



Guide to
understanding your
**Trinity
Health**
403(b) Retirement
Savings Plan



For Associates of
Diley Ridge Medical Center

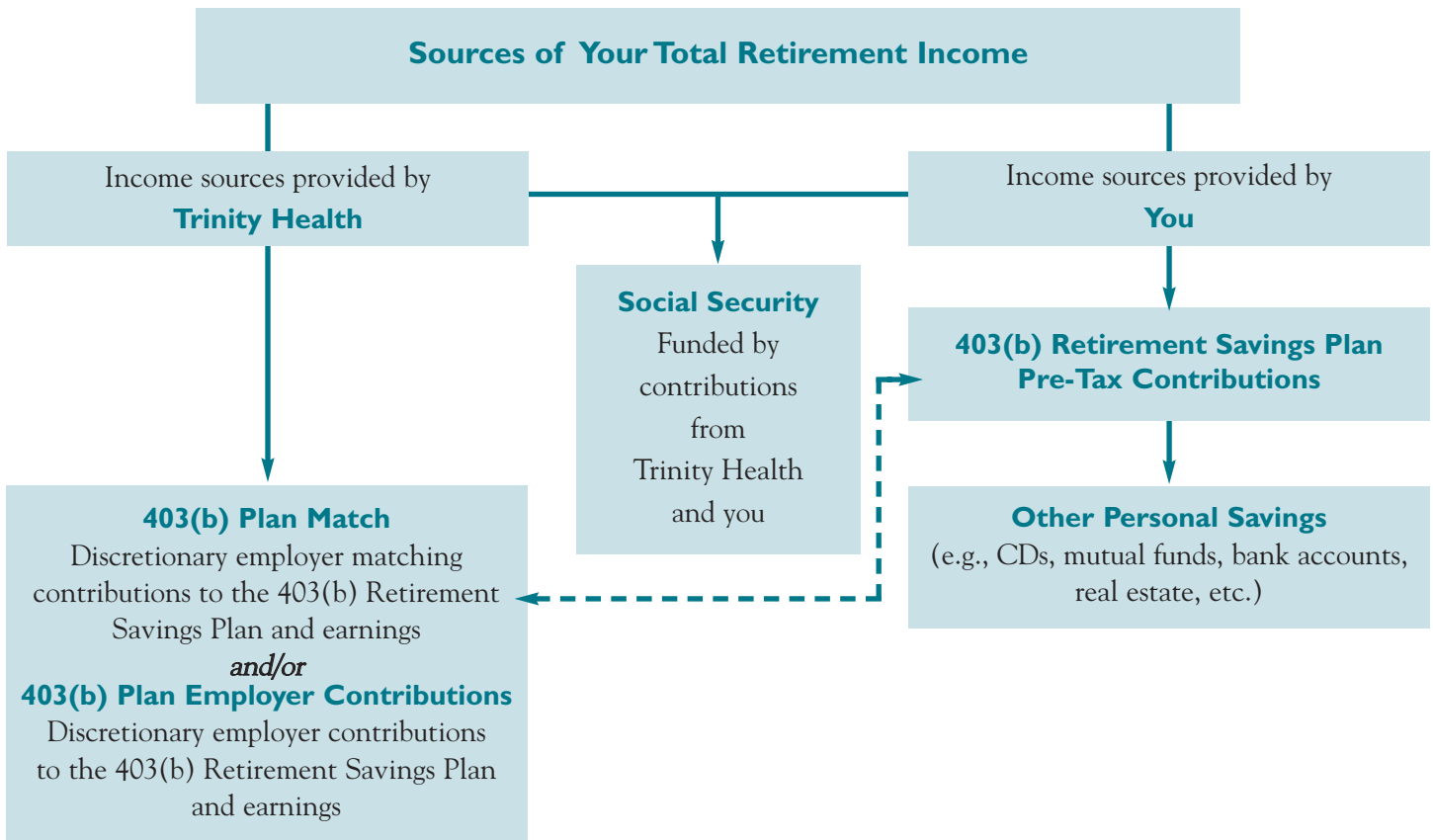
UNDERSTANDING THE TRINITY HEALTH RETIREMENT PROGRAM

The Trinity Health Retirement Program was designed to provide benefits that meet the diverse needs of our workforce. It is a program that gives consideration to associates at all salary levels, supports Trinity Health’s mission, values, and key cultural characteristics, and is easy for associates to understand. It is also a very important part of your benefits package.

When combined with your personal savings, the Trinity Health Retirement Program provides the tools you need for a financially secure retirement. These tools include the associate contributions to the Trinity Health 403(b) Retirement Savings Plan, discretionary employer contributions to the Trinity Health 403(b) Retirement Savings Plan and Social Security. By taking advantage of all these tools, both you and Trinity Health work together to help financially secure your future.

CONSIDERING YOUR TOTAL RETIREMENT INCOME

Retirement income is the amount of income you will need when you retire in order to maintain your current lifestyle. Retirement experts estimate this amount to be approximately 80 percent of your final salary. So, how do you ensure that you have an adequate retirement income when you retire? You start by taking advantage of **all** your income sources, including the Trinity Health Retirement Program, to create balanced income sources during retirement.



