This booklet is a Summary Plan Description (SPD) and summarizes the important information contained in the Trinity Health, Novi, Michigan Pension Plan and 403(b) Retirement Savings Plan in effect on January 1, 2002. The information contained in this SPD is accurate as of January 2003. The provisions of the Plans described in this SPD may be changed from time to time. The most current version of the SPD will always be posted on the Retirement Program website at https://retirementprogram.trinity-health.org. If you are unable to access the website or to print a copy of the SPD from the website, you may request one from the Pension Plan Office by:

- Phone at 800.793.4733,
- Fax at 248.489.6029,
- E-mail at greenb@trinity-health.org, or
- Regular mail at the Pension Plan Office, 34605 Twelve Mile Road, Farmington Hills, Michigan 48331.

This SPD is not intended to describe every possible situation that could occur, but it does address most situations. If there is a conflict between any of the information in this SPD and the terms of the applicable Plan documents, the Plan documents will govern. The formal Plan documents are the only sources upon which you may properly rely to determine your benefits and rights under the Plans. The Plans have changed many times over the years, and may be amended again in the future. Your rights are determined by the Plan in effect at the time you terminate employment or are no longer earning Benefit Service in the Plan.

At any time, you may review or obtain a copy of the current Plan documents, or a previous Plan document if relevant to you. To do so, contact your local Human Resource representative. Although a Human Resource representative will help you obtain information about your Retirement Program, they cannot make a binding determination as to your rights or benefits under either the Pension Plan or the 403(b) Retirement Savings Plan. Only the Plan Administrator of each Plan has that right.
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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 employees at all salary levels, supports Trinity Health’s mission, values, and key cultural characteristics, and is easy for employees 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 include the Trinity Health Pension Plan, the Trinity Health Retirement Savings Plan, Employer 403(b) Matching Contributions, and Social Security. By utilizing all of these resources, both you and Trinity Health work together to create balanced income sources during retirement to help financially secure your future.

DEFINITIONS

The following provides you with definitions of many of the benefit terms used throughout the SPD. These words, when capitalized, have the meaning set forth below.

Accrued Benefit—The amount you have earned as of a particular date in the Pension Plan, including both the pension benefit and the benefit derived from the Pension Plan Match Account. The Pension Plan benefit is computed as a monthly payment for your lifetime (Life Only Option) beginning at normal retirement age (age 65).

Beneficiary—The person you designate to receive your Plan benefit after your death. Your surviving spouse is your Beneficiary if you are married. If you are married, you may select a Beneficiary other than your spouse, but only with the consent of your spouse. If you are not married, you must select a person or persons to be your Beneficiary.

Sources of Your Total Retirement Income Program

- Income sources provided by Trinity Health
  - Pension Plan
  - Pension Plan Match Account
    - Employer 403(b) matching contributions and interest credits
- Income sources provided by You
  - Social Security
    - Funded by contributions from Trinity Health and You
  - 403(b) Retirement Savings Plan Contributions
  - Other Personal Savings
    - (e.g., CDs, mutual funds, bank accounts, real estate, etc.)
  - After-tax Contributions
If there is no spouse or designated Beneficiary, death benefits will be paid to your estate. You may obtain a Beneficiary Designation Form for the Retirement Savings Plan by contacting the local Diversified representative or by calling Diversified at 800.394.5240. You may obtain a Beneficiary Form RP-20 for the Pension Plan from the Pension Plan Office at 800.793.4733.

**Benefit Service**—Used to determine your Accrued Benefit under the Pension Plan. You earn Benefit Service based on the Hours of Service you earn in each Plan Year after 2001 that you are a participant in the Pension Plan. You receive one year of Benefit Service when you earn 1,800 Hours of Service or more. Partial Benefit Service is granted for Hours of Service worked less than 1,800 as follows:

<table>
<thead>
<tr>
<th>Hours of Service as an Employee During Plan Year</th>
<th>Benefit Service Granted During Plan Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1</td>
<td>0.0 year</td>
</tr>
<tr>
<td>1-199</td>
<td>0.1 year</td>
</tr>
<tr>
<td>200-399</td>
<td>0.2 year</td>
</tr>
<tr>
<td>400-599</td>
<td>0.3 year</td>
</tr>
<tr>
<td>600-799</td>
<td>0.4 year</td>
</tr>
<tr>
<td>800-999</td>
<td>0.5 year</td>
</tr>
<tr>
<td>1,000-1,199</td>
<td>0.6 year</td>
</tr>
<tr>
<td>1,200-1,399</td>
<td>0.7 year</td>
</tr>
<tr>
<td>1,400-1,599</td>
<td>0.8 year</td>
</tr>
<tr>
<td>1,600-1,799</td>
<td>0.9 year</td>
</tr>
<tr>
<td>1,800 or more</td>
<td>1.0 year</td>
</tr>
</tbody>
</table>

