service based on their normally scheduled hours for all Plan purposes.

Forfeiture of nonvested benefits. If you terminate employment before you become fully vested in your Plan benefits, you will be entitled to receive a distribution of your *vested* benefits under the Plan. Your non-vested benefits will be *forfeited* as described below. You are not entitled to receive a distribution of your non-vested benefits.

If you terminate employment at a time when you are only partially-vested (or totally non-vested) in any of your Plan benefits, how the Plan treats your non-vested balance will depend on whether you take a distribution when you terminate employment.

- **Forfeiture upon distribution.** If you take a distribution of your entire vested benefit when you terminate employment, your non-vested benefit will be forfeited in accordance with the terms of the Plan. If you are totally non-vested in any contributions we made on your behalf, you will be deemed to receive a distribution for purposes of applying these forfeiture rules.
 - **Buy-back of forfeited benefits upon reemployment.** If you take a distribution of your entire vested benefit when you terminate employment, and as a result, some (or all) of your Plan benefits are forfeited, you have the right to repay the distributed amount to the Plan if you are rehired prior to incurring five consecutive Breaks in Service (as defined under “Forfeiture upon five consecutive Breaks in Service” below). If you repay the total amount of your distribution back to the Plan, we will restore the amount of your non-vested benefit which was forfeited as a result of that distribution. Please contact the Plan Administrator if you wish to buy-back prior benefits under the Plan. The Plan Administrator will inform you of the amount you must repay to buy-back your prior forfeited benefit.
 - **Timing of buy-back.** For us to restore your forfeited benefits, you must make repayment to the Plan no later than five years following your reemployment date. If you received a “deemed” distribution because you were totally non-vested, your non-vested benefit will automatically be restored within a reasonable time following your reemployment, provided you have not incurred five consecutive Breaks in Service prior to your reemployment.
- **Forfeiture upon five consecutive Breaks in Service.** Depending on the value of your vested benefits, you may be able to keep your benefits in the Plan when you terminate employment. If you do not take a distribution of your entire vested benefit when you terminate employment, your non-vested benefit will remain in your account until you have incurred five consecutive Breaks in Service, at which time your non-vested benefit will be forfeited in accordance with the terms of the Plan. For this purpose, you will have a Break in Service for each year in which you work less than 501 hours. Your vested benefits will not be forfeited under this forfeiture rule. If you have any questions regarding the application of these rules, you should contact the Plan Administrator.

Treatment of forfeited benefits. If any of your benefits are forfeited, those forfeited amounts may first be used to pay any Plan expenses. If any forfeitures remain after paying Plan expenses, such forfeited amounts will be used to offset other Employer Contributions under the Plan for the Plan Year in which the forfeiture occurs.

Special rules. The vesting and forfeiture provisions are effective as follows: An Employee's vesting percentage increases to 100% if the Employee becomes Disabled.

ARTICLE 8 PLAN DISTRIBUTIONS

The Plan contains detailed rules regarding when you can receive a distribution of your benefits from the Plan. As discussed in Article 7 above, if you qualify for a Plan distribution, you will only receive your vested benefits. This Article 8 describes when you may request a distribution and the tax effects of such a distribution.

Distribution upon termination of employment. When you terminate employment, you may be entitled to a distribution from the Plan. The availability of a distribution will depend on the amount of your vested account balance.

- **Vested account balance in excess of \$5,000.** If your total vested account balance exceeds \$5,000 as of the distribution date, you may receive a distribution from the Plan as soon as administratively feasible following your termination of employment. If you do not consent to a distribution of your vested account balance, your balance will remain in the Plan. If you receive a distribution of your vested benefits when you are only partially-vested in your Plan benefits, your non-vested benefits will be forfeited.

You may elect to take your distribution in any of the following forms. In addition, in certain rare cases, you may be entitled to a distribution in the form of a joint and survivor annuity. Prior to receiving a distribution from the Plan, you will receive a distribution package that will describe the distribution options that are available to you. If you have any questions regarding your distribution options under the Plan, please contact the Plan Administrator.

- **Lump sum.** You may elect to take a distribution of your entire vested account balance in a lump sum. In addition, if permitted by the Plan Administrator, you may take a partial distribution of a portion of your vested account upon termination of employment. If you take a lump sum distribution, you may elect to rollover all (or any portion) of your distribution to an IRA or to another qualified plan. See the *Special Tax Notice*, which you may obtain from the Plan Administrator, for more information regarding your ability to rollover your plan distribution.
- **Installment payments.** You may elect to receive a distribution in the form of a series of installment payments. If you elect distribution in the form of installments, your vested benefit will be paid out in equal annual installments over a set number of years. If the installment period is 10 years or greater, you may not rollover any of the installment payments into an IRA or into another qualified plan. The Plan Administrator will provide you with forms necessary to elect an installment distribution under the Plan.
- **Vested account balance of \$5,000 or less.** If your total vested account balance under the Plan is \$5,000 or less as of the distribution date, you will be eligible to receive a distribution of your entire vested account balance in a lump sum as soon as administratively feasible following your termination of employment. If you receive a distribution of your vested benefits when you are partially-vested in your Plan benefits, your non-vested benefits will be forfeited.

You may elect to receive your distribution in cash or you may elect to rollover your distribution to an IRA or to another qualified plan. If your total vested account balance under the Plan is between \$1,000 and \$5,000 as of the distribution date and you do not consent to a distribution of your vested account balance, your vested benefit automatically will be rolled over to an IRA selected by the Plan Administrator. If your total vested account balance exceeds \$5,000, no distribution will be made from the Plan without your consent. If your total vested account balance is \$1,000 or less as of the distribution date, your entire vested benefit will be distributed to you in a lump sum, even if you do not consent to a distribution.

If your benefit is automatically rolled over to an IRA selected by the Plan Administrator, such amounts will be invested in a manner designed to preserve principal and provide a reasonable rate of return. Common types of investment vehicles that may be used include money market accounts, certificates of deposit or stable value funds. Reasonable expenses may be charged against the IRA account for expenses associated with the establishment and maintenance of the IRA. Any such expenses will be no greater than similar fees charged for other IRAs maintained by the IRA provider. For further information regarding the automatic rollover requirements, including further information regarding the IRA provider and the applicable fees and expenses associated with the automatic rollover IRA, please contact the Plan Administrator or other designated Plan representative.

