Trinity Health Retirement Program

New Colleague Orientation

Presented by
Amy Totonchi
Retirement Planning Consultant
Transamerica Retirement Solutions
The Trinity Health Retirement Program…

A partnership between you and Trinity Health to provide a meaningful retirement benefit

- Helps colleagues reach recommended retirement savings rates to prepare for retirement
  - Industry experts recommend employer and colleague savings target at least 10% of annual pay*
  - Employer contributions, plus colleague contributions of 6% provides savings between 10.5% and 13.5% of pay depending on years of service.

The Trinity Health Retirement Savings Plan

Supports the mission and values of Trinity Health

- Provides a core employer contribution for eligible colleagues that:
  - Is not dependent on colleague contributions.
  - Supports colleagues in lower pay grades by providing a minimum benefit

  PLUS

- Employer service-based match on the contributions you make to your retirement savings.
  - Encourages personal savings
  - Rewards colleagues with longer service

Core and matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.
The employer core and service-based matching contributions will be made for eligible colleagues to the Trinity Health 403(b)/401(k) Retirement Savings Plan. Core and matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.
How the plan works… It’s as easy as 1 + 2 + 3

1. **Employer Core Contribution**
   - The Trinity Health Core is an annual contribution that is the greater of:
     - 3% of your eligible compensation
     - OR
     - $1,200 for full-time colleagues (prorated for part-time)

Core contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.
How the plan works… It’s as easy as 1 + 2 + 3

1. **When will you receive the core contribution?**

   • Trinity Health will deposit the core contribution to your 403(b)/401(k) plan once you have worked 1,000 in the calendar year.
     - The first deposit will be based on YTD pay or the applicable Minimum Core Contribution, whichever is greater.
     - Subsequent deposits will be made following each pay period, up to 3% of YTD eligible compensation or the applicable Minimum Core Contribution, whichever is greater.

2. **Core Contributions are earned at 1,000 hours of service**
How the plan works... It’s as easy as 1 + 2 + 3

2 Employer Service-based Matching Contribution

For contributions made to the 403(b)/401(k) Retirement Savings Plan *up to 6% of pay*, eligible colleagues will receive matching contributions based on benefit service.

<table>
<thead>
<tr>
<th>Years of Benefit Service as of January 1 each calendar year</th>
<th>Employer Matching Contribution on percentage of Colleague Contribution</th>
<th>Trinity Health Contribution % if Colleague Contributes 6%</th>
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<tbody>
<tr>
<td>0 but less than 10</td>
<td>25% on 6%</td>
<td>1.5%</td>
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<tr>
<td>10 but less than 20</td>
<td>50% on 6%</td>
<td>3.0%</td>
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<tr>
<td>20 or more years</td>
<td>75% on 6%</td>
<td>4.5%</td>
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**Contributions of at least 6% of pay will maximize the service-based match**

Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.
How the plan works… It’s as easy as 1 + 2 + 3

2. When will you receive the service-based matching contribution?

- Colleagues scheduled to work 1,560 hours or more annually as of January 1st of each year
  - Your service-based match will be deposited shortly after your first contribution and continue with each pay period in which you make contributions.

- Colleagues scheduled to work less than 1,560 hours annually as of January 1st of each year.
  - Your service-based match will be deposited shortly after the pay period in which your reach 1,000 hours worked during the calendar year.
  - First deposit based on YTD contributions.
  - Continue with each subsequent pay period in which you make contributions.
How the plan works… It’s as easy as 1 + 2 + 3

3 Colleague Contributions

• All colleagues can save for retirement through payroll deduction to the Trinity Health Retirement Savings Plan – even those who are part-time or PRN/contingent.
• The annual IRS limit for colleague contributions to all 403(b)/401(k) plans is $18,500 (or $24,500 if age 50 or older) in 2018.
• Be sure to contribute at least 6% of your pay in order to maximize the Trinity Health Service-based match.
• Learn what your contribution should be for YOU based on your age and current savings.
How the plan works… It’s as easy as 1 + 2 + 3

• Your partnership with Trinity Health provides a significant contribution toward your retirement.