Before January 1, 2002, Benefit Service was determined differently. Please check with your local Human Resources department or the Pension Plan Office if you have any questions.

**Compensation**—Compensation means your W-2 wages for a year plus your 403(b) and/or 401(k) elective contributions and any contributions you make to your Employer’s flexible benefit plan that year less any severance pay, cashouts of paid time off, and other special payments that year. For a detailed description of what is considered as pensionable Compensation, please refer to the Appendix on pages 25-27.

The Compensation used for determining benefits in the Plan is limited by the federal government. The limit is $200,000 for 2003 and may be adjusted for inflation in future years.

**Employer**—Trinity Health Corporation and any subsidiary or affiliated organization electing to participate in the Trinity Health Retirement Program. A list of the participating Employers in each Plan may be requested from the Pension Plan Office.

**Employer Matching Contribution**—Your Employer will make a 100 percent Employer Matching Contribution on the first $500 contribution you make to the Retirement Savings Plan in any Plan Year. In addition, your Employer will make a 50 percent Employer Matching Contribution on the amount of employee contributions greater than $500. The maximum Employer Matching Contribution is the annual maximum percentage of Compensation for your division or $500, whichever is greater. The maximum Employer Matching Contribution includes the initial $500. The maximum percentage varies among the participating organizations. Check with your local Human Resource representative regarding what the maximum percentage is for your location.

**Final Average Compensation**—A factor used in your pension benefit calculation. Your Final Average Compensation is the average of your five highest calendar year Compensation amounts while you are a participant in the Pension Plan. They do not need to be consecutive years.

**Final Average Pay**—A factor used in the calculation of the Holy Cross Prior Plan pension benefit. Your Final Average Pay means the average of your Compensation during the five completed Plan Years within the last ten completed Plan Years in which your Compensation was the highest.

**Hours of Service**—Each hour you work and are paid, or entitled to be paid, by a participating Employer. Hours of Service also includes other hours you are paid for by your Employer, such as vacations, holidays, sick leave, severance, jury duty, military duty, and approved leaves of absence, up to a maximum of 501 hours for any continuous period. You do not earn Hours of Service for time during which you receive workers’ compensation.
unemployment compensation, and medical reimbursement payments or for vacation or paid time off (PTO) payments that are cashed out annually or at termination of employment. For a detailed description of what is considered as Hours of Service, please refer to the Appendix on pages 25-27.

Normal Retirement Benefit—The amount of pension benefit payable beginning at normal retirement age.

Normal Retirement Date—The first day of the month on or following the date you reach age 65 (your normal retirement age).

One-Half of the Five-year Average of the Social Security Wage Base—The Social Security Wage Base is an amount established by the IRS on which Social Security taxes are paid. In order to coordinate with Social Security benefits, the Pension Plan’s benefit formula uses a certain percentage of Final Average Compensation up to One-Half of the Five-year Average of the Social Security Wage Base, and a higher percentage of Final Average Compensation above that point.

Pay Adjustment Factor—A factor that is applied to your Prior Plan Accrued Benefit as of December 31, 2001, to update your benefit for increases in your Compensation that take place after 2001. It is the ratio (not less than one) of your current Final Average Compensation divided by Final Average Pay as December 31, 2001.

Pension Plan Match Account—A bookkeeping account that is credited with your Employer Matching Contributions. Your Pension Plan Match Account consists of Employer Matching Contributions and interest credits earned. This account is credited with a guaranteed fixed rate of interest established at the beginning of each year.

Plan Year—Same the calendar year, January 1 – December 31.

Prior Plan—The Holy Cross Retirement Plan or the Retirement Plan for Employees of the Sisters of Mercy Regional Community of Detroit, as they existed prior to January 1, 2002. The Accrued Benefit as of December 31, 2001, is determined under the provisions of the applicable Prior Plan.