In-service distributions. You may withdraw vested amounts from the Plan while you are still employed with us, but only if you satisfy the Plan's requirements for in-service distributions. Different in-service distribution options apply depending on the type of contribution being withdrawn from the Plan.

If your account is invested in custodial accounts/mutual funds, your ability to take certain in-service distributions may be limited. For more information on such limitations, please see your Plan Administrator.

- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
 - You have incurred a hardship, as described below.

No in-service distribution of Salary Deferrals may be made prior to age 59½ (other than a distribution on account of hardship). Thus, regardless of any in-service distribution provisions under the Plan, you

may not request an in-service distribution of amounts attributable to your Salary Deferrals under the Plan prior to attaining age 59½ (other than a distribution on account of hardship).

- **Matching Contributions.** You may withdraw amounts attributable to Matching Contributions while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
- **Employer Contributions.** You may withdraw amounts attributable to Employer Contributions while you are still employed upon any of the following events:
 - You are at least age 59½ at the time of the distribution.
- **Rollover Contributions.** If you have rolled money into this Plan from another qualified plan or IRA, you may take an in-service distribution of your Rollover Contribution account at any time.

Qualified Birth or Adoption Distribution (QBAD). In addition to the above, you may withdraw up to \$5,000 during the one-year period beginning on the date on which your child is born or on which you legally adopt a child as a QBAD. A QBAD is subject to income tax, but not the 10% early withdrawal penalty tax. Any or all of the amount withdrawn also may be contributed back at a later date to (1) this Plan, (2) any other plan for which you are eligible to roll money into, or (3) an IRA.

- A QBAD is available from all available sources under the Plan.

Hardship distribution. To receive a distribution on account of hardship, you must demonstrate one of the following hardship events.

- (1) You need the distribution to pay unpaid medical expenses for yourself, your spouse or any dependent.
- (2) You need the distribution to pay for the purchase of your principal residence. You must use the hardship distribution for the *purchase* of your principal residence. You may not receive a hardship distribution solely to make mortgage payments.
- (3) You need the distribution to pay tuition and related educational fees (including room and board) for the post-secondary education of yourself, your spouse, your children, or other dependent. You may take a hardship distribution to cover up to 12 months of tuition and related fees.
- (4) You need the distribution to prevent your eviction or to prevent foreclosure on your mortgage. The eviction or foreclosure must be related to your principal residence.
- (5) You need the distribution to pay funeral or burial expenses for your deceased parent, spouse, child or dependent.
- (6) You need the distribution to pay expenses to repair damage to your principal residence (provided the expenses would qualify for a casualty loss deduction on your tax return, without regard to 10% adjusted gross income limit).
- (7) You need the distribution to pay expenses and losses (including loss of income) incurred due to a federally-declared disaster. Your principal residence or principal place of employment at the time of the disaster must be located in the federally-declared disaster area.

In addition, a hardship event described under (1), (3) or (5) above may also be determined with respect to a primary beneficiary under the Plan. For this purpose, a primary beneficiary is an individual who is named as a beneficiary under the Plan and has an unconditional right to all or a portion of a participant's benefit upon the death of the participant.

Before you may receive a hardship distribution, you must represent, in writing, that you have insufficient cash or other liquid assets to satisfy your financial need.

In addition, if you have other distributions available under this Plan (or any other plan we may maintain) you must take such distributions *before* requesting a hardship distribution.

You may not receive a hardship distribution of more than you need to satisfy your hardship. In calculating your maximum hardship distribution, you may include any amounts necessary to pay federal, state or local income

taxes or penalties reasonably anticipated to result from the distribution. See the Plan Administrator for more information regarding the maximum amount you may take from the Plan as a hardship distribution and the total amount you have available for a hardship distribution. The Plan Administrator will provide you with the appropriate forms for requesting a hardship distribution.

Required distributions. If you have not begun taking distributions before you attain your Required Beginning Date, the Plan generally must commence distributions to you as of such date. For this purpose, your Required Beginning Date generally is April 1 following the end of the calendar year in which you attain age 70½ (or age 72, if you were born after June 30, 1949) or terminate employment, whichever is later. (For 5% owners, the Required Beginning Date is April 1 following the calendar year in which you attain age 70½ (or age 72, if you were born after June 30, 1949), even if you are still employed.)

Once you attain your Required Beginning Date, the Plan Administrator will commence distributions to you as required under the Plan. The Plan Administrator will inform you of the amount you are required to receive once you attain your Required Beginning Date.

Distribution upon disability. If you should terminate employment because you are disabled, you will be eligible to receive a distribution of your vested account balance under the Plan's normal distribution rules. You will be considered to be disabled for purposes of applying the Plan's distribution rules if you are Disabled under Section 223(d) of the Social Security Act for purposes of determining eligibility for Social Security benefits.

Disaster-related distributions. Special rules related to certain federally-declared natural disasters may have applied for distributions and loans under the Plan. If you received a disaster-related distribution from the Plan, you may be able to retribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.

Repayment of Coronavirus-Related Distributions. Special Coronavirus-Related rules may have applied for distributions under the Plan. If you received a Coronavirus-Related Distribution from the Plan, you may be able to retribute the amount of the distribution to the Plan. Please contact the Plan Administrator for more information.

Distributions upon death. If you should die before taking a distribution of your entire vested account balance, your remaining benefit will be distributed to your beneficiary or beneficiaries, as designated on the appropriate designated beneficiary election form. You may request a designated beneficiary election form from the Plan Administrator.

If you are married, your spouse generally is treated as your beneficiary, unless you and your spouse properly designate an alternative beneficiary to receive your benefits under the Plan. The Plan Administrator will provide you with information concerning the availability of death benefits under the Plan and your rights (and your spouse's rights) to designate an alternative beneficiary for such death benefits. For purposes of determining your beneficiary to receive death distributions under the Plan, any designation of your spouse as beneficiary is automatically revoked upon a formal divorce decree unless you re-execute a new beneficiary designation form or enter into a valid Qualified Domestic Relations Order (QDRO).

Default beneficiaries. If you do not designate a beneficiary to receive your benefits upon death, your benefits will be distributed first to your spouse. If you have no spouse at the time of death, your benefits will be distributed equally to your children. If you have no children at the time of your death, your benefits will be distributed to your estate.

Taxation of distributions. Generally, you must include any Plan distribution in your taxable income in the year you receive the distribution. More detailed information on tax treatment of Plan distributions is contained in the "Special Tax Notice" which you may obtain from the Plan Administrator.

