



## The North Ottawa Community Hospital 401(k) Retirement Plan Is Moving From USI Consulting Group to Fidelity Investments® Effective December 2, 2024

### Important notice concerning your rights under the North Ottawa Community Hospital 401(k) Retirement Plan:

This notice is to inform you that all account balances under the North Ottawa Community Hospital 401(k) Retirement Plan (the "NOCH Plan") will merge into the Trinity Health 401(k) Retirement Savings Plan (the "Trinity Health 401(k) Plan") at Fidelity Investments® as of Dec. 2, 2024. You are receiving this notice as either an active or terminated plan participant or as a beneficiary with an account balance under the NOCH Plan.

This transition is not applicable to any other Trinity Health retirement plan accounts that you may have (e.g., not applicable to the Trinity Health 403(b) Retirement Savings Plan), and will not affect your ability to access or initiate transactions from other retirement plan accounts.



### What do I need to know?

#### KEY DATES

**Nov. 22, 2024:** Last day to access your NOCH Plan account at USI Consulting Group ("USI").

**From Nov. 22, 2024 at 4 p.m. EST until the week of Dec. 22, 2024:** Blackout period, which is a period of time when you will be unable to access your account or initiate transactions.

**Week of Dec. 22, 2024:** Full access to your account at Fidelity, [www.netbenefits.com](http://www.netbenefits.com) will be available.

To help you plan ahead, see the **Key dates** section on page 2.

#### ACCOUNT TRANSFER

Your account balance will transfer to the Trinity Health 401(k) Plan, and balances will be mapped to investment funds offered under the Trinity Health 401(k) Plan according to the table in the section, ***How will my money be invested following the transfer?***

You do not need to take any actions 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 the USI Retirement Focus Service Center at **888-917-7107**, no later than Nov. 22, 2024.

For details, see the ***How will my money be invested following the transfer?*** section on page 3.

#### LEARN MORE

Review the transition website at [www.trinity-health.org/my-benefits/retirement/noch](http://www.trinity-health.org/my-benefits/retirement/noch). Use this QR code and remember to bookmark the site so that you can visit regularly for the latest announcements!



Fidelity representatives are here to support you and can be reached at **800-343-0860**.

For details, see the **Action Steps** section on page 8.



## Key dates\*

The following chart provides a schedule of key dates 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 actual transition, there will be a period of time during which you will not have access to your NOCH Plan and Trinity Health 401(k) Plan accounts. This period of time is referred to as the “**Blackout Period**” and is necessary to allow time for USI to prepare its records for the transition to Fidelity and then for Fidelity to reconcile these records to establish your account(s) on its system. You will receive another notice to let you know when the Blackout Period ends. **The Blackout Period is scheduled to begin Nov. 22, 2024, and expected to end the week of Dec. 22, 2024.** Please be assured that representatives at Fidelity will be available to assist you every step of the way.

Key Dates*	Action Steps
<b>Prior to Nov. 22, 2024,</b> (prior to the start of the blackout period)	<b><u>Any desired actions before Blackout Period</u></b> You do not need to take any actions for your NOCH Plan account to transfer to the Trinity Health 401(k) Plan at Fidelity. However, if you wish to make changes to your investments or initiate any other transaction requests under the NOCH Plan before the blackout period begins, you may do so by contacting USI as follows: at the Retirement Focus Service Center—open Monday–Friday, 8 a.m. – 8 p.m. EST <ul style="list-style-type: none"> <li>○ <a href="http://www.retirementfocus.com">www.retirementfocus.com</a></li> <li>○ 888-917-7107</li> </ul>
<b>November 22, 2024, by 4 p.m. EST</b>	<b><u>Blackout period begins</u></b> This is the last day for you to do the following at USI: <ul style="list-style-type: none"> <li>• Request a distribution or minimum required distribution, if eligible.</li> <li>• Check your account balance.</li> <li>• Change your investment elections or rebalance the funds in your account.</li> <li>• Request an exchange between investment options.</li> </ul>
<b>November 27, 2024, 4 p.m. EST</b>	<b><u>NOCH Plan account balances at USI are valued</u></b> Your account balances will be valued at the close of the market.
<b>December 2, 2024</b>	<b><u>NOCH Plan account balances at USI are transferred</u></b> Your account balance is scheduled to transfer to Fidelity and merge into the Trinity Health 401(k) Plan. Review the section titled <b><i>How will my money be invested following the transfer?</i></b> to learn how your current investment lineup will change as part of the transition.
<b>During the week of December 22, 2024</b>	<b><u>Blackout Period ends</u></b> You will be notified and will have full access to your Trinity Health 401(k) Plan account at Fidelity. <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 log in 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 changes to your account.</li> <li>✓ Review or update systematic withdrawals.</li> <li>✓ Access investment option descriptions or research investment performance.</li> <li>✓ Request a distribution, if eligible.</li> </ul> </li> <li>• 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.</li> <li>• Add or update your beneficiaries. Beneficiary information will not transfer from USI.</li> </ul>
<b>Ongoing</b>	Online and phone account access, tools and resources are available at Fidelity. You can log on to Fidelity NetBenefits® to access your account, tools, and resources.

