

Financial Care

Making the Most of Your Trinity Health Retirement Program



MEASURING THE VALUE OF YOUR TRINITY HEALTH PENSION PLAN

Recently, you should have received information concerning the **T**rinity **A**dvantage **P**ension **E**stimator (**TAPE**). **TAPE** is an interactive program that offers direct on-line access to estimates of your Trinity Health Pension Plan benefit. Your **TAPE** estimate, along with information on your Retirement Savings Plan account, will help you to better plan your retirement strategy.

TAPE enables you to:

- ◆ View your Trinity Health Pension Plan benefit as of the first day of the current year.
- ◆ Get estimates of your benefit at various retirement ages, beginning with age 55 through age 65 which is normal retirement age* as defined by the Pension Plan.
- ◆ Verify the data on which your pension benefit is based by displaying your personal information, pensionable earnings and your vested status in the Trinity Health Pension Plan and Trinity Health Match Account.
- ◆ Get detailed information about the provisions of your Trinity Health Pension Plan.

TAPE allows you to estimate your pension benefit as quickly and easily as you can determine your current account balance in the Trinity Health Retirement Savings Plan. You can access **TAPE** by logging onto <https://retirementprogram.trinity-health.org>.

Trinity Health is committed to providing you with the information and tools, like the **T**rinity **A**dvantage **P**ension **E**stimator that will help you understand and make the most of your valuable benefits. Please be assured that the use of **TAPE** is strictly confidential and does not imply any intention to retire or terminate employment.

* Estimates from TAPE are for informational purposes only and will not govern the actual benefits payable from the Trinity Health Pension Plan. Your right to receive a benefit depends on the actual facts and follows the rules in the legal Plan Document which may change at any time. Every effort is made to ensure the accuracy of these estimates. However, benefit calculations are complex and errors in your personal information used for these estimates can result in incorrect benefit information. If you have any questions, please contact the Trinity Health Pension Office at 800-793-4733, Monday through Friday, 8:00 a.m. to 4:30 p.m. ET. Trinity Health has reserved the right to amend or terminate the Trinity Health Pension Plan and the employer matching contribution at any time.

Congratulations to Lennah Thompson who was the raffle winner of a \$100 American Express Gift Cheque for accessing TAPE during the pilot test rollout.



50 or Older?

DON'T LET TIME KEEP SPEEDING BY AND MISS THE OPPORTUNITY TO CATCH UP ON YOUR SAVINGS

Participants age 50 and older can make up to an additional \$2,000 in pre-tax contributions to their Trinity Health Retirement Savings Plan, which means you may be able to contribute up to \$14,000 in 2003*. The impact of this additional savings opportunity is significant. If you are age 50 now, and you contribute the maximum catch-up contribution each year for the next 15 years assuming an 8% return,** you could have over \$126,000 more for your retirement by age 65!

(continued on back)

Age	Additional Savings from contributing the maximum Catch-up Contributions
55	\$ 22,481
60	\$ 64,108
65	\$126,127

* State tax treatment may vary.

** Assumed average annual rate of return is for illustrative purposes and not intended to imply or guarantee future results.

If you elect to take advantage of the catch-up contribution election, you may have to increase your contribution percentage or per pay dollar deferral amount of contribution in order to ensure that your contribution election will accommodate the amount of your catch-up

contribution election. You may make changes to your deferrals by contacting your Diversified on-site representative, calling the Customer Service Center at 800-394-5240 or logging onto the website at <https://retirementprogram.trinity-health.org>.

WHO WANTS TO RETIRE A MILLIONAIRE?

Many of us probably know at least one person who has made his or her first million. "But what about me?" you may be wondering; "Am I making the right investment choices?"

Most people think that being wealthy means you make a lot of money. Remember that how much you make isn't as important as how much you keep. If you save from each paycheck by contributing to the Trinity Health Retirement Savings Plan and take full advantage of the Trinity Health employer match, you can accumulate personal retirement wealth. To build wealth successfully, start by having a good basic understanding of investments. Then set up a retirement planning strategy with well-defined objectives. Your local Diversified on-site representative can assist you with investment guidance and education or you can log onto the Trinity Health Retirement Program website at <https://retirementprogram.trinity-health.org> where you will find many valuable retirement planning tools such as RetiretekSM and the Trinity Advantage Pension Estimator (**TAPE**). You can access RetiretekSM by logging onto your Retirement Savings Plan Account and clicking on Retirement Planner.

When creating your retirement strategy, don't overlook the investment power of asset allocation, diversification, and dollar-cost averaging. Asset allocation is the process of allocating money into different types of assets. The key to diversification is that you spread risk by putting money into different investments within each asset type. Dollar-cost averaging is a technique for investing on a steady, gradual basis, thereby reducing the risk of missing out on potential opportunities if the market does well, and reducing your exposure if the market takes a downturn.* Please see your Diversified on-site representative for printed material explaining the advantages of dollar cost averaging.

It's never too late to begin building wealth. Take advantage of the Trinity Health Retirement Savings Plan and the Trinity Health Employer Match by visiting your Diversified on-site representative or calling 800-394-5240 for additional guidance. If you can, contribute the maximum amount allowable. Remember to save and invest wisely and stay on course with your retirement savings strategy. Who knows, your final answer may be "Yes" to the question "Will I retire a millionaire?"

* Dollar-cost averaging does not guarantee a profit and does not insure against losses in declining markets. You should also consider your ability to continue investing through periods of high and low price levels.

Education Corner

COMMONLY USED INVESTMENT TERMS

Annualized Rate of Return → Expresses the rate of return over a given period on an annual basis, or as a return per year.

Asset Allocation → Investment among a variety of asset classes, such as stocks, bonds and money market instruments. The objective of asset allocation is to reduce risk and enhance returns. It is a central concept in prudent investment management.

Cumulative Rate of Return → The total return on an investment over a specified time period. For example, a \$100 investment that grows to \$200 in ten years has a ten-year cumulative return of 100%.

Diversification → The practice of spreading risk by investing in a number of securities that have different return patterns over time. When one investment is yielding a low or negative rate of return in a diversified portfolio, another investment may be enjoying positive or above normal returns.

Dollar-cost Averaging → A process of buying securities at regular intervals and at a fixed dollar amount. When prices are lower, the investor purchases more shares or units; when the prices are higher, the investor purchases fewer shares or units. Over time, this typically results in a better average price for all shares or units purchased.

Mutual Fund → A fund which pools the investments of individual investors, providing the benefits of economies of scale as well as access to investments which may otherwise be unavailable.