

PLAN HIGHLIGHTS

Legacy Health 403(b) Plan and Matched Savings 401(a) Plan

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

How can I contribute to my retirement plan?

You can control your contributions in the following ways:

- You can contribute up to 85% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time.

Will my employer contribute to my retirement savings plan?

Your employer will contribute to your retirement savings through:

- A matching contribution: Please refer to the section entitled Employer Contribution Details for more information.
- To receive employer contributions in the Legacy Health Defined Contribution Plan, you must meet the following requirements: Participation in: Legacy Health 403(b) Plan, Minimum Age: 21, Service Requirement: 1 year employment with Legacy Health and 1,000 hours in the first anniversary year or calendar year thereafter.* Employees excluded from participating in the plan include the following: Residents, Some Chaplains, Some Unions (Local 701 & Local 555), Post-Doctoral Research Fellows (Hired after January 1, 1997).

When am I fully vested in my retirement plan?

Fully vested means you have 100% ownership of the assets in your retirement account (your plan).

- You always have 100% ownership of anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.
- You will have 100% ownership of your employer's basic matching contributions, including any earnings, according to the following schedule:

Less than 1 year of service	0%
1 year of service	20%
2 years of service	40%
3 years of service	60%
4 years of service	80%
5 or More years of service	100%

WELCOME

What are my investment options?

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

- **MAKE IT EASY** with a simple but sensible all-in-one choice.
- **DO IT YOURSELF** and select your own portfolio of investments.
 - You may use a **Self-Directed Brokerage Account (SDBA)** and choose from thousands of investment options. Fees may apply.
- **STILL UNDECIDED?** If you participate in the plan without selecting investment options, your money will be directed to the qualified default investment alternative selected by your employer.

Can I consolidate my previous retirement plans?

You can consolidate assets from a previous retirement plan (or plans) to create an integrated savings strategy. With this option, you have the ability to:

- Manage all of your assets in one place.
- Get a single, consolidated quarterly statement.
- Access account information with a single, toll-free number or a single web site.
- Get help and guidance for all of your accounts.
- Get a potentially broader array of investment choices and account types.
- *Note - you may transfer existing 403(b) or 401(k) employee pre-tax retirement assets from a previous employer or 403(b) assets with your current employer to the new program.

Contact your financial representative for assistance with consolidating other retirement assets into this retirement savings account. Remember to check with previous providers to see if any fees apply.

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

Your retirement plan will have the greatest potential to grow if you stay invested for the long term, rather than withdrawing money from it. For that reason, the IRS limits what you can do with your account prior to retirement by imposing certain penalties for early distributions. However, you do have access to your savings—and may avoid penalties—under certain circumstances.

Loans You can take a loan from available account balances for general purposes or to purchase a primary residence.

Withdrawals of Pre-Tax Balances You can take a qualified (penalty-free) distribution from certain pre-tax balances when you reach age 59½ or have a financial hardship, or become disabled or die. At any time, you may withdraw pre-tax contributions made prior to December 31, 1988; however, these withdrawals may not be penalty free. You will owe income tax on all distributions from your pre-tax retirement savings.

If you take a distribution prior to age 59½, you may owe an additional 10% penalty tax. Consult with your tax advisor before withdrawing any money from your account.

How can I access my account?

You can access and manage your retirement account anytime:

LincolnFinancial.com
Account: Employer Retirement Plans
800-234-3500

These highlights are a brief overview of the Legacy Health 403(b) Plan and Matched Savings 401(a) Plan and not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions.

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