- **Roth Deferrals.** If you make Roth Deferrals under the Plan, you will not be taxed on the amount of the Roth Deferrals taken as a distribution (because you pay taxes on such amounts when you contribute them to the Plan). In addition, you will not pay taxes on any earnings associated with the Roth Deferrals, provided you take the Roth Deferrals and earnings in a qualified distribution. For this purpose, a qualified distribution occurs only if you have had your Roth Deferral account in place for at

least 5 years and you take the distribution on account of death, disability, or attainment of age 59½. If you have made both pre-tax Salary Deferrals and Roth Deferrals under the Plan, you may designate the extent to which a distribution of Salary Deferrals is taken from your pre-tax Salary Deferral Account or your Roth Deferral Account. Any distribution of Salary Deferrals (including Roth Deferrals) must be authorized under the Plan distribution provisions.

If you take a distribution that does not qualify as a qualified distribution, you will be taxed on the earnings associated with the Roth contributions. (You will never be taxed on the Roth contributions distributed since those amounts are taxed at the time you make the Roth contributions or Roth conversion.)

Distributions before age 59½. If you receive a distribution before age 59½, you generally will be subject to a 10% penalty tax in addition to regular income taxation on the amount of the distribution that is subject to taxation. You may avoid the 10% penalty tax by rolling your distribution into another plan or IRA. Certain exceptions to the penalty tax may apply. For more information, please review the “Special Tax Notice,” which may be obtained from the Plan Administrator.

Rollovers and withholding. You may “roll over” most Plan distributions to an IRA or another qualified plan and avoid current taxation. You may accomplish a rollover either directly or indirectly. In a direct rollover, you instruct the Plan Administrator that you wish to have your distribution deposited directly into another plan or an IRA. In an indirect rollover, the Plan Administrator actually makes the distribution to you and you may rollover that distribution to an IRA or another qualified plan within 60 days after you receive the Plan distribution.

If you are eligible to directly rollover a distribution but choose not to, the Plan Administrator must withhold 20% of the taxable distribution for federal income tax withholding purposes. The Plan Administrator will provide you with the appropriate forms for choosing a direct rollover. For more information, see the “Special Tax Notice,” which may be obtained from the Plan Administrator.

Certain benefit payments are not eligible for rollover and therefore will not be subject to 20% mandatory withholding. The types of benefit payments that are not “eligible rollover distributions” include:

- annuities paid over your lifetime,
- installment payments for a period of at least ten (10) years,
- minimum required distributions at age 70½ (or age 72, if you were born after June 30, 1949),
- hardship withdrawals, and
- certain “corrective” distributions.

[Note: *All of the above distribution options may not be available under this Plan.*]

Non-assignment of benefits and Qualified Domestic Relations Orders (QDROs) Your benefits cannot be sold, used as collateral for a loan, given away, or otherwise transferred, garnished, or attached by creditors, except as provided by law. However, if required by applicable state domestic relations law, certain court orders could require that part of your benefit be paid to someone else—your spouse or children, for example. This type of court order is known as a Qualified Domestic Relations Order (QDRO). As soon as you become aware of any court proceedings that might affect your Plan benefits, please contact the Plan Administrator. You may request a copy of the procedures concerning QDROs, including those procedures governing the qualification of a domestic relations order, without charge, from the Plan Administrator.

ARTICLE 9 PLAN ADMINISTRATION AND INVESTMENTS

Investment of Plan assets. You have the right to direct the investment of Plan assets held under the Plan on your behalf, as provided under the applicable Investment Arrangement. The Plan Administrator or other authorized person will provide you with information on the amounts available for direction, the investment choices available to you, the frequency with which you can change your investment choices and other

investment information. Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. If you have any questions about the investment of your Plan accounts, please contact the Plan Administrator or other Plan representative.

Although you have the opportunity to direct the investment of your benefits under the Plan, the Plan Administrator may decline to implement investment directives where it deems it is appropriate in fulfilling its role as a fiduciary under the Plan. The Plan Administrator may adopt rules and procedures to govern Participant investment elections and directions under the Plan.

This Plan is designed to comply with the requirements of ERISA §404(c). As such, to the extent you are permitted to direct the investment of your account, you are solely responsible for the investment decisions you make with respect to your Plan benefits. No other fiduciary, including the Trustee, Employer or Plan Administrator, will be responsible for any losses resulting from your direction of investments under the Plan. If you have questions regarding investment decisions or strategies with respect to the investment of your Plan benefits, you should consult an investment professional.

Valuation Date. To determine your share of any gains or losses incurred as a result of the investment of Plan assets, the Plan is valued on a regular basis. For this purpose, the Plan is valued on a daily basis. Thus, you will receive an allocation of gains or losses under the Plan at the end of each business day during which the New York Stock Exchange is open.

Plan fees. There may be fees or expenses related to the administration of the Plan or associated with the investment of Plan assets that will affect the amount of your Plan benefits. Any fees related to the administration of the Plan or associated with the investment of Plan assets may be paid by the Plan or by the Employer. If the Employer does not pay Plan-related expenses, such fees or expenses will generally be allocated to the accounts of Participants either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. If you direct the investment of your benefits under the Plan, you will be responsible for any investment-related fees incurred as a result of your investment decisions. Prior to making any investment, you should obtain and read all available information concerning that particular investment, including financial statements, prospectuses, and other available information.

In addition to general administration and investment fees that are charged to the Plan, you may be assessed fees directly associated with the administration of your account. For example, if you terminate employment, your account may be charged directly for the pro rata share of the Plan's administration expenses, regardless of whether the Employer pays some of these expenses for current Employees. Other fees that may be charged directly against your account include:

- Fees related to the processing of distributions upon termination of employment.
- Fees related to the processing of in-service distributions (including hardship distributions).
- Fees related to the processing of required minimum distributions at age 70½ (or age 72, if you were born after June 30, 1949), or termination of employment, if later.
- Participant loan origination fees and annual maintenance fees.
- Charges related to processing of a Qualified Domestic Relation Order (QDRO) where a court requires that a portion of your benefits is payable to your ex-spouse or children as a result of a divorce decree.

If you are permitted to direct the investment of your benefits under the Plan, each year you will receive a separate notice describing the fees that may be charged under the Plan. In addition, you will also receive a separate notice describing any actual fees charged against your account. Please contact the Plan Administrator if you have any questions regarding the fees that may be charged against your account under the Plan.

