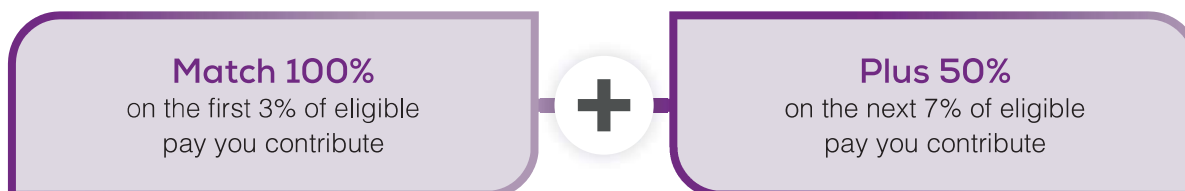


Retirement Benefit

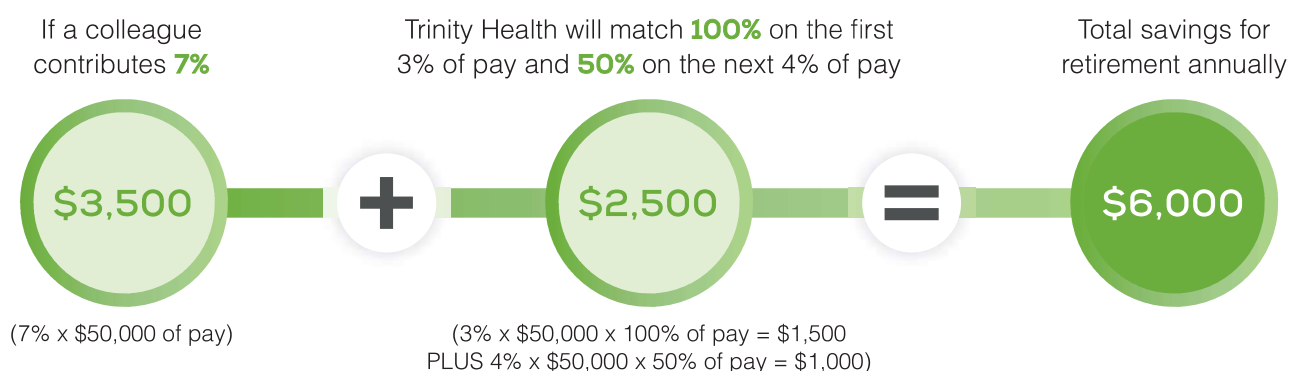
Saving for Retirement is a partnership. The Trinity Health Retirement Savings Plan is offered to support you in reaching your savings goals for retirement. Trinity Health will match up to 10% of your voluntary contributions as follows:



This means if **you contribute up to 10%** of your eligible pay, **Trinity Health will contribute up to 6.5%**, up to IRS contribution and pay limits.

Colleague Example

Colleague earns \$50,000 and contributes 7% of pay to the Trinity Health Retirement Savings Plan*



**For illustrative purposes only. Colleague contributions, and if eligible, employer contributions to the retirement plan are made per paycheck and are subject to IRS limits. There are no hours requirements to participate in the Plan and make contributions; however, hours requirements do apply to receive an employer matching contribution.*

How To Participate

- 1 ENROLL**

Your Plan account will be established with Fidelity Investments within 7 business days of your hire date at which point you may enroll and enter your contribution election to begin saving under the Plan by logging into your account at netbenefits.com or calling Fidelity at 800-343-0860. If you do not make an election, you will be automatically enrolled in the Plan with a contribution rate of 2%, 35 days after your hire date. You may change your contribution election at any time.

- 2 INVEST**

You decide how much to contribute, and you decide where to invest your contributions from the investment options offered under the Plan. If you do not have an investment election, your future contributions 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.

- 3 REVIEW**

You may review your online accounts at Fidelity. Remember to review your beneficiary election. It is important that you designate your beneficiary for the assets you save. If you do not have a named beneficiary at the time of your death, your beneficiary will be your spouse. If you do not have a named beneficiary at the time of your death and you do not have a spouse, your beneficiary will default to your estate.

Eligibility

All colleagues are eligible to participate in the Trinity Health Retirement Savings Plan.

For questions or more information contact Fidelity Investments at **1-800-343-0860** or visit **netbenefits.com**.

Vesting

Vesting means you have earned a right to the Plan benefits. You earn a year of vesting service for each calendar year you are credited with at least 1,000 hours of service. You will be vested in your Trinity Health employer matching contribution accounts after you have completed three years of vesting service or at age 65 while actively employed at a Trinity Health entity. You are always fully vested in the money you contribute to the Plan, and earnings thereon.

Limits

The IRS limits the amount of pay that can be included in determining your benefit and the amount of contributions you can make annually.

2023 IRS limits*

\$330,000	IRS compensation limit
\$22,500	maximum annual employee contribution
\$7,500	annual catch-up contribution**

*The IRS reviews these limits annually.

**If you are age 50 or older you may make an additional catch-up contribution each year.



Don't forget to complete your beneficiary election

You may contact Fidelity Investments to initiate rollovers into the Trinity Health Retirement Savings Plan and discuss strategies to consolidate your retirement accounts.

More about...

Your Contributions

You may defer a portion of your earnings as either pre-tax or Roth contributions or a combination of both pre-tax and Roth contributions. All contributions (pre-tax and Roth) are included in the calculation of the employer matching contribution. Contribution elections may be changed at any time during the year.

Automatic Enrollment

Automatic enrollment is a convenient way to assist you with enrolling in the Plan. The Plan automatically enrolls you at 2% (pre-tax) if an election is not made to contribute into the Plan. You are notified at least 35 days in advance of the automatic enrollment period and have an opportunity to opt out or change contribution elections at any time. Automatic enrollment occurs when colleagues are newly hired and annually in January.

Annual Increase Program (AIP)

AIP allows you to gradually increase your savings rate by 1% each year. You may use the "annual increase" feature to gradually increase your savings rate and match opportunity, and grow your account. Once you sign up, you don't have to think about it. The annual increase to your contribution election will happen automatically. You may choose to opt out of this program at any time.

Fidelity Tools

Trinity Health is committed to providing a meaningful retirement benefit that supports colleagues. Fidelity offers many tools to help you achieve your retirement savings goals, short-term savings goals, planning for unexpected events in life, and managing overall finances.

These are just a few of the Fidelity programs available through the Trinity Health Retirement Savings Plan

- Personalized Planning and Advice,
- Financial Wellness Check-Ups,
- When To Claim Social Security, and
- Improving Your Credit Score