\*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 money be invested following the transfer?

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

The Trinity Health 401(k) Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

All investment elections will be mapped, and your investment funds will be liquidated and reinvested in investment options available under the Trinity Health 401(k) Plan. A few investments will map to a target date investment strategy which is the qualified default investment alternative (QDIA) for the Plan. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

It is important that you become familiar with the various investment options that are available in the Trinity Health 401(k) Plan. Information regarding each investment option's risk, as well as its strategy and objective, can be found in the *Investment Options Guide*. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Trinity Health 401(k) Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

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

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### How investment options will transfer

The transition will include the transfer of your NOCH Plan account balances, investment elections and records from USI to Fidelity. 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 and investment fund elections under the NOCH Plan to the investment options offered under the Trinity Health 401(k) Plan.

Because you will be unable to change the investment direction of your NOCH 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 long-term 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.

**Remember, you do not need to take any actions for your NOCH Plan account at USI to transfer to Fidelity. However, if you wish to make changes to your NOCH Plan account at USI before the blackout period begins, you must do so by contacting USI Retirement Focus Service Center at 888-917-7107 or [retirement@usi.com](mailto:retirement@usi.com).**

When the market closes at 4 p.m. EST on November 27, 2024, all investment options offered through the NOCH Plan will no longer be available.

Once the blackout period has ended during the week of December 22, 2024, all services will be available, including the ability to make investment changes within your account at Fidelity.

EXISTING INVESTMENT OPTION WITH USI AS OF 4 P.M. NOVEMBER 27, 2024	TICKER SYMBOL		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS DECEMBER 2, 2024 <sup>1</sup>	TICKER SYMBOL
Allspring Special Small Cap Value Fund - Class Inst	ESPNX	▶	T. Rowe Price Small-Cap Value Fund	PRSVX
American Funds 2010 Target Date Retirement Fund® Class R-6	RFTTX	▶	Vanguard Target Retirement Income Trust	NA
American Funds 2015 Target Date Retirement Fund® Class R-6	RFJTX	▶	Vanguard Target Retirement Income Trust	NA
American Funds 2020 Target Date Retirement Fund® Class R-6	RRCTX	▶	Vanguard Target Retirement 2020 Trust	NA
American Funds 2025 Target Date Retirement Fund® Class R-6	RFDTX	▶	Vanguard Target Retirement 2025 Trust	NA
American Funds 2030 Target Date Retirement Fund® Class R-6	RFETX	▶	Vanguard Target Retirement 2030 Trust	NA
American Funds 2035 Target Date Retirement Fund® Class R-6	RFFTX	▶	Vanguard Target Retirement 2035 Trust	NA
American Funds 2040 Target Date Retirement Fund® Class R-6	RFGTX	▶	Vanguard Target Retirement 2040 Trust	NA
American Funds 2045 Target Date Retirement Fund® Class R-6	RFHTX	▶	Vanguard Target Retirement 2045 Trust	NA
American Funds 2050 Target Date Retirement Fund® Class R-6	RFITX	▶	Vanguard Target Retirement 2050 Trust	NA
American Funds 2055 Target Date Retirement Fund® Class R-6	RFKTX	▶	Vanguard Target Retirement 2055 Trust	NA
American Funds 2060 Target Date Retirement Fund® Class R-6	RFUTX	▶	Vanguard Target Retirement 2060 Trust	NA
American Funds 2065 Target Date Retirement Fund® Class R-6	RFVTX	▶	Vanguard Target Retirement 2065 Trust	NA
American Funds Capital World Bond Fund® Class R-6	RCWGX	▶	BNY Mellon Global Fixed Income Fund - Class A	DHGAX
American Funds EuroPacific Growth Fund® Class R-6	RERGX	▶	Capital Group EuroPacific Growth Trust <sup>SM</sup> (US) Class U3	NA
American Funds Moderate Growth and Income Portfolio Class R-6	RBAGX	▶	See the Vanguard Target Retirement Trust Default table	NA
American Funds The Bond Fund of America® Class R-6	RBFGX	▶	Vanguard Institutional Total Bond Market Index Trust	NA
American Funds The Growth Fund of America® Class R-6	RGAGX	▶	WTC-CIF II Growth (Series 5)	NA
American Funds U.S. Government Securities Fund® Class R-6	RGVGX	▶	Vanguard Institutional Total Bond Market Index Trust	NA
Baron Asset Fund Institutional Class	BARIX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
Baron Growth Fund Institutional Shares	BGRIX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
BlackRock Global Allocation Fund, Inc. Institutional Shares	MALOX	▶	See the Vanguard Target Retirement Trust Default table	NA
First Eagle Global Fund Class I	SGIIX	▶	See the Vanguard Target Retirement Trust Default table	NA
Goldman Sachs FS Government Instl	FGTXX	▶	Vanguard Treasury Money Market Fund Investor Shares <sup>†</sup>	VUSXX
Invesco Developing Markets Fund Class Y	ODVYX	▶	Capital Group EuroPacific Growth Trust <sup>SM</sup> (US) Class U3	NA

