

BLACKOUT PERIOD NOTICE

Important notice concerning your rights under the St. Dominic Health Services 403(b) Plan

February 19, 2021

This notice is to inform you that the St. Dominic Health Services 403(b) Plan will transition to the FMOL Health System Voluntary 403(b) Plan, effective April 1, 2021. Your current 403(b) plan account at Transamerica will automatically transfer to your account in the FMOL Health System Voluntary 403(b) Plan (FMOLHS 403(b) Plan).

During the process of transferring your account, you will be unable to direct or diversify assets credited to your plan account, obtain loans from the plan, or obtain distributions from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period."

The blackout period for the plan will begin at 3:00 p.m. Central on March 24, 2021 and end on April 16, 2021, or earlier if possible.

We encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period.

As part of this change, all investment options in the plan at Transamerica will remain invested and be re-registered to Lincoln, with two exceptions:

- The Vanguard Federal Money Market Fund (VMFXX) will transfer to the Lincoln Stable Value Account.
- The Personal Choice Retirement Account (PCRA) is not an investment option in the FMOLHS 403(b) Plan. **If you have a current balance in a PCRA at Transamerica, you must transfer your PCRA assets into other investment options in the plan prior to March 17, 2021. If you do not take action, your PCRA assets will be liquidated and invested in the Vanguard Federal Money Market Fund (VMFXX) prior to the transfer of your account from Transamerica to the FMOLHS 403(b) Plan.**

When the blackout period ends, you will be able to log into your account at Lincoln, review it and make changes. **You will need to designate your beneficiaries online if you have not already done so with your FMOLHS 403(b) Plan.**

If you have any questions concerning this notice, please contact askHR@fmolhs.org or one of our Lincoln retirement consultants:

- Ryan Jones at 225-305-8539 or Ryan.Jones@LFG.com
- Jayme Schwartzenburg at 225-363-8767 or Jayme.Schwartzenburg@LFG.com

Mutual funds in the *Lincoln Alliance*[®] program are sold by prospectus. An investor should carefully consider the investment objectives, risks, and charges and expenses of the investment company before investing. The prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions, so that upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*[®] program are available at 800-234-3500.

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