



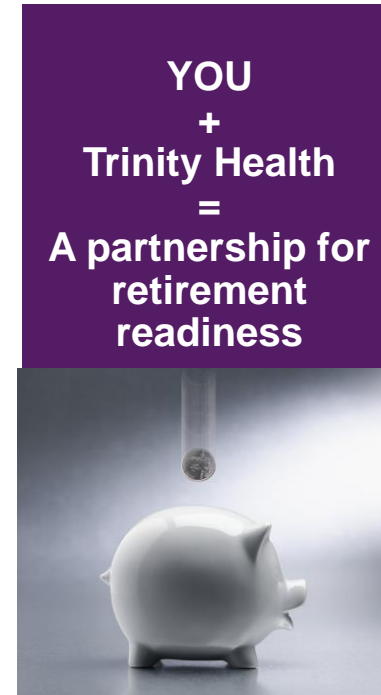
Trinity Health

Trinity Health Retirement Savings Plans

Information for new colleagues

The Trinity Health Retirement Program...

- **A partnership between you and Trinity Health to provide a meaningful retirement benefit**
 - Fidelity Investments® suggests a savings rate of 15% of your income into your Plan, in order to have a good chance of meeting your goals by the time you reach retirement. This amount includes both your contributions and any employer contributions.
 - Allows colleagues to contribute a percentage of their pay to help prepare for retirement
 - Employer contributions, plus colleague contributions of 8% provides savings between 12.5% and 15.5% of pay depending on years of service.



This workshop only provides a summary of the main features of the Plan, and the Plan document will govern in the event of any discrepancies.

How the Plan works... It's as easy as **1 + 2 + 3**

1. Employer Core Contribution

2. Colleague Contributions

3. Employer Service-Based Matching Contributions

The employer core and service-based matching contributions will be made for eligible colleagues to the 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

- For eligible colleagues, the Trinity Health Core is an annual contribution of 3% of your eligible compensation or \$1,200*, whichever is greater.
*for full-time colleagues, pro-rated for part-time and those hired mid-year
- Trinity Health will contribute the core contribution to your Plan once you have worked 1,000 hours in the calendar year.
 - The first contribution will be based on YTD pay or the applicable minimum core contribution, whichever is greater.
 - Subsequent contributions will be made following each pay period, up to 3% of YTD eligible compensation or the applicable minimum core contribution, whichever is greater

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 Employer Core Contribution

Minimum Core Pro-rated for part-time colleagues	
Hours	Annual Minimum Core Contribution Amount
0 to 999 hours	\$0
1000 to 1399 hours	\$600
1400 to 1799 hours	\$900
1800+ hours (Full-time)	\$1,200

How the Plan works... It's as easy as **1 + 2 + 3**

2 Colleague Contributions

- All colleagues can prepare for retirement by contributing through payroll deduction to the Plan including those who are part-time or PRN/contingent.
- The annual IRS limit for colleague contributions to all 403(b)/401(k) Plans is \$19,500 (or \$26,000 if age 50 or older) in 2020.
- 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**

3 Employer Service-based Matching Contribution

When eligible colleagues contribute to their own Plan accounts, Trinity Health will make matching contributions, with an amount that varies by years of benefit service.

Years of Benefit Service as of January 1 each calendar year	Employer Matching Contribution on percentage of Colleague Contribution	Trinity Health Contribution % if Colleague Contributes 6%
0 but less than 10	25% on 6%	1.5%
10 but less than 20	50% on 6%	3.0%
20 or more years	75% on 6%	4.5%

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**

3 When am I eligible to receive the service-based matching contribution?

- Colleagues who are contributing to their own Plan account and are:
 - Scheduled to work **1,560 hours or more** annually as of January 1st of each year (*or first day of employment for newly hired colleagues*), will receive service-based matching contributions shortly after each pay period in which they make contributions.
 - Scheduled to work **less than** 1,560 hours annually as of January 1st of each year will receive service-based matching contributions shortly after the pay period in which they reach 1,000 hours worked during the calendar year.
 - First contribution based on YTD contributions.
 - Continue with each subsequent pay period in which you make contributions.

**Based on
scheduled
hours as
of
January
each year.**

How the Plan works... It's as easy as **1 + 2 + 3**

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

Years of Benefit Service as of January 1 Each Calendar Year	Core Contribution	Service-Based Matching Contribution	Total Trinity Health Contribution	Colleague Contribution	Total Trinity Health and Colleague Contributions
0 but less than 10	3%	1.5%	4.5%	6.0%	10.5%
10 but less than 20	3%	3.0%	6.0%	6.0%	12.0%
20 or more	3%	4.5%	7.5%	6.0%	13.5%

How the Plan works... It's as easy as **1 + 2 + 3**

When are the Trinity Health contributions *YOURS*?

When you become vested.

- Vesting is a term used to describe the portion of your account balance that you are entitled to under the plan rules.
- 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!

How to get started? **It's automatic!**

- Newly hired or rehired colleagues will be **automatically enrolled** in the 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 Plan *may opt out* within a 35 day period following the first paycheck.
- A notice from Fidelity Investments will be sent that describes the auto-enrollment, account access instructions and opt-out information.

Want to
maximize the
Trinity Health
matching
contribution?

Consider
contributing
6% or more.



Next steps....

Take action



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tools & resources
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