WHAT YOU NEED TO KNOW ABOUT YOUR 403(b) RETIREMENT SAVINGS PLAN

This component of the Retirement Program allows you to make voluntary pre-tax contributions to the 403(b) Retirement Savings Plan. Trinity Health Corporation or a tax-exempt Trinity Health Ministry Organization (collectively referred to herein as “Trinity Health”) may make matching contributions or other employer contributions to your account in the 403(b) Retirement Savings Plan. If Trinity Health makes a matching contribution to the 403(b) Retirement Savings Plan, the amount of the contribution to your account will be determined based on the following formula: 100 percent employer matching contribution on the first \$500 in pre-tax contributions you make to the 403(b) Retirement Savings Plan, plus 50 percent of your additional pre-tax contributions up to a maximum annual percentage of compensation based on your Trinity Health location (or \$500, whichever is greater). The maximum percentage includes the initial \$500 employer matching contribution. Remember, you must be contributing to the 403(b) Retirement Savings Plan to receive any discretionary employer matching contributions. You can contact your Human Resources department or Diversified at **800-394-5240** to find out the match percentage you will receive from Trinity Health.

The chart on the following pages provides the 403(b) Retirement Savings Plan highlights. For more information, you may:

- visit your local On-Site Diversified Retirement Plan Specialist,
- refer to the 403(b) Retirement Savings Summary Plan Description (SPD),
- log onto the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org>, or
- call Diversified at **800-394-5240**, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET, to speak with a Participant Advisory Services Counselor.

Eligibility	Participation is effective on your date of hire.
How to Enroll	You may enroll at any time by contacting the Diversified Investment Advisors toll-free number at 800-394-5240 , by logging onto the Trinity Health 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.

Your Contributions to the Plan

You may choose to make pre-tax salary reduction contributions of up to 75 percent of compensation. You may also designate a flat dollar amount (minimum \$5 per pay period).

An IRS dollar limit of \$16,500 in 2010 (adjusted annually for inflation) also applies. **(If you are age 50 or older or have at least 15 years of service with Trinity Health, you may be eligible to make an additional catch-up contribution.** Please refer to the Summary Plan Description for more information.)

If you have an existing qualified retirement plan account with a prior employer, you may transfer or roll over that account into the 403(b) Retirement Savings Plan at any time.

You may stop your contributions at any time. You may also increase or decrease the amount of your contributions at any time.

You decide how your contributions will be invested, choosing from investment options provided under the 403(b) Retirement Savings Plan. These options are described on the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org>.

Employer Matching Contribution

Prior to July 1, 2009, employer matching contributions with respect to associate pre-tax contributions to the 403(b) Retirement Savings Plan were credited to participants' Pension Plan Match Accounts (separate bookkeeping accounts within the Pension Plan). **No employer matching contributions will be credited to participants' Pension Plan Match Accounts effective July 1, 2009.** Interest credits will continue to be credited quarterly to participants' Pension Plan Match Accounts. Only participants in the 403(b) Retirement Savings Plan who make pre-tax contributions prior to July 1, 2009 will have a Pension Plan Match Account.

Effective as of July 1, 2009, any employer matching contributions with respect to associate pre-tax contributions to the 403(b) Retirement Savings Plan will be made to participants' employer matching contribution accounts in the 403(b) Retirement Savings Plan. However, except to the extent employer matching contributions to the 403(b) Retirement Savings Plan are required under the terms of a collective bargaining agreement or other exceptions approved by the Benefits Committee, **employer matching contributions to the 403(b) Retirement Savings Plans have been suspended effective as of July 1, 2009.** As a result, unless required by a collective bargaining agreement or other exceptions approved by the Benefits Committee, no employer matching contributions will be made to the 403(b) Retirement Savings Plan.

For more information related to the suspension of employer matching contributions, please refer to the Employer Match FAQ contained on the home page of the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org>, or contact your local On-Site Diversified Retirement Plan Specialist.

Employer Matching Contribution - cont'd

If Trinity Health makes an employer matching contribution to the 403(b) Retirement Savings Plan in the future, the amount of the contribution to your account will be determined based on the following formula: 100 percent on the first \$500 of your pre-tax contributions, plus 50 percent of your pre-tax contributions over \$500, up to a maximum annual percentage of compensation based on your Trinity Health location (or \$500, whichever is greater).

Note: The maximum employer matching contribution varies by Trinity Health location. Check with your Human Resources department or Diversified Retirement Plan Specialist regarding the maximum employer matching contribution at your location. Employer matching contributions, if any, are credited on a quarterly basis into the Trinity Health 403(b) Plan Retirement Savings Plan

Discretionary Employer Contributions

If your employer elects to make a discretionary employer contribution, you must be a participant of the Trinity Health 403(b) Retirement Savings Plan. If you are covered by a collective bargaining agreement that does not expressly provide that the associates covered thereunder are eligible to share in the allocation of any discretionary employer contribution under the Plan, you will not be eligible to share in the allocation of any such contribution. Please refer to the Trinity Health 403(b) Retirement Savings Plan Summary Plan Description for additional information regarding eligible compensation.