Trinity Health—As used in this SPD, Trinity Health refers not only to Trinity Health Corporation, but also to all entities which are part of a controlled group with Trinity Health Corporation under the Internal Revenue Code or otherwise affiliated with Trinity Health Corporation and a participating Employer in the Plan.

Trinity Health Retirement Program—The Trinity Health Retirement Program consists of the Trinity Health Pension Plan, the Trinity Health 401(k) Retirement Savings Plan, and the Trinity Health 403(b) Retirement Savings Plan.

Vesting Service—Determines your eligibility to receive your retirement benefit upon termination of participating employment. You earn one year of Vesting Service for working at least 1,000 Hours of Service in a Plan Year. You will not earn any Vesting Service for any Plan Year in which you earn less than 1,000 Hours of Service, except for years earned prior to 2002. Service at some participating Employers prior to a specific date may not be counted for Vesting Service. To see if you may have excluded service, please contact your Human Resources department or the Pension Plan Office.

You become vested in your Pension Plan benefit when you complete five (5) years of Vesting Service or attain age 65 while still earning Benefit Service at a Trinity Health institution.

You become vested in the Pension Plan Match Account when you complete three (3) years of Vesting Service or attain age 65 while still earning Benefit Service at a Trinity Health institution.
WHO IS ELIGIBLE TO PARTICIPATE?
All active employees of a participating Employer are covered by the Pension Plan beginning on their date of hire, except:
• employees covered by a collective bargaining agreement unless participation in the Pension Plan is collectively agreed to,
• religious members of the Sisters of the Holy Cross, the Sisters of Mercy Regional Community of Detroit, and Sisters of St. Felix Presentation of the Blessed Virgin Mary Province, and
• leased employees or independent contractors.

HOW DO I ENROLL INTO THE PENSION PLAN?
There is no enrollment procedure. Once you are an active employee, you are automatically covered by the Pension Plan on your date of hire. However, religious personnel must make an irrevocable election to participate in the Pension Plan at the time of their hire.

HOW IS MY PENSION BENEFIT CALCULATED?
Your Pension Plan benefit has two components:
• A monthly pension benefit
• The benefit derived from your Pension Plan Match Account

The Pension Benefit
Your pension benefit is a monthly benefit payable to you for your lifetime. Your pension benefit is calculated using a formula that is based on your Compensation and years of Benefit Service. The formula used to calculate your annual pension benefit is as follows:

1.0% of Final Average Compensation (up to One-Half of Five-year Average of the Social Security Wage Base) Multiplied by Benefit Service earned after December 31, 2001

Plus

1.5% of Final Average Compensation (over One-Half of Five-year Average of the Social Security Wage Base) Multiplied by Benefit Service (to a maximum of 35 years*) earned after December 31, 2001

Plus

Your annual Accrued Pension Benefit as of December 31, 2001, under the Prior Plan Multiplied by a Pay Adjustment Factor

* Note: The 35-year maximum takes into account your benefit service credit earned under the Prior Plan prior to December 31, 2001.
Benefit Calculation Example:

- Let’s assume Pat earned a monthly Accrued Benefit of $218.75 ($2,625.00 annually) and had 10 years of benefit service credit as of December 31, 2001, under the Holy Cross Prior Plan. Pat’s Final Average Pay as of December 31, 2001, is $25,000.
- Pat earns 13.6 years of Benefit Service under the Trinity Health Pension Plan (earned after December 31, 2001).
- Pat’s Final Average Compensation at retirement (age 65) is $42,000.
- One-Half of the Five-year Average of the Social Security Wage Base equals $40,000.

Pat’s pension benefit:

<table>
<thead>
<tr>
<th>Formula</th>
<th>Calculation</th>
<th>Annual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0% of Final Average Compensation (up to One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service earned after December 31, 2001.</td>
<td>1.0% x $40,000.00 x 13.6</td>
<td>$ 5,440.00</td>
</tr>
<tr>
<td>Plus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5% of Final Average Compensation (over One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service (to an adjusted maximum of 35 years) earned after December 31, 2001.</td>
<td>1.5% x ($42,000 - $40,000) x 13.6</td>
<td>$ 408.00</td>
</tr>
<tr>
<td>Plus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pat’s Accrued Pension Benefit as of December 31, 2001, under the Prior Plan, multiplied by a Pay Adjustment Factor</td>
<td>$2,625.00 x Pay Adjustment Factor (1.68)</td>
<td>$ 4,410.00</td>
</tr>
<tr>
<td>TOTAL ANNUAL BENEFIT</td>
<td>= $10,258.00</td>
<td></td>
</tr>
<tr>
<td>TOTAL MONTHLY BENEFIT</td>
<td>$10,258.00 / 12</td>
<td>= $ 854.83</td>
</tr>
</tbody>
</table>

**Note:** The Pay Adjustment Factor is the ratio of Final Average Compensation at the date of retirement divided by the Final Average Pay at December 31, 2001.

