

## Important Information Regarding The Safe Harbor Employer Non-Elective Contribution For The Trinity Health 401(k) Retirement Savings Plan

If your employer is a participating employer in the Trinity Health 401(k) Retirement Savings Plan (the “Plan”), your employer may elect to provide all of its associates participating in the Plan with a Safe Harbor Non-Elective Contribution (the “Contribution”). This Contribution is made to all eligible associates of an employer who elects to make the Contribution regardless of whether the associate is contributing to the Plan.

Below is an overview of the Contribution. If you have any questions regarding the Contribution (including whether your employer makes the Contribution), please feel free to contact your local On-Site Diversified Retirement Plan Specialist, or contact 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** – All associates of an employer participating in the Plan that has elected to make the Contribution (other than leased employees and independent contractors) will receive the Contribution.

**Amount of the Contribution** – The amount of the Contribution is 3% of an associate’s eligible compensation. Please refer to the Trinity Health 401(k) Retirement Savings Plan Summary Plan Description for additional information regarding eligible compensation.

**Timing of the Contribution** – The Contribution will be credited to associate accounts within the Plan on a quarterly basis.

**Vesting** – The Contribution will be 100% vested.

**Matching Contribution** – Additionally your employer may make a discretionary matching contribution to the Plan. Any discretionary matching contribution will be 100% vested when a participant attains Normal Retirement Age (age 65) while still employed by the employer. Otherwise, any discretionary matching contribution is subject to a vesting schedule as follows:

- Less than 3 years of service 0% vested;
- 3 years of service or more 100% vested

**Discretionary Employer Contribution** – Your employer may also make a discretionary employer contribution to the Plan which is subject to the vesting rules set forth above for discretionary matching contributions.

**Investing the Contribution** – The 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.

**Notification from Employer** – If your employer elects to make the Contribution for a Plan Year, it will distribute a “safe harbor” notice to all of its associates that are eligible to participate in the Plan at least 30 days before the beginning of the Plan Year.

For more information regarding the Trinity Health 401(k) Retirement Savings Plan, please refer to the Summary Plan Description, or visit the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org>.

You may also 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.