ARTICLE 10 PARTICIPANT LOANS

The Plan permits Participants to take a loan from the Plan. Thus, you may take a loan from your vested benefits under the Plan. The Plan Administrator will develop procedures for administering Participant loans, including the establishment of procedures for applying for a loan and limits on the total amount of loan proceeds that may be outstanding at any time. For more information regarding the procedures for receiving a Participant loan, please contact the Plan Administrator.

ARTICLE 11 PLAN AMENDMENTS AND TERMINATION

Plan amendments. We have the authority to amend this Plan at any time. Any amendment, including the restatement of an existing Plan, may not decrease your vested benefit under the Plan, except to the extent permitted under the Internal Revenue Code, and may not reduce or eliminate any “protected benefits” (except as provided under the Internal Revenue Code or any regulation issued thereunder) determined immediately prior to the adoption or effective date of the amendment (whichever is later). However, we may amend the Plan to increase, decrease or eliminate benefits on a prospective basis.

Plan termination. Although we expect to maintain this Plan indefinitely, we have the ability to terminate the Plan at any time. For this purpose, termination includes a complete discontinuance of contributions under the Plan or a partial termination. If the Plan is terminated, all amounts credited to your account shall become 100% vested, regardless of the Plan’s current vesting schedule. In the event of the termination of the Plan, you are entitled to a distribution of your entire vested benefit. Such distribution shall be made directly to you or, at your direction, may be transferred directly to another qualified retirement plan or IRA. If you do not consent to a distribution of your benefit upon termination of the Plan, the Plan Administrator will transfer your vested benefit directly to an IRA that we will establish for your benefit. Except as permitted by Internal Revenue Service regulations, the termination of the Plan shall not result in any reduction of protected benefits.

A partial termination may occur if either a Plan amendment or severance from service excludes a group of employees who were previously covered by this Plan. Whether a partial termination has occurred will depend on the facts and circumstances of each case. If a partial termination occurs, only those Participants who cease participation due to the partial termination will become 100% vested. The Plan Administrator will advise you if a partial termination occurs and how such partial termination affects you as a Participant.

ARTICLE 12 PLAN PARTICIPANT RIGHTS AND CLAIM PROCEDURES

Participant rights. As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator’s office, all Plan documents including copies of all documents filed by the Plan Administrator with the U.S. Department of Labor.
- Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may assess a reasonable charge for the copies.
- Receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to provide each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive benefits under the Plan and, if so, what your current benefits are. You must request this statement in writing and you may only request this statement once a year. The Plan Administrator will provide the statement free of charge.
- File a claim for benefits.

Prudent Actions by Plan Fiduciaries. In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. These people, called “fiduciaries,” have a duty to operate the Plan prudently and in the best interests of you, other Plan participants and beneficiaries. You may not be fired or otherwise discriminated against in any way solely to prevent you from obtaining a Plan benefit or exercising your rights under ERISA.

Enforcement of Rights. If you have a claim for benefits under the Plan that is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. For example, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive the requested documents within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the documents and pay you up to \$110 a day until you receive the documents, unless the documents were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a divorce decree that affects the payment of benefits under the Plan, you may file suit in federal court. If the Plan’s fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Questions. If you have any questions about the Plan or this SPD, you should contact the Plan Administrator. If you have any questions about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Claim for Benefits. Benefits will normally be payable under the Plan without the need for a formal claim. However, if you feel you are entitled to benefits under the Plan that have not been paid, you may submit to the Plan Administrator a written claim for benefits. Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. The Plan Administrator will evaluate your claim (including all relevant documents and records you submit to support your claim) to determine if benefits are payable to you under the terms of the Plan. The Plan Administrator may solicit additional information from you if necessary to evaluate the claim.

If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions and other information relevant to the payment of the benefit.

If the Plan Administrator denies all or any portion of your claim, you (and your authorized representative, if applicable) will receive within a reasonable period of time (not to exceed 90 days after receipt of the claim form), a written or electronic notice setting forth the reasons for the denial (including references to the specific provisions of the Plan on which the decision is based), a description of any additional information needed to perfect your claim, and the steps you must take to submit the claim for review. If the Plan Administrator determines that special circumstances require an extension of time for processing your claim, it may extend the 90-day period described in the prior sentence to 180 days, provided the Plan Administrator provides you with written notice of the extension and prior to the expiration of the original 90-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render its decision.

If the Plan Administrator denies your claim, you will have 60 days from the date you receive notice of the denial of your claim to appeal the adverse decision of the Plan Administrator. You may submit to the Plan

Administrator written comments, documents, records and other information relating to your claim for benefits. You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claim. The Plan Administrator's review of the claim and of its denial of the claim shall take into account all comments, documents, records and other information relating to the claim, without regard to whether these materials were submitted or considered by the Plan Administrator in its initial decision on the claim.

If the Plan Administrator denies your claim for benefits after appeal, you will receive within a reasonable period of time (not to exceed 60 days after receipt of the appeal), a written or electronic notice setting forth the reasons for the denial (including references to the specific provisions of the Plan on which the decision is based), and a description of your right to bring an action under ERISA Section 502(a). If the Plan Administrator determines that special circumstances require an extension of time for processing your appeal, it may extend the 60-day period described in the prior sentence to 120 days, provided the Plan Administrator provides you with written notice of the extension and prior to the expiration of the original 60-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render its decision. If the Plan Administrator denies your claim for benefits upon review, in whole or in part, you may file suit in a state or Federal court.

If the Plan Administrator makes a final written determination denying your claim for benefits, you may commence legal or equitable action with respect to the denied claim upon completion of the claims procedures outlined under the Plan. Any legal or equitable action must be commenced no later than the earlier of 180 days following the date of the final determination or three years following the proof of loss. If you fail to commence legal or equitable action with respect to a denied claim within the above timeframe, you will be deemed to have accepted the Plan Administrator's final decision with respect to the claim for benefits.

Disability Claims Procedures. If your claim is based on disability benefits, different claim procedures and deadlines will apply. If your disability benefits are provided or administered by a third party (such as Social Security Administration or an insurance company), that will be the entity to which claims are addressed.

The following disability claims procedures apply only to the determination under the Plan as to whether a Participant is entitled to a Plan benefit due to disability. These disability claims procedures do not apply if a third party (such as the Social Security Administration), rather than the Plan Administrator, makes the determination of disability. These disability claims procedures are intended to comply with the requirements of Department of Labor Regulation §2560.503-1 and will be interpreted accordingly.

