

# Financial Care

Making the Most of Your Trinity Health Retirement Program

## ARE YOU TAKING ADVANTAGE OF AN ADDITIONAL TAX CREDIT?

If you qualify, you can get a tax credit for up to 50% of your pre-tax contributions (up to \$2,000) to the Trinity Health Retirement Savings Plan. This tax credit is a direct reduction in the taxes you would owe when you file your tax return and is in **addition** to the tax deduction you already get for your tax-deferred contributions you make to the Trinity Health Retirement Savings Plan or an IRA. Please refer to the chart below to determine if you qualify for this *tax credit*.

If you are not taking full advantage of this tax credit, we urge you to consider increasing your contributions to the Trinity Health Retirement Savings Plan **TODAY**. You can increase your contributions by calling a Diversified Customer Contact Center representative at 800-394-5240, visiting with your Diversified on-site representative or by accessing the Trinity Health Total Retirement Program website at <https://retirementprogram.trinity-health.org>.

NEW TAX CREDIT			
Taxpayers Adjusted Gross Income			CREDIT
Married Filing Jointly	Head of Household	All Other Filers	
\$ 0 – \$ 30,000	\$ 0 – \$ 22,500	\$ 0 – \$ 15,000	50% of Contribution
\$ 30,001 – \$ 32,500	\$ 22,501 – \$ 24,375	\$ 15,001 – \$ 16,250	20% of Contribution
\$ 32,501 – \$ 50,000	\$ 24,376 – \$ 37,500	\$ 16,251 – \$ 25,000	10% of Contribution
Over \$50,000	Over \$37,500	Over \$25,000	Credit Not Available

## HAVE YOU VISITED YOUR DIVERSIFIED ON-SITE REPRESENTATIVE?

If you have recently met with your Diversified on-site representative or plan to in the future, please be sure to tell us about your experience using the on-line survey at <https://retirementprogram.trinity-health.org>.

Once logged on, simply click on the orange button "Rate Your On-Site Rep" in the left-hand corner of your computer screen. The survey will appear on your screen and should only take a couple of minutes to complete.



## INTERESTED IN EARNING 2 BLOCKBUSTER® Movie Cards or 2 Movie Tickets to a local Theatre?



During 2004 you will have a number of opportunities to earn your "tickets to the movies" and work toward a financially secure retirement. In January, 2004 you will receive your "Retirement Rewards Card" in the mail at your home address. Information on how to earn and redeem your BLOCKBUSTER® Movie Cards or movie theatre tickets will be included with your "Retirement Rewards Card". We encourage you to bring this card to work where you will have many opportunities to earn your "tickets to the movies" while learning more about your Total Trinity Health Retirement Program.

Membership rules and certain restrictions apply for rental at BLOCKBUSTER®. See Movie Card for details. Movie cards are redeemable at participating BLOCKBUSTER store locations. BLOCKBUSTER name, design and related marks are trademarks of Blockbuster, Inc. © 2002 Blockbuster Inc. All rights reserved.



## A MESSAGE FROM DIVERSIFIED Regarding Investigations in the Mutual Fund Industry

The recent news reports relating to mutual funds, specifically those about “late day” (or “after hours”) trading and “market timing,” have raised concerns among investors.

**You will be pleased to know that Diversified Investment Advisors has not been subject to any regulatory actions in connection with the ongoing investigations of mutual fund trading activity and remains committed to the highest levels of compliance with legal and ethical standards in all of its business practices.**

### What is Late Day Trading?

A mutual fund calculates its Net Asset Value every day that the New York Stock Exchange (“Exchange”) is open for trading. This calculation is made at the close of regular trading on the Exchange, normally 4 p.m. Eastern time. Investors who place orders prior to the close of trading receive the current day’s closing price. Investors who place orders after the close of trading receive the next day’s closing price.

Late day trading, which is expressly prohibited by law, takes place when a fund prices an order that is received after the close of trading at the current day’s closing price. In this way, late day trading could enable an investor to benefit from news that occurred after the end of the trading day and to place an order at a price that is no longer available to other fund shareholders.

**You can rest assured that Diversified has policies and procedures in place to prevent late day trading in shares of the Diversified Funds.**

### What is Market Timing?

Market timing is when an investor tries to profit from frequent buying and selling of an investment. While not illegal, such trading by one or more individuals in a mutual fund can potentially diminish the returns of all other investors in that fund by a slight amount.

**Diversified has policies and procedures in place to monitor frequent trading and to ensure that the Diversified Funds and their shareholders are not harmed by frequent trading or other abusive trading practices.**

That said, Diversified believes that unlimited transfers among investment funds is a valuable retirement plan feature. We are therefore reluctant to impose restrictions on all of our fund investors, the vast majority of whom maintain a long-term investment perspective and do not transfer among funds in pursuit of short-term gains. However, earlier this year, well before the recent news reports, Diversified did adopt certain policies to prohibit potentially damaging trading within the International Equity Fund and reserves the right to suspend exchange privileges of investors found to be engaging in abusive trading practices. International funds can be more susceptible to market timing issues because of the time differences between the closing of the U.S. and foreign markets.

### What about our sub-advisors?

As you may know, Diversified hires third-party money management firms as subadvisors for its funds. These subadvisors make day-to-day investment decisions on the funds in accordance with contractual agreements between their organizations and Diversified. Diversified constantly monitors each of its subadvisors, evaluating a wide range of issues, including, but not limited to, performance as well as organizational issues.

Given the scope of the reports surrounding mutual fund trading, it is possible that current and past subadvisors may be the subjects of certain of these investigations.

**Mutual fund trading activity by any of our sub-advisors has no impact on any of the Diversified Funds, each of which is a separately managed investment vehicle under the control of Diversified and managed exclusively for the benefit of Diversified’s clients.** Of course, Diversified would look negatively upon any management turnover, tarnished business reputation or the like arising from these investigations, and could possibly terminate sub-advisory relationships as a result.

If you have any other questions about these issues, please call 800-394-5240 to speak with a Customer Contact Center representative. Representatives are available Monday through Friday 8:00 a.m. to 9:00 p.m. ET.

*Securities offered through Diversified Investors Securities Corp., 4 Manhattanville Road, Purchase, NY 10577. Member NASD.*