The Pension Plan Match Account
Your Pension Plan Match Account is used to maintain a record of Employer Matching Contributions and interest credits.

Employer Matching Contributions
To be eligible for the Employer Matching Contributions in a particular Plan Year, you must be a participant in and contribute to the 403(b) Retirement Savings Plan. The Employer Matching Contribution is equal to 100 percent of the first $500 you contribute to the 403(b) Retirement Savings Plan, plus a 50 percent match on additional contributions you make, up to the maximum match percentage for your division times your Compensation, or $500, whichever is greater. (Minus one percent if you were eligible on December 31, 2001, and you made an irrevocable election or default election to keep your Retiree Health Care Plan.) Any Employer Matching Contributions you are eligible to receive will be credited to the Pension Plan Match Account each quarter or at your termination of employment.
Employer Matching Contribution Example 1:
• Assume Mary earns $26,000 a year.
• Mary contributes 2% of her Compensation, or $520 a year, to the Retirement Savings Plan on a pre-tax basis.
• The maximum match at Mary’s location is 2% of Compensation or $500, whichever is greater.
• The maximum Employer Matching Contribution Mary can receive would be $26,000 x 2%, or $520.
• The actual Employer Matching Contribution Mary will receive is $510, as shown below.

Here’s how Mary’s total Employer Matching Contribution is determined.

<table>
<thead>
<tr>
<th>Formula</th>
<th>Calculation</th>
<th>Annual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1: Mary’s employee contribution.</td>
<td>$26,000 x 2%</td>
<td>$ 520</td>
</tr>
<tr>
<td>Step 2: Multiply the first $500 of Mary’s employee contributions by 100% to get the dollar-for-dollar match on the first $500.</td>
<td>$500 x 100%</td>
<td>$ 500</td>
</tr>
<tr>
<td>Step 3: Subtract the contribution attributable to the 100 percent match on the first $500 from Mary’s $520 contribution to get the remaining balance eligible for the 50% match.</td>
<td>$520 - $500</td>
<td>$ 20</td>
</tr>
<tr>
<td>Step 4: Multiply the remaining balance of $20 by 50% to get the remaining possible Employer Matching Contribution.</td>
<td>$20 x 50%</td>
<td>$ 10</td>
</tr>
<tr>
<td>Step 5: Add the $500 dollar-for-dollar match to the $10 50% match, subject to a maximum Employer Matching Contribution of 2% of Compensation.</td>
<td>$500 + $10</td>
<td>$ 510</td>
</tr>
</tbody>
</table>

Employer Matching Contribution Example 2:
• Assume Mary earns $26,000 a year.
• Now let’s assume Mary contributes 4% of her Compensation, or $1,040 a year, to the Retirement Savings Plan on a pre-tax basis.
• The maximum match at Mary’s location is 2% of Compensation or $500, whichever is greater.
• The maximum Employer Matching Contribution Mary can receive would be $26,000 x 2%, or $520.
• The actual Employer Matching Contribution Mary will receive is $520, as shown on the next page.
Here’s how Mary’s total Employer Matching Contribution is determined.

| Step 1: Mary’s employee contribution. | $26,000 x 4% | $1,040 |
| Step 2: Calculate the maximum Employer Matching Contribution (2% of compensation). | $26,000 x 2% | $520 |
| Step 3: Multiply the first $500 of Mary’s employee contributions by 100% to get the dollar-for-dollar match on the first $500. | $500 x 100% | $500 |
| Step 4: Subtract the contribution attributable to the 100% match on the first $500 from Mary’s $1,040 contribution to get the remaining balance eligible for the 50% match. | $1,040 - $500 | $540 |
| Step 5: Multiply the remaining balance of $540 by 50% to get the remaining possible Employer Matching Contribution. | $540 x 50% | $270 |
| Step 6: Add the $500 dollar-for-dollar match to the $270 50% match. However, the total match cannot be more than the maximum Employer Matching Contribution of 2% of Compensation. | $500 + $270 (but not more than $520) | $520 |

The Employer Matching Contribution is credited to Mary’s Pension Plan Account. Her employee contributions will be made to her 403(b) Retirement Savings Plan account.

