

Guide to the
**Advantage
Health**
401(k) Plan



For Employees who are not
Physicians or Highly Compensated

RETIREMENT PROGRAM WEBSITE AT DIVERSIFIED DIRECTSM

Diversified offers superior customer service and direct access to up-to-date information about your retirement savings account. Through our web site and toll-free telephone service, you can access account information and investment performance, and initiate selected transactions on your account.

Diversified Direct Online

The Retirement program website at <https://retirementprogram.trinity-health.org> provides web-based investment modeling and retirement planning tools to help you create or modify your Plan of a Lifetime strategy.

Or, you may call Diversified Direct at **800-394-5240** to speak with a Participant Advisory Counselor for enrollment assistance, investment counseling, and retirement planning guidance.

Diversified Direct can help you:

- Set a retirement income goal
- Create a retirement savings strategy
- Choose among the available investment options
- Learn about diversification
- Roll over an existing account to your retirement savings plan
- Open a Diversified IRA
- Stay informed about economic conditions, tax regulations and Social Security
- Keep your retirement savings strategy up-to-date
- Rebalance your investments
- Create a plan for investing during retirement
- Choose an appropriate distribution option when you retire or leave your employer

Diversified Direct is available 24 hours a day, seven days a week. Customer Service and Participant Advisory Counselors are available Monday through Friday, 8:00 a.m. to 9:00 p.m., ET. Customer service is available in 140 languages.

WHAT YOU NEED TO KNOW ABOUT YOUR RETIREMENT SAVINGS PLAN

<p>Who Can Participate</p>	<p>Participation in the Advantage Health 401(k) Plan is open to:</p> <ul style="list-style-type: none"> • All employees. <p>Eligible employees may participate:</p> <ul style="list-style-type: none"> • Immediately upon date of hire.
<p>Entry Dates</p>	<p>You may join the Plan at any time.</p>
<p>How to Enroll</p>	<p>You may enroll at any time by contacting the Diversified Investment Advisors' toll-free number at 800-394-5240, by logging onto the Retirement Program website at https://retirementprogram.trinity-health.org, or by meeting with a Diversified Retirement Plan Specialist at your work location. Contact your Human Resources department or Diversified Retirement Plan Specialist regarding information on scheduling an appointment with a representative.</p>
<p>Your Contributions to the Plan</p>	<ul style="list-style-type: none"> • You may choose to make salary reduction contributions of 1% to 75% of compensation. You may also designate a flat dollar amount (minimum \$5 per pay) • An IRS dollar limit of \$16,500 (adjusted annually for inflation) may also apply. • If you have an existing qualified retirement plan account with a prior employer, you may transfer or rollover that account into the Plan at any time. • You may stop your contributions at any time. You may increase or decrease the amount of your contributions at any time.
<p>Catch-Up Provision</p>	<p>Under the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), individuals age 50 or older will be allowed to make an additional catch-up contribution of:</p> <ul style="list-style-type: none"> • \$5,000 in 2008 • \$5,500 in 2009 • \$5,500 in 2010
<p>Employer Special Contribution</p>	<p>Advantage Health's matching contribution: 100 percent on the first \$500 of your contributions, plus 50 percent match on any additional contributions you make over \$500 up to a maximum match of 2 percent of your annual covered compensation (or \$500 if greater).* The employer matching contribution will be made on a quarterly basis.</p> <p><i>*All non-highly compensated employees are eligible to receive Advantage Health matching contributions</i></p>

Employer Special Contribution - cont'd

Employer Special Contribution: Advantage Health may make an employer special contribution to your account in the Plan. Advantage Health has the sole discretion to determine the amount, if any, of an employer special contribution it will make to the Plan for a Plan Year.

If Advantage Health makes an employer special contribution to the Plan for a Plan Year, you are eligible to receive a portion of the employer special contribution if:

- You are a participant and an employee of Advantage Health,
- You are not employed as a physician, an on-call resource, or contingent employee,
- You are not a Highly Compensated Employee, and
- You are employed on the last day of the Plan Year prior to the Plan Year for which the employer special contribution is made.

An employer special contribution, if any, for a Plan Year shall be allocated in the same ratio that your allocation units bear to the total allocation units of all participants. You receive a number of “allocation units” equal to your full and partial years of credited service as of the end of the Plan Year prior to the Plan Year for which the employer special contribution is being made. You also receive the following allocation units based on your compensation for the Plan Year prior to the Plan Year for which the employer special contribution is made:

<u>Compensation</u>	<u>Allocation Units Earned</u>
First \$10,000	10
Next \$10,000	7
Next \$10,000	5
Next \$10,000	3
Next \$10,000	1

Advantage Health has the sole discretion to determine if it will make an employer special contribution to the Plan for a Plan Year. Please refer to the Advantage Health 401(k) Plan Summary Plan Description (for employees who are not physicians or Highly Compensated) for additional information, including samples of the calculation.

Vesting

Vesting refers to “ownership” of your account. You are always 100 percent vested in any salary reduction contributions, employer matching contributions and/or employer discretionary contributions, if any, plus any earnings generated on those contributions regardless of your length of service. You become vested in your employer special contributions, if any, plus any earnings generated, when you attain age 59 ½ while still actively working for Advantage Health, if your employment with Advantage Health terminates due to your death or disability, or in accordance with the following schedule:

<u>Years of Vesting Service</u>	<u>Vested Percent</u>
Less than one (1)	0%
At least one (1) but less than two (2)	20%
At least two (2) but less than (3)	40%
At least three (3) but less than (4)	60%
At least four (4) but less than (5)	80%
At least five (5) or more	100%

Investment Direction

You decide how your contributions will be invested, choosing from investment options provided under the Plan. These options are described on the Retirement Program website at <https://retirementprogram.trinity-health.org>. You may change your investment choices at any time.

