

How to use your Trinity Health Total Retirement Program Resources and Tools

*TIMES CHANGE, RULES GET REWRITTEN, MARKETS GO UP AND DOWN,
YOUR CAREER DEVELOPS, YOUR CHILDREN GROW UP...*

How will you ever stay on top of all of these changes financially? Your Trinity Health Retirement Savings Plan and the Trinity Health Pension Plan can help. We've worked hard to anticipate the questions you're likely to have and the changes you're likely to encounter. So whenever you have a financial question or you're facing an important change, marriage, a child heading for college or even retirement itself—chances are we've already thought it through. And, we'll have a sound investment solution.

Is there one place I can review all of my Trinity Health Total Retirement Program benefits?

Yes, you can get all the information you need on both your 403(b) or 401(k) Retirement Savings Plan and your Trinity Health Pension Plan by accessing the Trinity Health Total Retirement Program website at <http://retirementprogram.trinity-health.org>.

How do I get information or make changes to my Retirement Savings Plan account?

You can obtain information about your Retirement Savings Plan or change your future investments, as well as allocations at any time by accessing the Trinity Health Total Retirement Program website at <http://retirementprogram.trinity-health.org> or by calling the Trinity Health Retirement Savings Plan service provider, Diversified Investment Advisors toll-free at 800-394-5240—7 days a week, 24 hours a day. If you wish to speak with a Customer Service representative, they are available toll-free Monday through Friday 8:00 a.m. to 9:00 p.m. ET or you can schedule an appointment with your Diversified on-site representative. A complete listing of the on-site representatives is located on the reverse side. A copy of the Summary Plan Description is available through your local Human Resource Department, your local Diversified on-site representative or you can view and print it from the Trinity Health Total Retirement Program website.

How do I get information on my Trinity Health Pension Plan benefit?

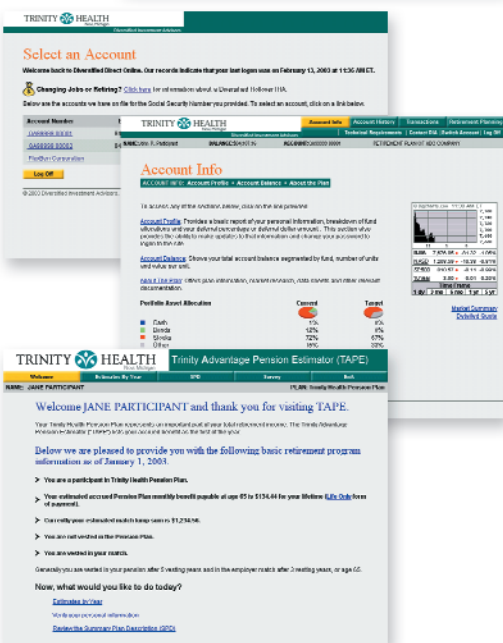
The **Trinity Advantage Pension Estimator (TAPE)** is available on the Trinity Health Total Retirement Program website at <http://retirementprogram.trinity-health.org>. You can access your current and estimated pension benefit and get information about the Trinity Health Pension Plan by accessing this website which is available 7 days a week, 24 hours a day. If you do not have access to the internet, you can call a Diversified Customer Service representative at 800-394-5240. A copy of the Summary Plan Description is available through your local Human Resource Department, your local Diversified on-site representative (see list on reverse side) or you can view and print it from the Trinity Health Total Retirement Program website.

Are there tools to help me keep my Trinity Health Retirement Savings Plan on track?

Your Trinity Health Retirement Savings Plan offers you the information and tools you need to make sound financial decisions or simply to monitor your progress:

- Retiretek, a web-based investment modeling and retirement planning tool can help you to design and modify your strategy, when needed.
- Example Investment Portfolios to fine-tune your strategy.
- Diversified Direct 800-394-5240 and Diversified Direct Online accessed through <http://retirementprogram.trinity-health.org> offer 24/7 access to information about your Trinity Health Retirement Savings Plan and the Trinity Health Pension Plan.
- Quarterly statements and the Financial Care and Strategies newsletters keep you up-to-date on your plan, as well as economic and financial conditions.
- Personalized retirement reports help you to keep your investment strategy on-track.

And remember, whenever you have questions, Customer Service representatives at 800-394-5240 and on-site representatives are standing by with the answers you need.



Can I rollover or transfer my retirement savings from another employer?