• Here’s how 1 + 2 + 3 = great savings!

<table>
<thead>
<tr>
<th>Years of Benefit Service as of January 1 Each Calendar Year</th>
<th>Core Contribution</th>
<th>Service-Based Matching Contribution</th>
<th>Total Trinity Health Contribution</th>
<th>Colleague Contribution</th>
<th>Total Trinity Health and Colleague Contributions</th>
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<tr>
<td>0 – 10 years</td>
<td>3%</td>
<td>1.5%</td>
<td>4.5%</td>
<td>6.0%</td>
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<tr>
<td>10 – 20 years</td>
<td>3%</td>
<td>3.0%</td>
<td>6.0%</td>
<td>6.0%</td>
<td>12.0%</td>
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<tr>
<td>20 or more years</td>
<td>3%</td>
<td>4.5%</td>
<td>7.5%</td>
<td>6.0%</td>
<td>13.5%</td>
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</table>
How the plan works… It’s as easy as 1 + 2 + 3

How your Benefit Service grows

• Under the Trinity Health Retirement Program, you will earn one year of benefit service for each calendar year in which you work 1,000 or more hours.

• Benefit service as of each January 1 will be used to determine the employer service-based matching contribution to your Trinity Health 403(b)/401(k) Retirement Savings Plan for that calendar year.
When are the Trinity Health contributions YOURS?

When you become vested.

- Vesting refers to **the right to own** an employer benefit.
- One year of vesting service is earned once a colleague works **1,000 hours in a calendar year**.
- Colleagues will become vested in employer Core and Matching contributions after completing **three years of vesting service**.
- Of course you are immediately vested in your own contributions!

Core and matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.
Getting even more from your plan

- Easy to save through automatic payroll deduction
- Pretax contributions can help you save more
- Savings grows tax-deferred
- Transfer from previous employer’s plan to your Trinity Health plan*
- A variety of investment options to fit your personal preferences
- Dedicated, professional guidance
- Complete Internet and toll-free phone services
- Retirement savings may be transferred to another retirement plan upon leaving employment with Trinity Health
- Loan provision

* Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.
How to get started? It’s automatic!

• Newly hired or rehired colleagues will be **automatically enrolled** in the Trinity Health 403(b) plan at a contribution rate of 2% of pay.
• Colleagues may change their contribution level at any time after the first paycheck.
• Colleagues wishing to waive participation in the Trinity Health 403(b) Retirement Savings Plan **may opt out** within a 30 day period following the first paycheck.
• A letter from Transamerica will be sent that describes the auto-enrollment, account access instructions and opt-out information.

Want to **maximize** the Trinity Health matching contribution? Consider saving 6% or more.
Do you have a savings goal, but can’t quite get there right away?

• Give your savings a raise each year – *automatically* – with auto-increase

• You choose:
  • The percent or dollar amount you want to increase your savings contribution each year
  • The month you want the increase to take place
  • The maximum contribution at which the increases will stop

• Set up auto-increase *anytime*. Switch it off *anytime*.
• The best part is that you may barely notice a difference in your take-home pay, but you could see a big difference in the amount you save for retirement over the long run

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.
How to get started? It’s automatic!

Easy investing decisions

Vanguard Target Retirement Date Funds*

Unless you make other elections, all contributions (colleague and Trinity Health) will be directed to a Vanguard Target Date Fund most appropriate for your future retirement year, based on retirement at age 65

*Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
How to get started? It’s automatic!

About Vanguard Target Retirement Funds

• Provides a straightforward approach to the question: how to invest successfully for retirement.
• Each fund is designed to help manage risk while trying to grow your retirement savings appropriately to your future retirement date.
• Invests in Vanguard’s broadest index funds, providing access to thousands of U.S. and international stocks and bonds and major market sectors and segments.
• Funds are managed to gradually shift the asset allocation over time to fewer stocks and more bonds, making the fund more conservative as you approach retirement.