Transfers

Transfers among investment and options may be made at any time. Please call Diversified at **800-394-5240** or log onto the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org> for more information.

Plan Fees

The Advantage Health 401(k) Plan provides employees with a great way to save and invest for the future. The 401(k) Plan offers a variety of investment options and services. The cost to provide these services is incurred by the employees of the Plan.

The growth of your Advantage Health 401(k) Plan account depends on how much you contribute and how well your investments perform. Fees, while necessary to pay for the services offered under the 401(k) Plan, do impact a participants ultimate investment return. Below is a breakdown of the components in which fees are charged.

Servicing Related Fees (Diversified Investment Advisors)

- All employee communications and educational programs and giveaways
- Access to local On-Site Retirement Plan Specialist
- Recordkeeping Services including automated voice response system and online access
- Call center representatives (i.e. 1-800-394-5240 hotline)
- Compliance team (monitors legal/regulatory changes)

Investment Related Fees (also called Expense Ratio)

The expense ratio is a mutual fund’s total annual operating expenses (including management fees, distribution fees and other expenses) revealed as a percentage of the fund’s average net assets. Within the expense ratio, individual fund families may revenue share or pay back a portion of the expense ratio. This revenue sharing is then credited as a payment toward covering the cost of the servicing fee listed above. Generally, lower expense ratios result in lower revenue sharing.

Difference between a Plan Service Fee and a Plan Service Credit

- When the revenue sharing generated from the investment funds does not fully cover the cost of the servicing related fees, a Plan Service Fee will be charged and reflected on participant statements.
- When revenue sharing generated from the investment funds covers more than the cost of the servicing related fees, a Plan Service Credit will be issued and reflected on participant statements.

Self-directed Account

Diversified Investment Advisors has an alliance with Charles Schwab & Co. Inc. to provide a full range of self-directed investment options including access to thousands of mutual funds. The Personal Choice Retirement Account® (PCRA) is designed for participants who:

- are experienced investors,
- want more control of their retirement investments, and
- want a wider choice of investment options.

Self-direct Account - cont'd

There is an annual fee of \$50 for the PCRA, which will be withdrawn from your account each year in January.

You may elect to transfer all or part of your account balance from Diversified to the Schwab PCRA Account. Investments in the PCRA are restricted to mutual funds.

If you are interested in establishing a PCRA, you may obtain additional information by calling Diversified at **800-394-5240** or by meeting with the Diversified Retirement Plan Specialist at your location.

The Schwab Personal Choice Retirement Account® (PCRA) is not a fund but rather a participant self-directed brokerage account maintained at Charles Schwab & Co., Inc. Participants must individually apply for PCRA and are solely responsible for their fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund One Source or trades on other investment vehicles available through Schwab. Securities purchased through the PCRA are available through Charles Schwab & CO. Inc., Member SIPC.

Participant Loans

You may borrow from the 401(k) Retirement Savings Plan, using your account as security. You may borrow up to half of your pre-tax contribution account and rollover account, not to exceed \$50,000. Other restrictions may apply.

- The minimum loan amount is \$500.
- Only one loan may be outstanding at any time.
- The loan interest rate is the Prime Rate plus 1%.
- The term of the loan may be 1 - 5 years for a general purpose loan or up to 15 years for purchasing a principal residence.
- A one-time loan set-up fee of \$75 will be deducted from your account.
- All loan repayments are payroll deducted while you remain an active employee.

Withdrawals

Funds may be withdrawn from your plan account in these events:

- After reaching age 59-1/2 - the employee may request a withdrawal of their vested account balance in the 401(k) Plan once per calendar quarter.
- Death.
- Disability.
- Termination of Employment - the employee may receive the market value of their employee accounts and the market value of their vested employer accounts upon termination.

Hardship Withdrawals

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal. You may withdraw your employee salary reduction contributions.

**Hardship Withdrawals -
cont'd**

Hardship distributions are allowed only for the following:

- Payment of uninsured medical and/or hospital expenses for the participant, spouse, or dependents.
- Purchase of a participant's principal residence (excluding mortgage payments).
- Prevention of eviction from or foreclosure on the mortgage of a participant's principal residence.
- Paying post-secondary education expenses for up to the next 12 months for a participant, spouse, or dependents.
- Payment of funeral or burial expenses for the participant's deceased parent, spouse, child, or other dependent.
- Payment of expenses to repair damage to the participant's principal residence that would qualify for a casualty loss deduction under Code Section 165 (determined without regard to whether the loss exceeds 10% of adjusted gross income).

You must take all eligible participant loans before you may apply for a hardship withdrawal. If a hardship withdrawal is made, your eligibility to make contributions to the Plan is suspended for six months.

**Summary Plan
Description**

The above highlights represent only a brief overview of the Plan's features and do not constitute a legally binding document. Please refer to the Summary Plan Description for more information about the specific Plan provisions.

QUESTIONS

For more information, please refer to your Advantage Health 401(k) Summary Plan Description, visit the Retirement Program website at <https://retirementprogram.trinity-health.org>, or contact Diversified at 800-394-5240.

This Plan Highlights brochure is designed to give you an overview of your 401(k) Plan's features.

If a discrepancy exists between the provisions found in this material and the legal plan documents, the legal plan document will govern.

Diversified Investment Advisors has been selected to administer the Advantage Health 401(k) Plan. At Diversified, retirement plans are—and always have been—their only business. This singular focus enables Diversified to dedicate all of their resources and technology to meeting the retirement planning needs of plan participants. Today, over a million employees of organizations across the United States invest their retirement assets with them.



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