



## Genesis Health System Retirement Plans are Moving to Fidelity Investments® Effective July 1, 2025

As used in this brochure, the term “Genesis Health Plans” (or “Genesis Health System Retirement Plans”) refers to the retirement plans listed on the left-hand side of the **Applicable Plans** chart below. Similarly, the term “Trinity Health Plans” refers to the retirement plans listed on the right-hand side of the **Applicable Plans** chart.

### Important notice concerning your rights under the Genesis Health System Retirement Plans:


Account balances under the Genesis Health System Retirement Plans will merge into the respective Trinity Health Plans at Fidelity Investments® as of July 1, 2025, as indicated in the following table. You are receiving this notice as either an active or terminated plan participant, or as a beneficiary with an account balance under the Genesis Health Plans.

### Applicable Plans

Genesis Health Plans		Trinity Health Plans
Genesis Employer Contribution Plan (the “Genesis Health 401(k) Plan”)	▶	Trinity Health 401(k) Retirement Savings Plan (the “Trinity Health 401(k) Plan”)
Genesis Health System Retirement Savings Plan (the “Genesis Health 403(b) Plan”)	▶	Trinity Health Corporation ERISA 403(b) Retirement Plan—Frozen (the “Trinity Health ERISA 403(b) Plan”)
Genesis Health System Deferred Compensation Plan (the “Genesis Health 457(b) Plan”)	▶	Trinity Health 457(b) Deferred Compensation Plan (the “Trinity Health 457(b) Plan”)



## What Do I Need to Know?



Key Dates	Account Transfer	Learn More
<p><b>June 23, 2025:</b> Last day to access your Genesis Health Plan account(s) at Transamerica.</p> <p><b>From June 23, 2025 at 4 p.m. Eastern time until the week of July 20, 2025:</b> Blackout Period, which is a period of time when you will be unable to access your account(s) or initiate transactions.</p> <p><b>Week of July 20, 2025:</b> Full access to your account(s) at Fidelity, <a href="https://www.netbenefits.com">www.netbenefits.com</a> will be available.</p> <p>To help you plan ahead, see the <b>Key Dates</b> section on page 2.</p>	<p>Your account balance(s) will transfer to the Trinity Health Plans and balances will be invested under the Trinity Health Plans according to the tables in the section, <b><i>How Will My Accounts Be Invested After the Merger?</i></b></p> <p>You do not need to take any action for your account balance to transfer; however, if you wish to make changes to your investments or initiate any other transaction requests before the Blackout Period begins, you must contact Transamerica at <b>800-755-5801</b>, no later than <b>June 23, 2025</b>.</p> <p>For details, see the <b><i>How Will My Accounts Be Invested After the Merger?</i></b> section on page 3.</p>	<p>Review the transition website at <a href="https://www.trinity-health.org/my-benefits/retirement/genesis-health">https://www.trinity-health.org/my-benefits/retirement/genesis-health</a>. Or, scan QR code and remember to bookmark the site so that you can visit regularly for the latest announcements!</p>  <p>Fidelity representatives are here to support you and can be reached at <b>800-343-0860</b>.</p> <p>For details, see the <b>Action Steps</b> section on page 11.</p>



## Key Dates\*

The following chart of key dates provides a schedule of expected timing related to the retirement plan transition. Please reference this schedule as needed to plan for any actions you may wish to take.

Prior to and briefly following the merger, you will not have access to your accounts under the Genesis Health Plans and Trinity Health Plans. This is referred to as the “**Blackout Period**.” It is necessary to allow Transamerica to prepare its records for the transition to Fidelity, and for Fidelity to reconcile these records to establish your account(s) in its system. You will be notified when the Blackout Period ends. You can also confirm whether the Blackout Period has started or ended by contacting Fidelity at **800-343-0860**.