Yes. You can roll over your 403(b) or 401(k) savings account from another employer to the Trinity Health Retirement Savings Plan. For more information on how to roll over or transfer your account, you can speak with a Diversified Investment Advisors representative by calling 800-394-5240, Monday through Friday 8:00 a.m. – 9:00 p.m. ET or schedule an appointment with your Diversified on-site representative.

How do I contact a Diversified Investment Advisors on-site representative?

Diversified Investment Advisors representatives are available on-site at Trinity Health locations. These representatives are available to meet individually with you to provide assistance with:

- Determining the appropriate level of contribution to the plan
- Selecting investment options best suited to your needs
- Providing information about your Trinity Health Total Retirement Program
- Completing forms

To schedule an appointment with your representative, please call or email the individual assigned to your location:

LOCATION	REPRESENTATIVE	LOCATION	REPRESENTATIVE
CALIFORNIA Saint Agnes Medical Center	Mary Felkner felknem@divinvest.com 559.449.3017	MICHIGAN Battle Creek Health System	Brea Studebaker studebb@divinvest.com 269.966.8536
IDAHO St. Alphonsus Regional Medical Center St. Alphonsus Physicians Services, Inc.	Joan Wallace Wallacj@divinvest.com Joanwall@sarmc.org 208.367.6819	Mercy General Health Partners	Brea Studebaker studebb@divinvest.com 231.739.3607
INDIANA Congregation of the Sisters of the Holy Cross Holy Cross Carenet, Inc Holy Cross Care & Rehab Center Holy Cross Care Services Holy Cross Ministries Holy Cross Ministries Network Holy Cross Resources, Inc.—South Bend Holy Cross Services Corporation Our Lady of Holy Cross Care Center Our Lady of Peace Hospital St. Joseph’s Care Center St. Mary’s College St. Joseph Community Hospital St. Joseph Regional Medical Center St. Joseph Visiting Nurse Association, Inc. St. Paul’s Retirement Community	Jacki Dolin dolinj@divinvest.com OR Sean Coleman colemas@divinvest.com 574.280.5760	Mercy Hospital • North Grayling • Port Huron	Brea Studebaker studebb@divinvest.com Call HR Dept. for appointment
St. John’s Health System AMS/St. John’s Health Network	Sean Coleman colemas@divinvest.com 765.608.2627	TCCS/THHS locations in Eastern Michigan	Melissa Savich savichm@divinvest.com 810.985.1491
IOWA Mercy Medical Center • Clinton	Jan Dilulio diulij@divinvest.com diulioj@mercyhealth.com 563.244.5620	St. Joseph Mercy Health System St. Joseph Mercy Livingston Hospital St. Joseph Mercy Saline Hospital St. Joseph Mercy Hospice SJMHS—CMHSC Physicians SJMHS—Central Services	Melissa Savich savichm@divinvest.com 248.616.4460
• Dubuque	Jan Dilulio diulij@divinvest.com diulioj@mercyhealth.com 563.589.8812	St. Joseph Mercy of Macomb	Randy Watha wathar@divinvest.com 734.712.2446 OR Scott Cameron cameros@divinvest.com 734.712.3761
• Mason City	Michael Hoffman hoffmam@divinvest.com 641.422.7534	St. Joseph Mercy Oakland	Amy Malcho malchoa@divinvest.com 586.263.2508
• Sioux City	Thomas Helmke helmket@divinvest.com helmket@mercyhealth.com 712.279.5787	St. Mary’s Health Services St. Mary’s Health Management Saint Mary’s Living Care Center Advantage Health	Amy Malcho malchoa@divinvest.com 248.858.6190
MARYLAND Holy Cross Health Holy Cross Private Home Services, Inc. Academy of the Holy Cross	TC Chestnutt chestnt@divinvest.com Diversified-hch@holycrosshealth.org 301.754.7913	St. Mary Mercy Hospital McAuley Center Regional Community of Detroit Mercy High School Mercy Education Project Trinity Health—Corporate Trinity Health—Information Systems CHI/MHN Trinity Health Plans Trinity Design	Todd Ellsworth ellswot@divinvest.com 616.752.6625
		OHIO Ambulatory Management Services, Inc. Mount Carmel East Mount Carmel West Mount Carmel St. Ann’s Mount Carmel Affiliates	Jeff Sny snyj@divinvest.com 248.489.6787 (Farmington Hills) 734.655.1717 (Livonia)
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