These disability claims procedures are intended to ensure that disability claims procedures are reasonable, that "claimants" (which include Participants and Beneficiaries (and their authorized representatives, if applicable)) receive sufficient information explaining why disability benefits are denied and that the process is impartial.

If you have questions about the Plan's claims procedures, contact the Plan Administrator named under Article 2 of this Summary Plan Description.

Review of Initial Claim. In the case of a claim for disability benefits, the Plan Administrator will notify the claimant of an adverse benefit determination within a reasonable period of time, but not later than 45 days after receipt of the claim by the Plan. This period may be extended by the Plan for up to 30 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies the claimant, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision.

If, prior to the end of the first 30-day extension period, the Plan Administrator determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Plan Administrator notifies the claimant, prior to the expiration of the first 30-day extension period, of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. In the case of any extension, the notice of extension shall specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the

additional information needed to resolve those issues. The claimant shall have at least 45 days within which to provide the specified information.

Notice of Adverse Benefit Determination. The Plan Administrator will provide a claimant with written or electronic notification (written in a culturally and linguistically appropriate and understandable manner) of any "adverse benefit determination." An adverse benefit determination includes a rescission of coverage (except for non-payment of premiums). The notice of adverse benefit determination will set forth:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the determination is based;
- A description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary;
- A description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under ERISA §502(a) following an adverse benefit determination on review; and
- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - The views presented by the claimant to the Plan of health care professionals treating the claimant and vocational professionals who evaluated the claimant;
 - The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claimant's adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
 - A disability determination regarding the claimant presented by the claimant to the Plan made by the Social Security Administration.
- If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request;
- The specific internal rules, guidelines, protocols, standards or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist; and
- A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits.

The Plan Administrator will assist in language translation of a notice of adverse benefit determination, if necessary. Translation assistance can include recommending translation services, providing verbal assistance and providing the notice in a non-English language upon request.

Appeals of Adverse Benefit Determinations. A claimant shall have 180 days following receipt of a notification of an adverse benefit determination within which to appeal the determination. Any appeal will receive a full and fair review of the claim and the adverse benefit determination. With respect to such review:

- Claimants will have the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits;
- Claimants (upon request and free of charge) will have reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
- The review will take into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination;

- As soon as possible and sufficiently in advance of the date on which any notice of an “adverse benefit determination on review,” the Plan Administrator will provide the claimant, free of charge, with any new or additional evidence considered, relied upon, or generated by the person making the benefit determination in connection with the claim; and
- As soon as possible and sufficiently in advance of the “notice of adverse benefit determination on review,” the Plan Administrator will provide the claimant, free of charge, with the rationale for the adverse decision.

In performing the review, the Plan will not afford deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the initial adverse benefit determination, nor the subordinate of such individual. If the appeal is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate, the appropriate named fiduciary shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment. Such health care professional will not be an individual (or a subordinate of such individual) who was consulted in connection with the initial adverse benefit determination.

If the Plan obtained advice from medical or vocational experts in connection with a claimant’s adverse benefit determination (without regard to whether the advice was relied upon in making the benefit determination), such experts will be identified.

The Plan Administrator shall notify the claimant of the Plan’s benefit determination on review within a reasonable period of time, but not later than 45 days after receipt of the claimant’s request for review by the Plan, unless the Plan Administrator determines that special circumstances (such as the need to hold a hearing) require an extension of time for processing the claim. If the Plan Administrator determines that an extension of time for processing is required, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 45-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review.

Notice of Adverse Benefit Determination on Review. The Plan Administrator will provide a claimant with written or electronic notification (written in a culturally and linguistically appropriate and understandable manner) of any “adverse benefit determination.” The notice of adverse benefit determination on review will set forth:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the determination is based;
- That the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant’s claim for benefits;
- A description of any voluntary appeal procedures offered by the Plan and the claimant’s right to obtain the information about such procedures;
- A description of the claimant’s right to bring an action under ERISA §502(a) (including a description of any applicable contractual limitation period that applies to the claimant’s right to bring such an action);
- A discussion of the decision, including an explanation of the basis for disagreeing with or not following:
 - The views presented by the claimant to the Plan of health care professionals treating the claimant and vocational professionals who evaluated the claimant;
 - The views of medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a claimant’s adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination; and
 - A disability determination regarding the claimant presented by the claimant to the Plan made by the Social Security Administration;

- If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, or, alternatively, a statement that such explanation will be provided free of charge upon request; and
- The specific internal rules, guidelines, protocols, standards or other similar criteria of the Plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist.

The Plan Administrator will assist in language translation of a notice of adverse benefit determination on review, if necessary. Translation assistance can include recommending translation services, providing verbal assistance and providing the notice in a non-English language upon request.

ADDENDUM ADDITIONAL SPD PROVISIONS

Special effective date provisions. The following special effective date provisions apply: (1) Effective 1-29-2010, St. Joseph's Community Hospital of West Bend, Inc. 403(b) Plan ("SJCH Plan") was merged into this Plan. Such merged assets are 100% vested. All distribution, withdrawal, and loan provisions that apply to the Plan apply to such merged assets, except that Safe Harbor Matching Contributions previously made under the SJCH Plan may not be withdrawn on account of safe harbor Hardship; (2) Effective 8-8-2018, the assets held in the Froedtert Memorial Lutheran Hospital/Froedtert Health 403(b) Thrift Plan's custodial accounts under the Lincoln Alliance program were merged into this Plan. Such merged assets are 100% vested. All distribution, withdrawal, and loan provisions that apply to the Plan apply to such merged assets; (3) Effective 1-1-2022, a portion of the assets from the Franciscan Retirement Savings Plan representing the Account Balances of Holy Family Memorial, Inc. Participants merged into this Plan. Any Holy Family Memorial, Inc. Participant previously participating in the Franciscan Retirement Savings Plan and hired prior to 1-1-2022 shall reach Normal Retirement Age under the Plan upon attainment of age 55. Such merged assets are 100% vested. All distribution, withdrawal, and loan provisions that apply to the Plan apply to such merged assets. The provisions of this Plan shall control unless otherwise provided herein.

ADDENDUM C PREDECESSOR EMPLOYER SERVICE

This Addendum C lists the Predecessor Employer Service that applies under the Plan.