Key Dates*	Action Steps
June 16, 2025 by 4 p.m. Eastern time	<p><b>ONLY FOR PARTICIPANTS IN THE GENESIS HEALTH PLANS WHO HAVE ASSETS IN SCHWAB'S PERSONAL CHOICE RETIREMENT ACCOUNTS (PCRA)</b></p> <p><b>After this date, you will no longer be able to access or make changes in this account.</b> Participants in the Genesis Health 401(k) Plan and Genesis Health 403(b) Plan will receive a separate communication in the mail with the details on your brokerage account transfer.</p> <p>Review the transition website at <a href="https://www.trinity-health.org/my-benefits/retirement/genesis-health">https://www.trinity-health.org/my-benefits/retirement/genesis-health</a> for up to date information.</p>
Prior to June 23, 2025 by 4 p.m. Eastern time	<p><b>TAKE ANY DESIRED ACTIONS BEFORE BLACKOUT PERIOD</b></p> <p>Once the Blackout Period begins, you will not be able to access or make changes to your accounts until the Blackout Period ends. This includes being unable to:</p> <ul style="list-style-type: none"> <li>• Check your account balance.</li> <li>• Request a loan or distribution or minimum required distribution, if eligible.</li> <li>• Change your investment elections or rebalance the funds in your account.</li> </ul> <p>If you wish to take any of these actions, you must do so before the Blackout Period begins by contacting Transamerica as follows:</p> <p> <a href="http://www.transamerica.com/portal">www.transamerica.com/portal</a>  <b>800-755-5801</b></p>
June 23, 2025 by 4 p.m. Eastern time	<p><b>BLACKOUT PERIOD BEGINS</b></p>
June 30, 2025 by 4 p.m. Eastern time	<p><b>GENESIS HEALTH PLAN ACCOUNT BALANCES AT TRANSAMERICA ARE VALUED</b></p> <p>Your account balances will be valued at the close of the market in preparation for the transfer.</p>
July 1, 2025	<p><b>GENESIS HEALTH PLAN ACCOUNT BALANCES AT TRANSAMERICA ARE TRANSFERRED</b></p> <p>Your account balances are scheduled to transfer to Fidelity and merge into the Trinity Health Plans. Your account may be out of the market for a day or more. Review the section titled <b><i>How Will My Accounts Be Invested After the Merger?</i></b> which can be found on page 3 to learn how your current investment lineup will change as part of the transition.</p>
During the week of July 20, 2025	<p><b>BLACKOUT PERIOD ENDS</b></p> <p>You will be notified when the Blackout Period has ended and that you have full access to your Trinity Health Plan accounts at Fidelity.</p> <ul style="list-style-type: none"> <li>• Visit Fidelity NetBenefits® at <a href="http://www.netbenefits.com">www.netbenefits.com</a> to set up your username and password. <b><i>If you already have accounts at Fidelity, you can use that same login information to access your accounts.</i></b></li> <li>• On NetBenefits® you can: <ul style="list-style-type: none"> <li>✓ Review your account balances.</li> <li>✓ Request a loan or distribution, if eligible.</li> <li>✓ Request changes to your account.</li> <li>✓ Add or update your beneficiaries.</li> <li>✓ Review or update systematic withdrawals.</li> <li>✓ Access investment option descriptions or research investment performance.</li> </ul> </li> </ul> <p>Call <b>800-343-0860</b> to speak with a Fidelity representative who can answer questions and walk you through any transaction you want to make in your account.</p>
Ongoing	<p>You can log on to Fidelity NetBenefits® to access your account, tools, and resources.</p>

\* The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.



## How Will My Accounts Be Invested After the Merger?

***Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.***

As part of the transition, your accounts under the Genesis Health Plans will be liquidated and the balances transferred to the Trinity Health Plans. We have carefully designed this process for your convenience and to minimize any disruptions. One important aspect of the transition is the mapping of your account balance(s) under the Genesis Health Plans to the investment options offered under the Trinity Health Plans.

It is important that you become familiar with the various investment options available in the Trinity Health Plans. Information regarding each investment option's risk, as well as its strategy and objective, can be found in the enclosed *Investment Options Guides*. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Trinity Health Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the enclosed *Participant Disclosure Notice*.

The Trinity Health 401(k) Plan and the Trinity Health ERISA 403(b) Plan are intended to be participant-directed plans as described in Section 404(c) of ERISA, which means that fiduciaries of the Trinity Health Plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.