If your employer elects to make a discretionary employer contribution, to the Trinity Health 403(b) Retirement Savings Plan, your employer will make a discretionary employer contribution equal to 3% of your eligible compensation to your account. You do not have to make pre-tax or after-tax contributions to the Plan in order to receive a discretionary employer contribution.

The discretionary employer contribution will be invested in accordance with the investment election(s) on file for the participant within the Employer Non-Elect source at Diversified at the time of the allocation. If the Employer Non-Elect source at Diversified does not have investment elections assigned, the contribution for the participant will be allocated to the Plan Default Fund, which is the Guaranteed Pooled Fund. Participants may transfer among investment options at any time. Additionally, investment options for future contributions may be changed at any time.

Vesting

Vesting refers to “ownership” of your account. You are always 100 percent vested in your salary reduction contributions (including any rollover/transfer contributions you have made to the 403(b) Retirement Savings Plan), plus any earnings generated on those contributions. Employer contributions to the 403(b) Retirement Savings Plan, plus any earnings they generate, are vested as follows:

<i>Years of Service*</i>	<i>Vesting Percentage</i>
Less than 3	0%
3 or more	100%

* You must work at least 1,000 hours in a calendar year to accrue a year of vesting service.

Vesting - cont'd

Note: Associates are fully vested at normal retirement age (age 65) if they are still working at a Trinity Health Institution. Associates hired on or before December 31, 2001, may be subject to a different vesting schedule. Please contact your Human Resources department or your Diversified Retirement Plan Specialist for more information.

Participant Loans

You may borrow from the 403(b) 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 per plan may be outstanding at any time.
- The loan interest rate is the Prime Rate plus one percent.
- The term of the loan may be one to five 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.
- Loan repayments are payroll deducted while you remain an active associate.

Transfers

Transfers among the investment fund options may be made at any time. In addition, you may transfer the investment of all or part of your Plan account invested with a funding agent (e.g., an insurance or investment company offering annuity contracts and/or custodial accounts) other than Diversified to a Plan account at Diversified. This is often referred to as an “exchange.” However, you generally may not exchange your Plan account with Diversified to be invested with another 403(b) funding agent. 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 Trinity Health 403(b) Retirement Savings Plan provides associates with a great way to save and invest for the future. The 403(b) Retirement Savings Plan offers a variety of investment options and services. The cost to provide these services is incurred by the associates within the 403(b) Retirement Savings Plan.

The growth of your 403(b) Retirement Savings 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 403(b) Retirement Savings Plan, do impact a participant’s ultimate investment return. Below is a breakdown of the components in which fees are charged.

Servicing Related Fees (Diversified Investment Advisors)

- All associate communications and educational programs (i.e. FOCUS Seminars) and giveaways
- Access to local On-Site Retirement Plan Specialists
- 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)

Plan Fees - cont'd

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.

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 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.

Access to Your Account

Your vested 403(b) Retirement Savings Plan account balance is generally payable upon the occurrence of one of the following events:

- Termination of your employment.
- Your Death.

**Access to Your Account
As an Active Associate
(In-service withdrawals)**

Loans. You may borrow from the 403(b) 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.

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 take a hardship withdraw from the portion of your 403(b) Retirement Savings Plan account attributable to pre-tax contributions (excluding catch-up contributions), rollover contributions, and/or transfer contributions, but generally excluding any of the investment earnings on these contributions. You must take all eligible participant loans before you may apply for a hardship withdrawal.

Age 59½ in-service withdrawals. After reaching age 59½, you may request an in-service withdrawal of your vested account balance in the 403(b) Retirement Savings Plan once per quarter.

Other restrictions may apply. Please refer to the 403(b) Retirement Savings Summary Plan Description for more information.

WHAT YOU NEED TO KNOW ABOUT SOCIAL SECURITY

You automatically contribute to Social Security when you work in the United States. The benefits you receive are based on your earnings and the contributions you made while you were working. Trinity Health also contributes on your behalf an amount equal to the amount you contribute to Social Security.

WHAT YOU NEED TO DO NOW

Once you have a good understanding of your retirement income sources, you can begin planning your financial future. To help you get started, see your On-Site Diversified representative for assistance with determining what your 403(b) Retirement Savings Plan contribution should be in order to attain your retirement goal.

For more in-depth analysis and customized retirement planning advice, you can access RetiretrackSM, a retirement planning tool (once logged into your account, click on Retirement Planning) on the Trinity Health Retirement Program website.

QUESTIONS

For more information, please refer to your Trinity Health 403(b) Retirement Savings Summary Plan Description or visit the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org>.

You also may contact your local On-Site Diversified Retirement Plan Specialist or a Participant Advisory Services Counselor at **800-394-5240**, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

This information is designed only to highlight the 403(b) Retirement Savings Plan. A Summary Plan Description containing more detailed information is available for the 403(b) Retirement Savings Plan. Every effort has been made to provide an accurate summary of the 403(b) Retirement Savings Plan. If there is a conflict between this material and the applicable 403(b) Retirement Savings Plan documents, the 403(b) Retirement Savings Plan documents will govern.



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