(1) The Employees of West Bend Clinic, Inc. ("WBC") and St. Joseph's Community Hospital of West Bend, Inc. ("SJCH") who were eligible to participate in the Plan effective 1-1-2010, were given past service credit based on their dates of hire with WBC and SJCH for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. In addition, Employees who transferred directly from either WBC or SJCH to Froedtert & Community Health, Inc. between 7-1-2008 and 12-31-2009 were given past service credit based on their dates of hire with WBC and SJCH for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan.

(2) Effective as of 9-3-2010, individuals meeting the following criteria were given past service credit under the Plan (for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes) based on their dates of hire with ProHealth Care, Inc., Medical Associates, Inc., or Medical Associates of Menomonee Falls, Ltd.:

(a) individuals who became Employees of an Employer as of 5:00 p.m. on 9-3-2010 ("Northern Tier Effective Date"), due to Froedtert & Community Health's purchase of the operations of certain ProHealth Care/Medical Associates ("PHC/MA") clinics on the Northern Tier Effective Date;

(b) individuals who, after the Northern Tier Effective Date but on or before 12-31-2010, became Employees of an Employer in a position that directly supported the former PHC/MA clinics, and either:

(1) were active Employees of ProHealth Care, Inc., or Medical Associates, Inc., until they became Employees of the Employer; or

(2) were employed by Medical Associates of Menomonee Falls, Ltd., before 1-4-2008, and continued employment with ProHealth Care, Inc., or Medical Associates, Inc., on and after 1-4-2008, but whose employment by ProHealth Care, Inc., or Medical Associates, Inc., was terminated within the 12-month period ending on 9-3-2010, due to elimination of the Employees' ProHealth Care, Inc., or Medical Associates, Inc., position.

(c) individuals who would otherwise have met the criteria of this section except that they did not become employed by an Employer on or before 12-31-2010, due to the inability to obtain necessary governmental certifications or licenses.

(3) Effective as of 9-3-2010, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2010 Plan Year, the following groups of individuals were given credit for their employment with either ProHealth Care, Inc., or Medical Associates, Inc. during 2010:

(a) individuals who became Employees of an Employer as of the Northern Tier Effective Date, due to Froedtert & Community Health's purchase of the operations of certain PHC/MA clinics on the Northern Tier Effective Date; and

(b) individuals who, after the Northern Tier Effective Date but on or before 12-31-2010, became Employees of an Employer in a position that directly supported the former PHC/MA clinics, and were active Employees of ProHealth Care, Inc., or Medical Associates, Inc., until they became Employees of the Employer.

Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2010 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with ProHealth Care, Inc., or Medical Associates, Inc. in 2010.

(4) Effective as of 7-1-2011, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2011 Plan Year, all former Employees of Pyramid Healthcare Solutions ("Pyramid") who worked at a Froedtert Health location and left Pyramid to become Employees of Froedtert Health during the period from 7-1-2011 through 8-31-2011 ("Former Pyramid Employees") were given credit for their employment with Pyramid during 2011. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2011 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Pyramid in 2011. In addition, for purposes of calculating Years of Service for vesting, as applicable, the Former Pyramid Employees were given credit for their employment with Pyramid during 2011.

(5) Effective as of 7-1-2011, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2011 Plan Year, all former Employees of Medical College of Wisconsin ("MCW") who became employed at Froedtert as part of the transition of the MCW academic medical center specialty clinics to Froedtert Memorial Lutheran Hospital during the period from 7-1-2011 through 8-31-2011 ("Former MCW Employees") were given credit for their employment with MCW during 2011. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2011 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with MCW in 2011. In addition, for purposes of calculating Years of Service for vesting, as applicable, the Former MCW Employees were given credit for their employment with MCW during 2011.

(6) Effective as of 12-1-2013, all former Employees of Greendale Medical Clinic, S.C. ("Greendale Clinic") who became employed at Froedtert on 12-1-2013 ("Former Greendale Employees") were eligible to participate in the Plan and were given past service credit based on their date of hire with Greendale Clinic for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under

the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2013 Plan Year, Former Greendale Employees were not given credit for their employment with Greendale Clinic during 2013.

(7) Effective as of 12-13-2013, all former Employees of the Clinical Ventures Group of Medical College of Wisconsin ("CVG") who became employed at Froedtert & Medical College of Wisconsin Community Physicians ("Community Physicians") on 12-13-2013 or who were on an approved leave of absence under the Family and Medical Leave Act on 12-13-2013 and became employed at Community Physicians immediately after the end of the approved leave of absence ("Former CVG Employees") were eligible to participate in the Plan and were given past service credit based on their dates of hire with Medical College of Wisconsin ("MCW") for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan.

(8) Effective as of 7-1-2015, all former Employees of United/Dynacare LLC (known as Wisconsin Diagnostic Laboratories, LLC as of 7-1-2015) ("Dynacare") who became employed at an Employer as of 7-1-2015 ("Former Dynacare Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Dynacare for purposes of determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2015 Plan Year, Former Dynacare Employees were given credit for their employment with Dynacare during 2015. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2015 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Dynacare in 2015. Notwithstanding any other provisions in the Plan to the contrary, if a Former Dynacare Employee is a Participant in the Plan, satisfies the requirements to receive an Employer Contribution and he or she is also a Participant in the Froedtert Hospital Retirement Plan for Certain Former Milwaukee County Employees, such Former Dynacare Employee will receive an Employer Contribution equal to 3% of such Participant's Compensation, regardless of his or her total Periods of Service.

(9) Effective as of 7-13-2015, all former Employees of the Ownership Rewards division of FlagshipSalesRx ("FlagshipSalesRx") who became employed at an Employer on either 7-13-2015 or 7-31-2015 ("Former Ownership Rewards Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with FlagshipSalesRx for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2015 Plan Year, Former Ownership Rewards Employees were given credit for their employment with FlagshipSalesRx during 2015. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2015 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with FlagshipSalesRx in 2015.

(10) Effective as of 10-5-2015, all former employees of Lifetime OB/GYN, Ltd. ("Lifetime") who became employed at an Employer on either 8-10-2015, 10-1-2015, or 10-5-2015 ("Former Lifetime Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Lifetime for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2015 Plan Year, Former Lifetime Employees were given credit for their employment with Lifetime during 2015. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2015 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Lifetime in 2015.