# How Will My Accounts Be Invested After the Merger? (cont.)

## Mapping of Investment Options in the Trinity Health 401(k) Plan

When the market closes at 4 p.m. Eastern time on June 30, 2025, all investment options offered through the Genesis Health Plans will no longer be available. Your account balance will be automatically reinvested in the following investment options with Fidelity under the Trinity Health 401(k) Plan, based on how your account was invested with Transamerica immediately prior to the transfer. The reinvestment should be effective at the close of business on July 1, 2025. Please refer to the *Investment Options Guide* to review the full investment fund lineup available under the Trinity Health 401(k) Plan.

Transamerica Investment Options Prior to the Transfer	Ticker Symbol		Fidelity Investment Options After the Transfer	Ticker Symbol
Allspring SMID Cap Growth Fund - Class R6	WFDRX	▶	Franklin Small Cap Growth Fund Class R6	FSMLX
American Funds EuroPacific Growth Fund® Class R-6	RERGX	▶	Capital Group EuroPacific Growth Trust <sup>SM</sup> (US) Class U3	NA
Artisan High Income Fund Investor Shares	ARTFX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Columbia Small Cap Value Fund II Institutional 3 Class	CRRYX	▶	T. Rowe Price Small-Cap Value Fund	PRSVX
Diamond Hill Large Cap Fund Class Y	DHLYX	▶	Diamond Hill Large Cap Portfolio Fee Class R3	NA
Harbor Capital Appreciation Class 5	NA	▶	WTC-CIF II Growth (Series 5)	NA
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
Loomis Sayles Core Plus Bond F	NA	▶	TCW MetWest Total Return Bond Fund Class B	NA
PIMCO RealPath Blend 2025 Fund Institutional Class	PPZRX	▶	Vanguard Target Retirement 2025 Trust	NA
PIMCO RealPath Blend 2030 Fund Institutional Class	PBPNX	▶	Vanguard Target Retirement 2030 Trust	NA
PIMCO RealPath Blend 2035 Fund Institutional Class	PDGZX	▶	Vanguard Target Retirement 2035 Trust	NA
PIMCO RealPath Blend 2040 Fund Institutional Class	PVPNX	▶	Vanguard Target Retirement 2040 Trust	NA
PIMCO RealPath Blend 2045 Fund Institutional Class	PVQNX	▶	Vanguard Target Retirement 2045 Trust	NA
PIMCO RealPath Blend 2050 Fund Institutional Class	PPQZX	▶	Vanguard Target Retirement 2050 Trust	NA
PIMCO RealPath Blend 2055 Fund Institutional Class	PRQZX	▶	Vanguard Target Retirement 2055 Trust	NA
PIMCO RealPath Blend 2060 Fund Institutional Class	PRBMX	▶	Vanguard Target Retirement 2060 Trust	NA
PIMCO RealPath Blend 2065 Fund Institutional Class	PBLIX	▶	Vanguard Target Retirement 2065 Trust	NA
PIMCO RealPath Blend Income Fund Institutional Class	PBRNX	▶	Vanguard Target Retirement Income Trust	NA
T. Rowe Price New Horizons Fund	PRNHX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
T. Rowe Price Global Growth Stock Fund I Class	RGGIX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Transamerica Guaranteed Investment Option - 25% of the balance	NA	▶	Vanguard Treasury Money Market Fund Investor Shares <sup>†</sup>	VUSXX
Transamerica Guaranteed Investment Option - 75% of the balance	NA	▶	Transamerica GIO. This fund will be frozen to new investments at Fidelity and additional installment balance moves will occur annually over the next three years to liquidate and move to the Vanguard Treasury Money Market Fund Investor Shares.	NA
Vanguard Extended Market Index Fund Institutional Shares	VIEIX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
Vanguard Federal Money Market Fund Investor Shares <sup>†</sup>	VMFXX	▶	Vanguard Treasury Money Market Fund Investor Shares <sup>†</sup>	VUSXX
Vanguard Inflation-Protected Securities Fund Institutional Shares	VIPIX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Vanguard Institutional Index Fund Institutional Shares	VINIX	▶	Vanguard Institutional 500 Index Trust	NA
Vanguard Total Bond Market Index Fund Institutional Shares	VBPIX	▶	Vanguard Institutional Total Bond Market Index Trust	NA
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	▶	Vanguard Institutional Total International Stock Market Index Trust	NA

<sup>†</sup> You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.