For more information on any registered fund, please call 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.
Making the most of your investment strategy

Do you want to make your own investment decisions?

• Create your personal investment allocation through a lineup of mutual fund options:

  • Vanguard Treasury Money Market fund¹
  • Lincoln Stable Value Separate Account²
  • 13 stock and bond mutual funds and 12 Vanguard Target Retirement Date Funds
    • Publicly traded
    • No-load
    • No commission or sales charges
  • Schwab Personal Choice Retirement Account® (PCRA)³

  Please see disclosure on next page.
### Investment Lineup

<table>
<thead>
<tr>
<th>Vanguard Treasury Money Market Instl(^1)</th>
<th>Vanguard Mid Cap Index(^{10,11})</th>
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<tbody>
<tr>
<td>Lincoln Stable Value Separate Acct(^2)</td>
<td>Columbia Small Cap Value Fund II Z(^{12})</td>
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<tr>
<td>Metropolitan West Total Return Bond M(^{3,4})</td>
<td>Franklin Small Cp Growth Adv(^{13})</td>
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<tr>
<td>Vanguard Total Bond Market Index Fund Instl Plus(^{3,4,5})</td>
<td>Vanguard Small Cap Index Fund Instl Plus(^{12,13,14})</td>
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<tr>
<td>Templeton Global Bond Adv(^6)</td>
<td>American Funds EuroPacific Growth R6(^{15})</td>
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<tr>
<td>Diamond Hill Large Cap A(^{7,8,9})</td>
<td>Vanguard Total International Stock Index I(^{15,16})</td>
</tr>
<tr>
<td>Vanguard Inst’l Index Fund Instl Plus(^{7,8,9})</td>
<td>Vanguard Target Retirement Income Inv(^{17})</td>
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<tr>
<td>Ave Maria Rising Dividend(^7)</td>
<td>Vanguard Target Retirement Date 2010 – 2060 Funds(^{17})</td>
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<tr>
<td>Loomis Sayles Growth A(^9)</td>
<td>Schwab Personal Choice Retirement Account®</td>
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Important Disclosures

1. An investment in a cash equivalent or money market investment choice is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in this investment. Depending on the investment, not all money market investment choices will seek to maintain a $1.00 net asset value per share.

2. Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

3. Schwab Personal Choice Retirement Account® (PCRA) is not a fund but rather a self-directed brokerage account maintained at Charles Schwab & Co., Inc. You must individually apply for PCRA and are solely responsible for your fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of the Schwab Mutual Fund OneSource® program or trades on other investment vehicles available through Schwab. An annual fee of $50 will be applied by Transamerica if you invest in the Schwab PCRA. Securities purchased through the PCRA are available through Charles Schwab & Co. Inc., (Member SIPC). Charles Schwab & Co., Inc. is not affiliated with Transamerica.
\textbf{1 Cash Equivalent/Money Market:} An investment in a cash equivalent or money market investment choice is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the investment seeks to preserve the value of your principal, it is possible to lose money by investing in this investment. Depending on the investment, not all money market investment choices will seek to maintain a $1.00 net asset value per share.

\textbf{2 Stable Value:} Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

\textbf{3 Intermediate-Term Bonds:} The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.

\textbf{4 Long-Term Bonds:} The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal. Long-term bonds generally have higher interest-rate risk due to their duration.

\textbf{5 High-Yield Bonds:} High-yield bonds involve additional risks because of the lower credit quality of the securities. The investor should be aware of the possible higher level of volatility and increased risk of default.
6World/Foreign Bonds: The risks of world/foreign bonds include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging or developing markets may accentuate these risks. Also, the value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.

7Large-Cap Value Stocks: Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

8Large-Cap Blend Stocks: Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.

9Large-Cap Growth Stocks: Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.
10**Mid-Cap Value Stocks:** Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap stocks may be more vulnerable to market downturns, and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

11**Mid-Cap Blend Stocks:** Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.

12**Small-Cap Value Stocks:** Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.