(11) Effective as of 8-6-2014, all former Employees of Womenscare, S.C. ("Womenscare") who became employed at an Employer during the period from 8-6-2014 through 9-8-2014 ("Former Womenscare Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Womenscare for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Further, for

purposes of applying the 1,000 Hours of Service requirement applicable for the 2014 Plan Year, Former Womenscare Employees were given credit for their employment with Womenscare during 2014. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2014 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Womenscare in 2014.

(12) Effective as of 12-29-2014, all former employees of MCW Occupational Health ("MCW Occ Health") who became employed at an Employer on 12-29-2014 ("Former MCW Occ Health Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with MCW OccHealth for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan.

(13) Effective as of 1-1-2015, all of the primary care providers and ob/gyn physicians employed by Medical College of Wisconsin ("MCW") who became employed at an Employer on 1-1-2015, were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with MCW for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan.

(14) Effective as of 11-1-2015, all former Employees of Medical College of Wisconsin ("MCW") who became employed at an Employer during the period from 11-1-2015 through 1-31-2016 at the direction or request of MCW or an Employer ("Former MCW Employees 2015/2016"), were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with MCW for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2015 or 2016 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with MCW in 2015 or 2016, depending on when they became employed with an Employer.

(15) Effective as of 1-11-2016, all former Employees of Wisconsin Diagnostic Laboratories, LLC ("WDL") who became employed at an Employer on 1-11-2016 ("Former WDL Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with WDL for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2016 Plan Year, Former WDL Employees were given credit for their employment with WDL during 2016. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2016 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with WDL in 2016. Notwithstanding any other provisions in the Plan to the contrary, if a Former WDL Employee is a Participant in the Plan, satisfies the requirements to receive an Employer Contribution and he or she is also a Participant in the Froedtert Hospital Retirement Plan for Certain Former Milwaukee County Employees, such Former WDL Employee will receive an Employer Contribution equal to 3% of such Participant's Compensation, regardless of his or her total Periods of Service.

(16) Effective 5-2-2016, all former Employees of Waukesha Family Practice ("Waukesha") who became employed at an Employer on 5-2-2016 ("Former Waukesha Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Waukesha for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for purposes of applying the 1,000 Hours of Service requirement applicable for the 2016 Plan Year, Former Waukesha Employees were given credit for their employment with Waukesha during 2016. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2016 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Waukesha in 2016.

(17) Effective as of 11-28-2016, all former Employees of Wheaton Franciscan Medical Group ("WFMG") who provided services to the Wisconsin Heart Group and became employed at an Employer on either 11-28-2016 or 1-1-2017 ("Former WFMG/WHG Employees") were eligible to participate in the Plan as of their dates of hire

with an Employer and were given past service credit based on their dates of hire with WFMG for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions for 2016 were determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with WFMG.

(18) Effective as of 12-23-2016, all former Employees of Wisconsin Diagnostic Laboratories, LLC ("WDL") who became employed at an Employer on 12-23-2016 ("Former WDL Employees Dec. 2016") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with WDL for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding any other provisions in the Plan to the contrary, if a Former WDL Employee Dec. 2016 is a Participant in the Plan, satisfies the requirements to receive an Employer Contribution and he or she is also a Participant in the Froedtert Hospital Retirement Plan for Certain Former Milwaukee County Employees, such Former WDL Employee Dec. 2016 will receive an Employer Contribution equal to 3% of such Participant's Compensation, regardless of his or her total Periods of Service.

(19) Effective as of 1-1-2017, all former Employees of Lincoln Health Center MCW Physicians ("Lincoln") who became employed at an Employer on or about 1-1-2017 ("Former Lincoln Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Lincoln for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contribution for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Lincoln.

(20) Effective as of 1-1-2017, all former Employees of Greenway ("Greenway") who became employed at an Employer on or about 1-1-2017 ("Former Greenway Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Greenway for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Greenway.

(21) Effective as of 1-1-2017, all former Employees of Medical College of Wisconsin (Staff) ("MCW Staff") who became employed at an Employer on or about 1-1-2017 ("Former MCW Staff Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with MCW Staff for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with MCW Staff.

(22) Effective as of 2-20-2017, all former Employees of Suson Eye Specialist Staff ("Suson") who became employed at an Employer on or about 2-20-2017 ("Former Suson Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Suson for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Suson.

(23) Effective as of 3-1-2017, all former Employees of Lake Country / Oconomowoc Private Practice Medical Staff ("Lake Country") who became employed at an Employer on or about 3-1-2017 ("Former Lake Country Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with Lake Country for determining their Periods of Service for

Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with Lake Country.

(24) Effective as of 3-20-2017, all former Employees of Medical College of Wisconsin (Analytics Staff) ("MCW Analytics Staff") who became employed at an Employer on or about 3-20-2017 or 4-3-2017 ("Former MCW Analytics Staff Employees") were eligible to participate in the Plan as of their dates of hire with an Employer and were given past service credit based on their dates of hire with MCW Analytics Staff for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions for 2017 was determined based only on the compensation they earned with an Employer and did not take into account any compensation earned with MCW Analytics.

(25) Effective for Acquisitions closing on or after 1-1-2018, all Employees who become employed at an Employer on or about the closing date of an acquisition of their previous employer (whether by stock purchase, asset purchase, merger or otherwise) (each such acquisition, an "Acquisition") (such Employees, "Acquired Employees") are eligible to participate in the Plan as of their dates of hire with an Employer and will be fully vested for purposes of Matching Contributions and Employer Contributions under the Plan. Acquired Employees shall not receive credit for periods of service before they were hired by an Employer for determining their periods of service for Employer Contribution purposes. Furthermore, the amount of Matching Contributions and Employer Contributions for Acquired Employees for the Plan Year in which the Acquisition closes will be determined based only on the Plan Compensation they earned with an Employer and will not take into account any compensation earned prior to employment with an Employer. In addition, in lieu of the 1,000 Hours of Service requirement for Employer Contribution allocation condition purposes, an Acquired Employee shall be deemed to have met such 1,000 Hours of Service requirement in the Plan Year the Acquisition closes if they are credited with Hours of Service for such Plan Year that equal or exceed: (A) 1,000 Hours of Service times (B) (i) the number of whole calendar months remaining in the Plan Year as of the date of closing of the Acquisition divided by (ii) 12.