# How Will My Accounts Be Invested After the Merger? (cont.)

## Default Investment Options for the Trinity Health 401(k) Plan

Your balances in some of the funds (see mapping chart) will be invested in the target date fund that has a target retirement date closest to the year you might retire, assuming a retirement age of 65.

A Target Date Fund is an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Please use the guidelines in the following table to determine in which Vanguard Target Retirement Trust applicable account balances will be invested. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Date of Birth	Fund Name	Target Retirement Date
On or before 12/31/1952	Vanguard Target Retirement Income Trust	Before 2018
1/1/1953–12/31/1957	Vanguard Target Retirement 2020 Trust	2018–2022
1/1/1958–12/31/1962	Vanguard Target Retirement 2025 Trust	2023–2027
1/1/1963–12/31/1967	Vanguard Target Retirement 2030 Trust	2028–2032
1/1/1968–12/31/1972	Vanguard Target Retirement 2035 Trust	2033–2037
1/1/1973–12/31/1977	Vanguard Target Retirement 2040 Trust	2038–2042
1/1/1978–12/31/1982	Vanguard Target Retirement 2045 Trust	2043–2047
1/1/1983–12/31/1987	Vanguard Target Retirement 2050 Trust	2048–2052
1/1/1988–12/31/1992	Vanguard Target Retirement 2055 Trust	2053–2057
1/1/1993–12/31/1997	Vanguard Target Retirement 2060 Trust	2058–2062
1/1/1998–12/31/2002	Vanguard Target Retirement 2065 Trust	2063–2067
1/1/2003 and later	Vanguard Target Retirement 2070 Trust	2068 or later



# How Will My Accounts Be Invested After the Merger? (cont.)

## Mapping of Investment Options in the Trinity Health ERISA 403(b) Plan and the Trinity Health 457(b) Plan

When the market closes at 4 p.m. Eastern time on June 30, 2025, most investment options offered through the Genesis Health 403(b) Plan and the Genesis Health 457(b) Plan will no longer be available. Your account balance will be automatically reinvested in the following investment options with Fidelity, based on how your account was invested with Transamerica immediately prior to the transfer. The reinvestment should be effective at the close of business on July 1, 2025. Please refer to the *Investment Options Guide* to review the full investment fund lineup available to you under the Trinity Health ERISA 403(b) and 457(b) Plans.