13**Small-Cap Growth Stocks:** Small-company stocks involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.
Small-Cap Blend Stocks: Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.

World/Foreign Stocks: The risks of world/foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.

Emerging Market Stocks: Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.

Target Date: Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.
Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. You should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before you invest.
Making the most of your investment strategy

More resources!!!

• Retirement Transition Service
  • Individuals ages 60+
  • Helping individuals plan to *and through* retirement

• Distribution Counseling Service
  • Individuals impacted by a job change or transition
  • Providing options and education

We can provide additional help with questions for people close to retirement or who have a distributable event
Are You Gambling...?

...with your *Retirement Security*?

When building a retirement strategy, are you considering........

- How much retirement income will I need?
- How much should I save each pay period?
- Which investment choices should I consider?
- What is my personal risk level?

If you don’t know the answers, you may be *GAMBLING* with your retirement security.
your Retirement Income Goal

How much income will I need?

Experts say that you will need about **80 percent** of the money you earn during the last year that you work.

This income will come from a combination of all your retirement income sources – Trinity Health Retirement Program (Cash Balance Plan & 403(b) Plan), Social Security and Personal Savings.

You should plan for your retirement income to last at least until age 85.

Your annual retirement income will need to keep pace with inflation.
### Contribution Rate Table

<table>
<thead>
<tr>
<th>Years to Retirement</th>
<th>Time Horizon</th>
<th>Current Retirement Savings</th>
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<th>$20</th>
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</tbody>
</table>

1) Find your time horizon
2) Find the amount you’ve already saved
3) Find your current salary

The intersection of the row with your savings and the column with your salary shows a suggested amount to save.
Set your savings goals…

- **Match**
- **10%**
- **Max**
I elect to contribute
before taxes: 
- 10%
- 6%
- Other _____%

Or
$ _______ as a flat dollar amount per pay period

Auto-Increase service
Yes! I want to save more EVERY YEAR! Sign me up for the auto-increase service and increase my contribution each year by: (please indicate same type as above)
- 2%
- 1%
- Other _____%

$ _______ as a flat dollar amount increase per pay period

Until I reach a total per pay period percentage of: Until I reach a total per pay period contribution of:
- Max % ______
- Max $ _______

On or about the 15th of:
- Jan
- Feb
- Mar
- Apr
- May
- Jun
- Jul
- Aug
- Sep
- Oct
- Nov
- Dec

☐ Please contact me about money I would like to consider rolling over to Transamerica.

☐ Please sign me up for E-Documents. I want to get my plan information faster and help protect the environment! (Please include your email in the space provided below.)
I am returning to employment with Trinity Health. My previous Trinity Health employment was at:

______________________________

The approximate year I left that employment was: _________________

---

Trinity Health Retirement Savings Plan

______________________________

First Name (please write above line) Last Name

______________________________

XXX-XX-

Social Security Number (last 4 digits)

______________________________

Phone No. /Ext.

______________________________

Email

______________________________

Signature

______________________________

Signature (please sign above the line)

??/??/2018 (today’s date)

Today’s Date (mm/dd/yyyy)

---

Personal Info
online access

https://retirementprogram.trinity-health.org

Smartphone apps
Contact Information

We’re here – at your location or at your fingertips!

Your onsite Retirement Planning Consultant

Amy Totonchi
Office Phone: 734-343-1390
Email: Amy.Totonchi@Transamerica.com

View and manage your Trinity Health Retirement Savings Plan online!
https://retirementprogram.trinity-health.org

Toll-Free Customer Service Center
800-394-5240
(Representatives available business days, 8:00 AM to 11:00 PM Eastern Time).

The role of the retirement planning consultant is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Trinity Health has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Trinity Health and Transamerica or its affiliate, TISC.
About Probability Illustrations, Limitations, and Key Assumptions

The probability illustrations the OnTrack® tool generates are based on “Monte Carlo” simulations of 500 possible investment scenarios for a given time period and assume a range of possible returns. The illustrations are generated according to models developed by Ibbotson Associates, a leading independent provider of asset allocation, analytical, and wealth forecasting software. The Your Retirement Outlook™ graphic reflects the difference between the model’s estimated annual income (which corresponds to a 70% probability of achieving your income goal in the investment scenarios simulated) and your annual income goal.