EXISTING INVESTMENT OPTION WITH USI AS OF 4 P.M. NOVEMBER 27, 2024	TICKER SYMBOL		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS DECEMBER 2, 2024 <sup>1</sup>	TICKER SYMBOL
John Hancock Funds Disciplined Value Mid Cap Fund Class I	JVMIX	▶	Vanguard Mid-Cap Index Fund Institutional Plus Shares	VMCPX
MFS Value Fund Class I	MEIIX	▶	Diamond Hill Large Cap Portfolio Fee Class R3	NA
PIMCO Real Return Fund I-3	PRNPX	▶	See the Vanguard Target Retirement Trust Default table	NA
Vanguard 500 Index Fund Admiral Shares	VFIAX	▶	Vanguard Institutional 500 Index Trust	NA

<sup>1</sup> Please refer to the *Investment Options Guide* to review the full investment fund lineup available to you under the Trinity Health 401(k) Plan.

**†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.**

## Vanguard Target Retirement Trust Default investment options

Your applicable current balance (see mapping chart) will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Target Date Funds are 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.

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



## Important notice regarding the merger of the North Ottawa Community Hospital 401(k) Retirement Plan into the Trinity Health 401(k) Retirement Savings Plan at Fidelity Investments®

To ensure that all information is transferred accurately from your current NOCH Plan account at USI to your Trinity Health 401(k) Plan account 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., EST on November 22, 2024, and is expected to end the week of December 22, 2024. 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 direct or diversify your NOCH Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term 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.

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.



## Other transition details

Vesting Schedule	Your balance in the NOCH Plan will merge into the Trinity Health 401(k) Plan at Fidelity. Your vested assets will remain fully vested when they are transferred to the Trinity Health 401(k) Plan. Any portion of your account balance that is <i>not</i> vested is subject to a <b>3-year cliff vesting schedule</b> , which means that these amounts become fully vested once you are credited with at least three years of service. All vesting service you have earned at the time of the transition will also be transferred.
Beneficiary Designations	Beneficiary information currently on file will <b>not</b> transfer to Fidelity.  With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to NetBenefits or call Fidelity to designate your beneficiary information. It is important that you designate your beneficiaries for each of your retirement plan accounts separately.
Account Statements	Your final account statement from USI will be available in January 2025. Your first statement from Fidelity will be available online in January 2025. You can run your online Fidelity statement and compare it with your final account statement from USI. Contact Fidelity with any questions. <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> .



## What's new after the transition?

Access Your Account	The blackout period and transition should conclude the week of Dec. 22, 2024. At that time, you can start managing your account on <b>Fidelity NetBenefits®</b> at <a href="http://www.netbenefits.com">www.netbenefits.com</a> 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.
Fee Structure	<b>A \$6.00 per quarter (\$24 annual) fee will be deducted from your account to cover administrative expenses.</b> You will first see this quarterly fee reflected on your March 31, 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 401(k) Plan Provisions	Please review the Summary Plan Description (SPD) for more details about the provisions under the Trinity Health 401(k) Plan which your account balance will be subject to. 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 <a href="http://www.netbenefits.com">www.netbenefits.com</a> .
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 investment options.
Fidelity BrokerageLink®	Gives you access to additional investment choices for your retirement savings beyond those investment options available in the standard Plan lineup.
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, 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 <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 401(k) Plan. 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 EST 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 <a href="http://www.fidelity.com/branches/overview">www.fidelity.com/branches/overview</a> . 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 Trinity Health and Grand Haven 401(k) transition website at <https://www.trinity-health.org/my-benefits/retirement/noch> to stay informed during the transition.
- ✓ **Make any desired changes** to your NOCH Plan account at USI before the blackout period begins at 4 p.m. EST on Nov. 22, 2024. Contact USI Retirement Focus Service Center at **888-917-7107** or log on to [www.retirementfocus.com](http://www.retirementfocus.com).
- ✓ **After the blackout period**, which is scheduled to end during the week of Dec. 22, 2024, 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 **Fidelity.com**, you can use that same information to access your account.
  - Update your beneficiary information – your beneficiary will NOT be transferred from USI.
  - 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**.



Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Trinity Health 401(k) Retirement Savings Plan, and the Plan document will govern in the event of any discrepancies.

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 disclaims 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.

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.

Fidelity® Personalized Planning & Advice *at Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments® companies 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, which will be paid from your account.**

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided by FPWA as described above will, as of March 31, 2025, be provided by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

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

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