Transamerica Investment Options Prior to the Transfer	Ticker Symbol		Fidelity Investment Options After the Transfer	Ticker Symbol
Allspring SMID Cap Growth Fund - Class R6	WFDRX	▶	Franklin Small Cap Growth Fund Class R6	FSMLX
Artisan High Income Fund Investor Shares	ARTFX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Columbia Small Cap Value Fund II Institutional 3 Class	CRRYX	▶	T. Rowe Price Small-Cap Value Fund	PRSVX
Harbor Capital Appreciation Fund Retirement Class	HNACX	▶	NYLI WMC Growth Class I	KLGIX
John Hancock Funds Disciplined Value Mid Cap Fund Class R6	JVMRX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
Loomis Sayles Core Plus Bond Fund Class Y	NERYX	▶	Metropolitan West Total Return Bond Administrative Class	MWTNX
PIMCO RealPath Blend 2025 Fund Institutional Class	PPZRX	▶	Vanguard Target Retirement 2025 Fund	VTTVX
PIMCO RealPath Blend 2030 Fund Institutional Class	PBPNX	▶	Vanguard Target Retirement 2030 Fund	VTHRX
PIMCO RealPath Blend 2035 Fund Institutional Class	PDGZX	▶	Vanguard Target Retirement 2035 Fund	VTTX
PIMCO RealPath Blend 2040 Fund Institutional Class	PVPNX	▶	Vanguard Target Retirement 2040 Fund	VFORX
PIMCO RealPath Blend 2045 Fund Institutional Class	PVQNX	▶	Vanguard Target Retirement 2045 Fund	VTIVX
PIMCO RealPath Blend 2050 Fund Institutional Class	PPQZX	▶	Vanguard Target Retirement 2050 Fund	VFIFX
PIMCO RealPath Blend 2055 Fund Institutional Class	PRQZX	▶	Vanguard Target Retirement 2055 Fund	VFFVX
PIMCO RealPath Blend 2060 Fund Institutional Class	PRBMX	▶	Vanguard Target Retirement 2060 Fund	VTTX
PIMCO RealPath Blend 2065 Fund Institutional Class	PBLIX	▶	Vanguard Target Retirement 2065 Fund	VLXVX
PIMCO RealPath Blend Income Fund Institutional Class	PBRNX	▶	Vanguard Target Retirement Income Trust	VTINX
T. Rowe Price New Horizons Fund	PRNHX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
T. Rowe Price Global Growth Stock Fund I Class	RGGIX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Transamerica Guaranteed Investment Option - 25% of the balance	NA	▶	Vanguard Treasury Money Market Fund Investor Shares <sup>†</sup>	VUSXX
Transamerica Guaranteed Investment Option - 75% of the balance	NA	▶	Transamerica GIO. This fund will be frozen to new investments at Fidelity and additional installment balance moves will occur annually over the next three years to liquidate and move to the Vanguard Treasury Money Market Fund Investor Shares.	NA
Vanguard Extended Market Index Fund Institutional Shares	VIEIX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
Vanguard Federal Money Market Fund Investor Shares <sup>†</sup>	VMFXX	▶	Vanguard Treasury Money Market Fund Investor Shares <sup>†</sup>	VUSXX
Vanguard Inflation-Protected Securities Fund Institutional Shares	VIPIX	▶	The Vanguard Target Retirement Trust with the target retirement date closest to the year you turn 65. Review the <i>Default Investment Option</i> section to learn more.	Varies
Vanguard Institutional Index Fund Institutional Shares	VINIX	▶	Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
Vanguard Total Bond Market Index Fund Institutional Shares	VBPIX	▶	Vanguard Total Bond Market Index Fund Institutional Plus Shares	VBMPX
Vanguard Total International Stock Index Fund Admiral Shares	VTIAX	▶	Vanguard Total International Stock Index Fund Institutional Shares	VTSNX
*American Funds EuroPacific Growth Fund® Class R-6	RERGX	▶	*American Funds EuroPacific Growth Fund® Class R-6	RERGX
*Diamond Hill Large Cap Fund Class Y	DHLYX	▶	*Diamond Hill Large Cap Fund Class Y	DHLYX

\* These investments will transfer to the same investments at Fidelity (called a reregistration, or in-kind transfer) and will remain invested in the market during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.



# How Will My Accounts Be Invested After the Merger? (cont.)

## Default Investment Options for the Trinity Health ERISA 403(b) Plan and Trinity Health 457(b) Plan

Your balances in some of the funds (see mapping chart) will be invested in the target date fund that has a target retirement date closest to the year you might retire, assuming a retirement age of 65.

A Target Date Fund is an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Please use the guidelines in the following table to determine in which Vanguard Target Retirement Fund applicable account balances will be invested. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Date of Birth	Fund Name	Target Retirement Date
On or before 12/31/1952	Vanguard Target Retirement Income Fund	Before 2018
1/1/1953–12/31/1957	Vanguard Target Retirement 2020 Fund	2018–2022
1/1/1958–12/31/1962	Vanguard Target Retirement 2025 Fund	2023–2027
1/1/1963–12/31/1967	Vanguard Target Retirement 2030 Fund	2028–2032
1/1/1968–12/31/1972	Vanguard Target Retirement 2035 Fund	2033–2037
1/1/1973–12/31/1977	Vanguard Target Retirement 2040 Fund	2038–2042
1/1/1978–12/31/1982	Vanguard Target Retirement 2045 Fund	2043–2047
1/1/1983–12/31/1987	Vanguard Target Retirement 2050 Fund	2048–2052
1/1/1988–12/31/1992	Vanguard Target Retirement 2055 Fund	2053–2057
1/1/1993–12/31/1997	Vanguard Target Retirement 2060 Fund	2058–2062
1/1/1998–12/31/2002	Vanguard Target Retirement 2065 Fund	2063–2067
1/1/2003 and later	Vanguard Target Retirement 2070 Fund	2068 or later





## How Will My Accounts Be Invested After the Merger? (cont.)

### PortfolioXpress® and Transamerica's Managed Account Advice™

If you are currently invested in the PortfolioXpress® asset allocation and rebalancing service at Transamerica and/or Transamerica's Managed Advice™:

Your current balances will transfer to Fidelity and be mapped according to the investment fund mapping schedule applicable to the plan. **Your account will no longer be managed by any other managed account type service.** If you would like to continue to have your account professionally managed, you can learn more about and choose to enroll in Fidelity® Personalized Planning & Advice<sup>††</sup>. **This service provides advisory services for a fee, which will be paid from your account.**

PortfolioXpress® is a registered service mark of Transamerica.