When forecasting the probability of achieving your income goal, the model employs different returns for different asset classes, based on Ibbotson’s capital market assumptions developed using historical and forward-looking data. Current assets are assigned to asset classes based on Morningstar categories, and fees and charges inherent in investing are incorporated with an average fee assumption for each asset class. The historical and forward-looking benchmarks used for modeling the various asset classes are below. Return assumptions are updated annually; these updates may have a material impact on your projections. Return assumptions are estimates not guarantees. The returns you experience may be materially different than projections. You cannot invest directly in an index.

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Forward-Looking Benchmark</th>
<th>Historical Benchmark</th>
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</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Citigroup 3-Month Treasury Bill</td>
<td>Ibbotson SBBI T-Bill Index</td>
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<tr>
<td>Short-Term Bonds</td>
<td>Barclays U.S. Treasury 1-3 Yr Term Index</td>
<td>Ibbotson 2 Yr Treasury Index</td>
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<td>TIPS</td>
<td>Barclays Capital U.S. Treasury: U.S. TIPS</td>
<td>Ibbotson TIPS Index</td>
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<td>Aggregate Bonds</td>
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<td>Barclays Capital U.S. Aggregate Index</td>
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<td>Long-Term Bonds</td>
<td>Barclays Capital U.S. Long Credit A Index</td>
<td>Ibbotson 25 Year Treasury Index</td>
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<td>High-Yield Bonds</td>
<td>Barclays Capital U.S. Corporate High Yield Index</td>
<td>Ibbotson High Yield Index</td>
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<tr>
<td>International Bonds</td>
<td>Citigroup WGBI</td>
<td>Ibbotson Global Bond Composite</td>
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<tr>
<td>Large-Cap Stocks</td>
<td>Russell 1000® Index</td>
<td>CRSP Declines Index</td>
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<td>FTSE NAREIT Equity REITs</td>
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<tr>
<td>Commodities</td>
<td>DJ-UBSCISM</td>
<td>S&amp;P GSCI Commodity Sector Indices</td>
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</table>
Unless you choose otherwise or your employer supplies different information, the probability illustrations assume retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. Social Security estimates are based on the Social Security Administration methodology and your current salary. The probability illustrations also assume a consistent contribution percentage (unless you’ve chosen to periodically increase it) and asset allocation (no future changes or rebalancing), annual inflation of approximately 2%, and annual salary increases based on a calculation that incorporates multiple factors including a salary growth curve and inflation. Mortality assumptions are based on the Society of Actuaries tables.

The models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the models. Some asset classes have relatively limited histories; for these classes the models use historical data for shorter time periods. The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the model.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Results derived from the OnTrack® tool may vary with each use and over time.

IMPORTANT: The projections or other information generated by the OnTrack® tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Moreover, even though the tool’s estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.
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The Trinity Health Pension Plan is a church plan. Plans sponsored by churches or by organizations associated with a church are exempt from certain federal law requirements that apply to other private pension plans. This includes having to file informational returns with the federal government and paying premiums to the Pension Benefit Guaranty Corporation to buy limited insurance coverage for the plan. The Trinity Health Pension Plan is funded through dedicated trusts that cannot be used for any other purpose, and the plan would be considered well-funded under the federal standards.

The information provided in this document is designed to assist you with understanding your plan benefits under the CHE Trinity Health Retirement Program. It is only an overview. It is not intended to be a comprehensive description of your benefit plan design(s). Complete descriptions of these benefits will be found in the legal plan documents and contracts. If there is a conflict between the material in this document and the legal documents, the legal documents will govern. CHE Trinity Health reserves the right to modify, amend or terminate, in any manner and at any time, the plans or any part of the benefits described in this document, including the 403(b)/401(k) Plan employer matching contribution.