Interest Credits
Your Pension Plan Match Account will be credited with “interest.” The interest credits will be reported quarterly and calculated according to the formula below. The applicable interest rate is equal to the five-year U.S. Treasury Constant Maturity rate for November of the preceding Plan Year.

**Interest Credits for a Calendar Quarter equal:**

- Your Pension Plan Match Account balance as of the end of the previous Plan Year
  - Multiplied by
  - One quarter (.25) of the applicable interest rate

**Plus**

- One-half (.50) of the Employer Matching Contributions for the current quarter, plus any Employer Matching Contributions allocated for any prior quarters that year
  - Multiplied by
  - One quarter (.25) of the applicable interest rate
Interest Credit Calculation Example:
Let's assume Mary from our earlier Example 1 had a Pension Plan Match Account balance of $1,000 at the end of the previous year and the interest rate is 3.97 percent. The first quarter interest credit on Mary's Pension Plan Match Account is calculated as follows:

Interest Credit Calculation for the First Quarter

<table>
<thead>
<tr>
<th>Interest Credit Formula</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Pension Plan Match Account balance as of the end of the previous Plan Year</td>
<td>$1,000</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>x</td>
</tr>
<tr>
<td>The applicable interest rate</td>
<td>0.0397</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>x</td>
</tr>
<tr>
<td>One-fourth (.25)</td>
<td>.25</td>
</tr>
<tr>
<td><strong>PART A TOTAL</strong></td>
<td><strong>$9.92</strong></td>
</tr>
<tr>
<td>Plus</td>
<td>+</td>
</tr>
<tr>
<td>Employer Matching Contributions made through the last day of the quarter</td>
<td>$130</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>x</td>
</tr>
<tr>
<td>One-half (.50)</td>
<td>$65</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>x</td>
</tr>
<tr>
<td>The applicable interest rate</td>
<td>0.0397</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>x</td>
</tr>
<tr>
<td>One-fourth (.25)</td>
<td>.25</td>
</tr>
<tr>
<td><strong>PART B TOTAL</strong></td>
<td><strong>.65</strong></td>
</tr>
<tr>
<td><strong>TOTAL INTEREST CREDIT</strong></td>
<td><strong>$10.57</strong></td>
</tr>
</tbody>
</table>
Interest Credit Calculation at the End of the Year

<table>
<thead>
<tr>
<th>Interest Credit Formula</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Pension Plan Match Account balance as of the end of the previous Plan Year</td>
<td>$1,000</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>\times</td>
</tr>
<tr>
<td>The applicable interest rate</td>
<td>.0397</td>
</tr>
<tr>
<td>PART A TOTAL</td>
<td>$39.70</td>
</tr>
<tr>
<td>Plus</td>
<td>+</td>
</tr>
<tr>
<td>Employer Matching Contributions made through the last day of the fourth quarter</td>
<td>$130</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>\times</td>
</tr>
<tr>
<td>One-half (.50)</td>
<td>$65</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>\times</td>
</tr>
<tr>
<td>The applicable interest rate</td>
<td>.0397</td>
</tr>
<tr>
<td>Multiplied by</td>
<td>\times</td>
</tr>
<tr>
<td>One-fourth (.25)</td>
<td>$.65</td>
</tr>
<tr>
<td>Plus</td>
<td>+</td>
</tr>
<tr>
<td>The sum of interest on Employer Matching Contributions for the prior 3 quarters</td>
<td>$9.62</td>
</tr>
<tr>
<td>PART B TOTAL</td>
<td>$10.27</td>
</tr>
<tr>
<td>TOTAL INTEREST CREDIT YEAR-TO-DATE</td>
<td>$49.97</td>
</tr>
</tbody>
</table>

In the example shown above, Mary's Pension Plan Match Account balance at the end of the year will be $1,559.97 ($1,000 balance from the previous year, plus the $510 Employer Matching Contribution, plus $49.97 interest for the year).