### Schwab Personal Choice Retirement Accounts (PCRA)

If you currently hold investments under PCRA, a type of self-directed brokerage account, your account balances will be invested as follows:

- Any account balances held in PCRA under the Genesis Health 403(b) Plan and Genesis Health 401(k) Plan will transfer in-kind to Fidelity's self-directed brokerage service, **Fidelity BrokerageLink®**, provided that the fund is eligible to be held on Fidelity's brokerage platform. **Should a fund not be available, you will need to take action to liquidate the balance and reinvest in the core investment lineup by June 16, 2025.** If no action is taken, the balance in that fund will be liquidated and the proceeds will be transferred to the BrokerageLink account and invested in the BrokerageLink core position.
- **Participants in the Genesis Health 457(b) Plan should consider taking action to liquidate all investments by June 16, 2025, in order to reinvest in the Transamerica core investment lineup by June 23, 2025.** After June 16, 2025, you will no longer be able to access, direct investments or make changes to your PCRA. If no action is taken, any account balance held under PCRA will be liquidated and the proceeds directed to the Vanguard Federal Money Market Fund Investor Shares<sup>†</sup> at Transamerica prior to the assets moving to Fidelity. Fidelity BrokerageLink is not available in the Trinity Health 457(b) Plan.

If you have assets in the Genesis Health 401(k) Plan or Genesis Health 403(b) Plan PCRA account at Schwab, you will have a BrokerageLink account established at Fidelity. You will need to complete enrollment to have full trading access on this platform.

**Participants in the Genesis Health 401(k) Plan and Genesis Health 403(b) Plan will receive a separate communication in the mail with the details on the brokerage account transfer if you are currently participating in the PCRA.**

### Participant Loans

If you currently have an outstanding loan under the Genesis Health Plans, your loan(s) will transfer.

- **Loans under the Genesis Health 403(b) Plan:** Repayment instructions will be mailed to you so that you can provide your banking information to Fidelity. Please be sure to take the step to set up your banking information with Fidelity to keep your loan current and in good order.
- **Loans under the Genesis Health 401(k) Plan:** Your loan will be re-amortized and payable bi-weekly via payroll deduction if you are an active participant. Terminated participants will receive a separate letter with repayment instructions.

If you have questions about the transition of your loan, please contact Fidelity.





# Important Notice Regarding the Merger of the Genesis Health Plans into the Trinity Health Plans at Fidelity Investments®

To ensure that all information is transferred accurately from your current Genesis Health Plan account(s) at Transamerica to your Trinity Health Plan accounts at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual account or initiate other transaction requests in the plans.

**This time, during which you will be unable to exercise your rights otherwise available under the plans, is called a “Blackout Period.” The Blackout Period will begin at 4 p.m. Eastern time on June 23, 2025, and is expected to end the week of July 20, 2025. During this time, you can confirm whether the blackout period has started or ended by contacting Fidelity at 800-343-0860.**

Because you will be unable to change the investment direction of your Genesis Health Plan balance(s) during the Blackout Period, it is very important that you review and consider the appropriateness of your current investments and make any desired changes before the Blackout Period begins. For your longterm retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the quiet period, and you would not be able to direct the sale of such stocks from your account during the quiet period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this Blackout Period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact the Fidelity Retirement Service Center at P.O. Box 770002, Cincinnati, OH 45277, or by calling Fidelity at **800-343-0860**.