(26) Effective as of 1-1-2018, former employees of the Medical College of Wisconsin ("MCW") who become employed at the Employer on or after 1-1-2018, as a result of a direct employment transfer to the Employer made at the direction of MCW ("Employer-Transferred MCW Employees"), are eligible to participate in the Plan as of their dates of hire with the Employer and will be given past service credit based on their dates of hire with MCW for determining their Periods of Service for Employer Contribution purposes and Years of Service for vesting purposes under the Plan. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions will be determined based only on the compensation they earn with the Employer and will not take into account any compensation earned with MCW.

(27) Effective as of 1-1-2018, former employees of Wisconsin Diagnostic Laboratories, LLC ("WDL") who become employed at the Employer on or after 1-1-2018 ("Former WDL Employees"), are eligible to participate in the Plan as of their dates of hire with the Employer and will be given past service credit based on their dates of employment with WDL for all Plan purposes. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions will be determined based only on the compensation they earn with the Employer and will not take into account any compensation earned with WDL.

(28) Effective as of 2-28-2018, former employees of Menomonee Falls Ambulatory Surgery Center ("MFASC") who become employed at the Employer on or after 2-28-2018 ("Former MFASC Employees"), are eligible to participate in the Plan as of their dates of hire with the Employer and will be given past service credit based on their dates of employment with MFASC for all Plan purposes. Notwithstanding the foregoing, for the individuals described in this section, the amount of Matching Contributions and Employer Contributions will be determined based only on the compensation they earn with the Employer and will not take into account any compensation earned with MFASC.

(29) Effective as of 1-1-2018, current employees of Wisconsin Diagnostic Laboratories, LLC ("WDL"), and as of 2-28-2018 current employees of Menomonee Falls Ambulatory Surgery Center ("MFASC"), who are also

dually employed with the Employer, are eligible to participate in the Plan as of their dates of employment with the Employer and will be given past service credit based on their dates of employment with WDL or MFASC, as applicable, for vesting purposes under the Plan. The amount of Matching Contributions and Employer Contributions will be determined based only on the compensation they earn with the Employer, and any Hours of Service they perform as an Employee of the Employer, and will not take into account any compensation earned with, or any Hours of Service performed as an employee of, WDL or MFASC.

(30) Effective as of 6-1-2021, former employees or contract employees of Holy Family Memorial, Inc. ("HFM") who were employed by HFM as of 3-1-2021 or 5-1-2021, who become employed with the Employer in 2021 as a result of a direct employment transfer, are eligible to participate in the Plan as of their dates of hire with the Employer and will be fully vested for purposes of Matching Contributions and Employer Contributions under the Plan. Employees shall not receive credit for periods of service before they were hired by the Employer for determining their periods of service for Employer Contribution purposes. Furthermore, the amount of Matching Contributions and Employer Contributions for Employees for the 2021 Plan Year will be determined based only on the Plan Compensation they earned with the Employer and will not take into account any compensation earned prior to employment with an Employer. In addition, in lieu of the 1,000 Hours of Service requirement for Employer Contribution allocation condition purposes, an Employee shall be deemed to have met such 1,000 Hours of Service requirement in the 2021 Plan Year if they are credited with Hours of Service that equal or exceed: (A) 1,000 Hours of Service times (B) (i) the number of whole calendar months remaining in 2021 divided by (ii) 12.

(31) Effective as of 8-2-2021, former employees of Homestead High School Athletic Trainers who were employed by Homestead High School as of 8-2-2021, who become employed with the Employer in 2021 as a result of a direct employment transfer, are eligible to participate in the Plan as of their dates of hire with the Employer and will be fully vested for purposes of Matching and Employer Contributions under the Plan. Employees shall not receive credit for periods of service before they were hired by the Employer for determining their periods of service for Employer Contribution purposes. Furthermore, the amount of Matching Contributions and Employer Contributions for Employees for the 2021 Plan Year will be determined based only on the Plan Compensation they earned with the Employer and will not take into account any compensation earned prior to employment with an Employer. In addition, in lieu of the 1,000 Hours of Service requirement for Employer Contribution allocation condition purposes, an Employee shall be deemed to have met such 1,000 Hours of Service requirement in the 2021 Plan Year if they are credited with Hours of Service that equal or exceed: (A) 1,000 Hours of Service times (B) (i) the number of whole calendar months remaining in 2021 divided by (ii) 12.

(32) Effective as of 10-26-2021 for Staff Employees and as of 11-2-2021 for Physicians, former employees of Ascension Medical Group Marsho Clinic who were employed on the applicable effective dates, who become employed with the Employer in 2021 as a result of a direct employment transfer, are eligible to participate in the Plan as of their dates of hire with the Employer and will be fully vested for purposes of Matching and Employer Contributions under the Plan. Employees shall not receive credit for periods of service before they were hired by the Employer for determining their periods of service for Employer Contribution purposes. Furthermore, the amount of Matching Contributions and Employer Contributions for Employees for the 2021 Plan Year will be determined based only on the Plan Compensation they earned with the Employer and will not take into account any compensation earned prior to employment with an Employer. In addition, in lieu of the 1,000 Hours of Service requirement for Employer Contribution allocation condition purposes, an Employee shall be deemed to have met such 1,000 Hours of Service requirement in the 2021 Plan Year if they are credited with Hours of Service that equal or exceed: (A) 1,000 Hours of Service times (B) (i) the number of whole calendar months remaining in 2021 divided by (ii) 12.

(33) Effective as of 11-29-2021, former employees of Sensia Wellness, LLC who were employed by Sensia Wellness, LLC as of 11-29-2021, who become employed with the Employer in 2021 as a result of a direct employment transfer, are eligible to participate in the Plan as of their dates of hire with the Employer and will be fully vested for purposes of Matching and Employer Contributions under the Plan. Employees shall not receive credit for periods of service before they were hired by the Employer for determining their periods of service for Employer Contribution purposes. Furthermore, the amount of Matching Contributions and Employer Contributions for Employees for the 2021 Plan Year will be determined based only on the Plan Compensation they earned with the Employer and will not take into account any compensation earned prior to

employment with an Employer. In addition, in lieu of the 1,000 Hours of Service requirement for Employer Contribution allocation condition purposes, an Employee shall be deemed to have met such 1,000 Hours of Service requirement in the 2021 Plan Year if they are credited with Hours of Service that equal or exceed: (A) 1,000 Hours of Service times (B) (i) the number of whole calendar months remaining in 2021 divided by (ii) 12.