WHEN AM I VESTED?

You are vested in your monthly pension benefit once you earn five years of Vesting Service or reach age 65 while still employed at a Trinity Health institution, whichever occurs first. When you are vested, the benefit you have earned cannot be lost and will be payable to you at your Normal Retirement Date.

You are vested in your Pension Plan Match Account when you have three years or more of Vesting Service or reach age 65, unless you were vested in a Prior Plan on December 31, 2001, in which case you are vested immediately.
WHEN WILL I BEGIN RECEIVING A BENEFIT?

Normal Retirement Benefit
You are eligible for normal retirement at age 65 regardless of your continued employment with Trinity Health or another employer. At age 65, you are entitled to receive a monthly benefit beginning on your Normal Retirement Date payable for your lifetime.

The amount of the monthly benefit will be equal to your pension benefit (determined using the formula described previously) plus a monthly benefit equal in value to your Pension Plan Match Account converted to a monthly benefit, provided you don’t take the Pension Plan Match Account as a lump sum.

You may start to receive your Normal Retirement Benefit at age 65 while continuing your employment at Trinity Health. When your employment terminates, your pension benefit will be recalculated to take into account any additional benefit you may have earned (offset by the value of pension payments you have received). Typically, this does not result in additional pension benefits.

There is generally no monetary incentive to delay application for benefits past age 65. If you do delay beyond age 70½, there will be an increase applied to the benefit you earned as of the end of the year you turn 70½ to account for the payments you could have received beginning April 1 of the following year. You will continue to be eligible to receive employer matching contributions and interest credits regardless of your age.

Late Retirement Benefit
You may continue working past age 65 and continue to earn Benefit Service and be eligible to receive Employer Matching Contributions and interest credits to your Pension Plan Match Account. Benefit payments can begin the first day of the month after you apply for benefits.

Your late retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based upon your Benefit Service, Final Average Compensation, Social Security Wage Base, and Pension Plan Match Account at that time.

Early Retirement Benefit
You are eligible to elect an early retirement benefit as early as age 55 if you are vested. Once you have met this requirement, you may elect to receive your early retirement benefit starting on the first day of any month following your termination of employment at Trinity Health.

Your early retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based on your Benefit Service, Final Average Compensation, and Social Security Wage Base at the time of your termination of employment and your Pension Plan Match Account at the time benefits begin. Your early retirement benefit is reduced as provided below for the early commencement of benefits.

If you retire early, your pension benefits are permanently reduced by five percent for each year that the date you start receiving your benefit is before your Normal Retirement Date. That equals a 0.4167 percent reduction for each month prior to your Normal Retirement Date. Therefore, if you retired at age 55, your benefit would be reduced by 50 percent (10 years prior to age 65 x five percent = 50 percent).

To estimate your early retirement benefit, take your Life Only benefit at age 65 and multiply it by the applicable Early Retirement Reduction percentage noted in the chart below:

<table>
<thead>
<tr>
<th>Age</th>
<th>Early Retirement Reduction Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>100%</td>
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<tr>
<td>64</td>
<td>95%</td>
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<td>56</td>
<td>55%</td>
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<tr>
<td>55</td>
<td>50%</td>
</tr>
</tbody>
</table>
Early Retirement Benefit Example:
Terry elects an early retirement benefit starting at age 61—four years prior to normal retirement. His Life Only Accrued Benefit payable at age 65 is $100.00 per month. To estimate his early retirement benefit, take his $100 Life Only benefit and multiply it by 80 percent, or $.80 ($100 x .80 = $80). Therefore, Terry’s estimated monthly early retirement benefit is $80.00.

If you retire early and wish to come back to work for Trinity Health, there may be restrictions on your employment. Please refer to the “What conditions can affect my pension benefit?” section on page 13.

Special Benefit for Eligible Former Holy Cross Retirement Plan Participants Hired Before January 1, 2002
A special early retirement benefit is available to former participants in the Holy Cross Retirement Plan if the sum of their age and the total of years of Benefit Service under this Plan plus the Prior Plan is at least 75 points and they are at least age 55 at the time they terminate employment. If you are eligible for the special early retirement benefit, and decide to retire early, a portion of your Accrued Benefit earned under the prior Holy Cross Retirement Plan would be eligible for the unreduced special early retirement benefit. The unreduced special early retirement benefit will apply only toward the base portion of your Accrued Benefit that you have earned prior to January 1, 2002, without pay adjustments.