## Other Transition Details

<b>Vesting Schedule</b>	Your balance(s) in the Genesis Health Plan(s) will merge into the Trinity Health Plan(s) at Fidelity. The vesting status of your balances will transfer to the Trinity Health Plan(s) at Fidelity—whether fully vested, partially vested, or non-vested.
<b>Beneficiary Designations</b>	<p>Beneficiary information currently on file with Transamerica will transfer to Fidelity. Your account(s) at Fidelity will be updated to reflect the beneficiary designation(s) transferred from Transamerica, provided you do not already have a beneficiary designation(s) in force on any existing account(s) at Fidelity. If you have made a beneficiary designation on your account at Fidelity, this designation will be maintained. Please review your account(s) after the transition to ensure that your desired beneficiary designation is reflected on your account(s).</p> <p>With Fidelity’s Online Beneficiaries Service, you can designate your beneficiaries, or check your beneficiary information virtually any time. It is important that you designate your beneficiaries for each of your retirement plan accounts separately, by logging on to NetBenefits or calling Fidelity.</p>
<b>Account Statements</b>	<p>Your final account statement from Transamerica will be available in August 2025. Your first statement from Fidelity will be available online in August 2025. You can run your online Fidelity statement and compare it with your final account statement from Transamerica. Contact Fidelity with any questions.</p> <p><b>Account statements will not be automatically mailed to your home; they will be available on NetBenefits at <a href="http://www.netbenefits.com">www.netbenefits.com</a>.</b> To change your mail preferences and request that statements be mailed to your home address, call Fidelity at <b>800-343-0860</b> or log on to NetBenefits® at <a href="http://www.netbenefits.com">www.netbenefits.com</a>. Select <i>Profile</i>, then <i>Preferences</i>.</p>



## What's New After the Transition

Access Your Account	The Blackout Period and transition should end the week of July 20, 2025. At that time, you can start managing your account on <b>Fidelity NetBenefits®</b> at <b>www.netbenefits.com</b> or call <b>Fidelity at 800-343-0860 for assistance</b> . Manage your account, make investment choices and find interactive tools to help you better prepare to meet your retirement savings goals.
Trinity Health 401(k) Plan and Trinity Health ERISA 403(b) Plan Fee Structure	<b>A \$6.00 per quarter (\$24 annual) fee will be deducted from your account under each plan to cover administrative expenses.</b> You will first see this quarterly fee reflected on your September 30, 2025, statement. For an explanation of your rights to direct investments, any plan restrictions, and a description of the types of fees and expenses associated with your Plan accounts, refer to the enclosed <i>Participant Disclosure Notice</i> .
Trinity Health Plan Provisions	Please review the Summary Plan Description (SPD) for more details about the provisions under the Trinity Health Plans which your account balance will be subject. Examples of plan features available include participant loans and additional distribution payment options. You may access the SPD on the <i>Plan Information</i> tab of your account by visiting <b>www.netbenefits.com</b> .
Genesis Health 401(k) Plan Loans	Any outstanding loan balances in the Genesis Health 401(k) Plan will transfer to Fidelity. <b>If you are currently an active participant in the Plan, your loan(s) moving to the Trinity Health 401(k) will now be payroll deducted each pay period. Your outstanding loan(s) will be reamortized for bi-weekly payroll deduction.</b> The transition will not affect the terms or length of your loan(s).
Genesis Health 403(b) Plan Loans	Any outstanding loan balances in the Genesis Health 403(b) Plan will transfer to Fidelity. <b>Your loan repayments under the Trinity Health ERISA 403(b) Plan will not be payroll deducted and you will need to establish your banking information with Fidelity to continue repaying your loan once the transition is complete.</b> This transition will not affect the terms or length of your loan(s). If you do not follow the process to set up your loan payments, you may miss a loan payment, and your loan may become delinquent. A new loan may not be available if all prior loan(s) have not been repaid. An additional communication will be mailed to your home with instructions on taking action.
Rebalance Notification	Get notified via email any time your account's investment mix strays from your original strategy. To use the notification service, log on to NetBenefits and select <i>Investment Options</i> .
Fidelity BrokerageLink®	Gives you access to additional investment choices for your retirement savings beyond those investment options available in the standard Trinity Health 401(k) and Trinity Health ERISA 403(b) Plan lineups.
Fidelity® Personalized Planning & Advice	Fidelity offers a professionally managed retirement strategy which is personalized for each participant who enrolls in the managed account service. It's a way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice <sup>††</sup> , you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market or changes to your situation. Call Fidelity at <b>866-811-6041</b> for more information.
Workplace Planning and Support	Fidelity representatives are knowledgeable professionals equipped with detailed information about the Trinity Health retirement plans. They have the tools to provide advice on investing and help that will get you on your way. You can speak to a Fidelity representative Monday through Friday from 8:30 a.m. to midnight Eastern time at <b>800-343-0860</b> .
Investor Centers	Fidelity has more than 200 Investor Centers across the country. The professionals in the Investor Centers are highly trained to provide you with the latest retirement planning insights and investment help. Fidelity retail products and services are offered separately from your employer-sponsored retirement plan. To find an Investor Center near you, visit <b>www.fidelity.com/branches/overview</b> . If your needs are more complex, they can connect you with a retirement planner for a phone consultation.

