Retirement Program Update

Welcome to 2005! This will be an exciting year for the Trinity Health Retirement Program.

While we understand that retirement is serious business, this year we're trying out a fresh, upbeat look and feel in our communication materials. You'll notice our new image throughout the many events and updates we have planned for the coming year, including:

- “Focus on Your Future” free educational seminars,
- Plan investment fund enhancements,
- New look for statements, and
- Valuable online tools that will help you understand and manage your Retirement Savings Plan account.

There's a lot more information on the way, so stay tuned!

Feeling lucky?
Some lucky person is going to walk away from the free “Focus on Your Future” educational seminars with this year’s grand prize, a Sony video camera!

WANT IN? If so, you need to sign up for one or more of the five fabulous FOCUS workshops, because the only way you can qualify to win the prize is by attending. It’s a win-win situation all around, because even if you don’t win the camera you’ll still be getting valuable retirement planning information and tools—for free!
Here’s what you’ll learn from the Focus on Your Future Educational Seminars:

Module 1: Total Retirement Program. How the Trinity Health Total Retirement Program works, and how to make the most of it.

Module 2: Income and Expense Planning. How to determine if there’s a gap between how much money you’ll need and how much you’ll have at retirement, and how to start closing that gap today.

Module 3: Health/Life/Long-Term Care Insurance. How Medicare, life insurance and long-term care insurance plans really work, and how to make them work for you.

Module 4: Estate Planning. How to protect your family’s financial future and how you can start now.

Module 5: Lifestyle Issues in Retirement. How to transition into the retirement lifestyle, and how to decide what this means for you.

Be sure to watch for more information on these seminars, which will be coming soon!

Going, going, gone!—Diversified Investment Advisors Annual Fee Eliminated

In the past, Diversified deducted $12 from your Retirement Savings Plan account in January to cover the costs of administrative fees. But beginning this year, the fee will be waived.*

* This fee waiver is for Trinity Health employees whose Retirement Savings Plan is invested with Diversified. If you have a Schwab Personal Choice Retirement Account® (PCRA) within your Diversified account, your $50 annual fee still applies.

Securities purchased through the PCRA are available through Charles Schwab & Co., Inc. Member SIPC. Charles Schwab & Co., Inc. is not affiliated with Diversified.

Have you seen it?

Trinity Health always strives to provide you with the latest-and-greatest educational tools to help you understand and manage your Retirement Savings Plan account. As part of this effort, we’re pleased to introduce our web-based market update video. Visit https://retirementprogram.trinity-health.org, and be prepared to be pleasantly amazed!

2005 Retirement Program Limitations and Interest Rates

As you’re probably aware, the maximum amount you may deposit into your 401(k) or 403(b) plan changes year to year based on IRS regulations. For 2005, the salary deferral limit is $14,000, up from $13,000 in 2004. For people who are age 50 or older, the additional catch-up contribution limit is $4,000 in 2005, as compared to $3,000 in 2004.

In addition, if you’ve worked for Trinity Health for 15 years or more you may be eligible for even more catch-up contributions. See your local Diversified Retirement Plan Specialist for details.

Don’t forget to increase your deferral amount if you’d like to take advantage of these increased limits. You can do this by visiting Trinity Health’s Retirement Program website at https://retirementprogram.trinity-health.org, calling the Customer Contact Center at 800.394.5240, or visiting your Diversified Retirement Plan Specialist.

FYI, the 2005 interest rates for the following funds are as follows:

- Guaranteed Pooled Fund: 3.25%
- Pension Match Account: 3.53%

The Guaranteed Pooled Fund is a guaranteed pooled separate account offered through Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577, which provides the guarantee of principal and interest. TFLIC and Diversified are affiliated companies.

How much money is in my Retirement Savings Plan Account?

Thanks to Trinity Health’s redesigned Retirement Program website, you can answer this question a lot easier these days. Here’s how to access your Trinity Health retirement information online:

- Sign in (you’ll need your Social Security number—or your previously selected ID—and your password).
- Click on the “Access Accounts” button.

You can use the website to access your current account balance, see how your money is invested, track your transactions, and manage your account. Plus, if you haven’t used the RetiretekSM retirement estimator tool to calculate how much money you’ll need after you stop working, you (literally) don’t know what you’re missing!

RetiretekSM also gives you an idea of how much income you (and your spouse, if you’re married) can expect to have based on your projected retirement plan savings,
Social Security, and any other income you may expect to have. Plus, if you’ve been employed by Trinity Health for at least one year, your RetiretekSM estimate will include projected income from your Trinity Health Pension Plan and 403(b) employer match. You can create different scenarios that will identify whether a gap exists between the amount of money you’ll need and what you’ll probably have, and it offers some strategies on how to reduce that gap.

After signing into your account at https://retirementprogram.trinity-health.org, you can access RetiretekSM by simply selecting the “Retirement Planning” tab and then choosing “RetiretekSM” from the drop-down menu.

How can I estimate my Trinity Health Pension Plan Benefit?

TAPE is an interactive program that offers direct online access to estimates of your Trinity Health Pension Plan benefit. Your TAPE estimate, along with information about your Retirement Savings Plan account, will help you to better plan your retirement strategy.

TAPE is available, along with a demo, through the Trinity Health Retirement Program website at https://retirementprogram.trinity-health.org. If you don’t have internet access call 800.394.5240.

Fund Update

You may recall that Trinity Health recently replaced four of its Retirement Savings Plan fund investment options, as follows:

- The RS Mid-Cap Opportunities Fund replaced the MFS Mid-Cap Growth Fund,
- The State Street Emerging Growth Fund** replaced the MFS New Discovery Fund,
- The American Advantage Fund replaced the Fidelity Low-Priced Stock Fund, and
- The AHA Social Responsible Fund replaced the Domini Social Equity Fund.

Securities offered through Diversified Investors Securities Corp.

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MISSION
We serve together in Trinity Health, in the spirit of the Gospel, to heal body, mind and spirit, to improve the health of our communities and to steward the resources entrusted to us.

CORE VALUES
Respect, Social Justice, Compassion, Care of the Poor and Underserved, Exellence

continued from the inside

Maintaining the fund’s net operating expense ratio at a level no greater than that of the current State Street Research fund until February 1, 2007. This reorganization is expected to occur in early 2005 and will be reflected on your quarterly Diversified statement. Shareholders will pay no sales load, commission or other similar fee in connection with the reorganization.

For more information on the recent investment fund changes, please visit the Trinity Health Retirement Program website at https://retirementprogram.trinity-health.org to view the November 2004 mailing, as well as a communica-

Get IN on the web! Visit https://retirementprogram.trinity-health.org for further infor-

WANT more?