# Action Steps

Consider the following steps for a smooth and seamless transition to Fidelity:

- ✓ **Visit and bookmark** the transition website at <https://www.trinity-health.org/my-benefits/retirement/genesis-health> to stay informed during the transition.
- ✓ **Make any desired changes** to your Genesis Health Plan account(s) at Transamerica before the Blackout Period begins at 4 p.m. Eastern time on June 23, 2025. Contact Transamerica at **800-755-5801** or log on to [www.transamerica.com/portal](http://www.transamerica.com/portal).
- ✓ **After the Blackout Period**, which is scheduled to end during the week of July 20, 2025, visit [www.netbenefits.com](http://www.netbenefits.com) to log on to NetBenefits to review your account. If you haven't accessed NetBenefits previously, follow these steps to get started:
  - ❑ Set up your NetBenefits username and password to access your account. If you have a username and password for NetBenefits or [www.fidelity.com](http://www.fidelity.com), you can use that same information to access your account.
    - Review and update your beneficiary information.
    - Add your preferred email address and elect eDelivery.
    - Review and research your investment options.
    - Go mobile! Download the NetBenefits® mobile app. Text **NBapp** or **NBplay** to **343-898**.
- ✓ **Remember, you will need to continue making loan repayments after the Blackout Period so that your loan does not default.**
  - Trinity Health ERISA 403(b) Plan loan repayments require that you establish your banking information with Fidelity to continue repaying your loan once the transition is complete. Payroll deduction will not be set up for loans under the 403(b) Plan.
  - Trinity Health 401(k) Plan loan repayments will now be payroll deducted each pay period, if you are an active colleague. Your outstanding loan will be reamortized for bi-weekly payroll deduction. If you are a terminated colleague, you will receive instructions on how to continue making your loan repayments.
- ✓ **Your account will no longer be managed by any managed account service if you are participating in this service under the Genesis Health plans. Consider enrolling in Fidelity® Personalized Planning & Advice<sup>††</sup>.**
- ✓ **Consider enrolling in Fidelity BrokerageLink if you are an individual preferring to invest in a wider range of investment options beyond the options offered by the Trinity Health Plans.**
  - Investors who were enrolled in PCRA, will no longer have access to the PCRA trading platform. A separate communication will be sent to your home regarding your asset transfer from PCRA to investments under the Trinity Health Plans.



## Investing involves risk, including risk of loss.

This brochure is only intended to provide a brief overview of the Genesis Health Plans, the Trinity Health Plans, and the merger of the Genesis Health Plans into their respective Trinity Health Plans. To the extent there is any inconsistency between this brochure and the Plans, the Plans control.

A link to third-party material is included for your convenience. The content owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity and your employer disclaim any liability arising from your use of such information or services. Review the new site's terms, conditions, and privacy policy, as they will be different from those of Fidelity's sites.

Money coming from the Lincoln Stable Value must first be moved to another plan investment option for 90 days before it can be transferred to Vanguard Treasury Money Market Fund Investor Shares.

You are not permitted to make a direct exchange from Lincoln Stable Value to Vanguard Treasury Money Market Fund Investor Shares (considered "competing funds"). Before exchanging from Lincoln Stable Value, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

<sup>††</sup> Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **\*\*This service provides advisory services for a fee.\*\***

Message and data rates may apply. Get details at <https://digital.fidelityinvestments.com/smsee>.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

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