Disability Retirement Benefit
You may be eligible for a disability retirement benefit at any age as long as you have five years of Vesting Service and you stopped working at Trinity Health because of your total and permanent disability.

You must receive Social Security disability benefits in order to be considered totally and permanently disabled. The Benefits Committee has the right to independently determine if you are totally and permanently disabled, even if you have been awarded Social Security disability benefits.

If approved by the Benefits Committee, benefits begin as of the first of the month following your last day of Benefit Service. You will receive a monthly benefit equal to your Accrued Benefit earned as of the date you stop earning Hours of Service. This means that disability benefits are calculated the same as early retirement benefits, but are not reduced because payment begins prior to normal retirement age. Disability benefits are payable only while you continue to be totally and permanently disabled.

If you are awaiting determination of total and permanent disability and you are otherwise eligible, you may apply for an early retirement benefit from the Pension Plan. If it is then later determined that you are totally and permanently disabled, you may elect to receive a disability retirement benefit if it is more beneficial to you.

Deferred Vested Benefit
If you have five years of Vesting Service and your termination of employment with Trinity Health occurs before you are old enough to receive an early retirement benefit, you will be eligible for a deferred pension benefit from the Pension Plan commencing any time after age 55. If you begin receiving your benefit prior to age 65, it is calculated in the same manner as your early retirement benefit, but cannot begin until you attain at least age 55, and then on a reduced basis. You may be eligible for an immediate lump sum distribution upon termination of all employment with Trinity Health or participating Employers, which will be described later.

If you defer your vested benefit and are rehired later, you will receive Benefit Service and Vesting Service for the time you worked before you left employment and all service after you are rehired. Then, when you do retire, your pension benefit will be calculated based on your total Benefit Service.

WHAT IS THE MINIMUM TRANSITION PENSION?
All former Holy Cross employees who are active as of December 31, 2001, and retire from active employment at age 65 or later are eligible for the minimum pension. A participant will not be entitled to this benefit if she or he terminates employment prior to age 65, even if re-employed.
The minimum transition pension is calculated assuming you continued as a participant in the Holy Cross Prior Plan and that its benefit formula continued unchanged. At age 65, your benefit will be calculated under the Holy Cross Prior Plan formula, but using your Benefit Service under this Plan, benefit service credit under the Prior Plan, and your Final Average Earnings through your date of retirement. Since the Employer Matching Contribution was increased as of January 1, 2002, generally resulting in an increased matching benefit for you, your pension benefit under the Holy Cross Prior Plan formula will be offset by the increased matching benefit it is projected that you would earn from January 1, 2002, to your Normal Retirement Date. There will be no offset if you are age 65 or older on January 1, 2002. The offset will be computed as of January 1, 2002, and will be a frozen amount. The offset will be computed as an annuity using:

- year 2001 Compensation (adjusted for 2001 hires);
- an assumption of 3.5 percent per year for future increases in Compensation, and 3.0 percent per year for future increases in the Compensation limit;
- the difference between the projected maximum match account under this Plan and the projected maximum match account under the Prior Plan from January 1, 2002, to age 65;
- the maximum match percentage under this new Plan will be the maximum match percentage effective at your participating Employer on January 1, 2002, assuming you do not elect the retiree health care plan;
- interest on the Prior Plan Match Account at 5.5 percent; and
- annuity conversion at 6.5 percent interest, 1983 Group Annuity Mortality unisex.

How do I apply for benefits?
While your Human Resources department will attempt to contact you with appropriate election forms when you initially become eligible for benefits, it is ultimately your responsibility to apply for your own benefit. Either you or your Beneficiary must contact the Human Resources department if you, your spouse, or your Beneficiary are eligible for disability or death benefits.

To receive retirement benefits, you must submit a written application to the Human Resources department. You also must furnish any required information such as proof of your age and your spouse's age. You should submit your completed application as soon as possible, but no more than 90 days before the date you want payments to begin. If you are no longer working for Trinity Health, you must begin receiving your retirement benefit by April 1 of the year after the calendar year in which you reach age 70 1/2.

HOW WILL MY PENSION BENEFIT BE PAID?
Generally, you may elect to have your benefit paid in any of the ways shown below. The amount of your benefit may be reduced if your benefit is paid in other than the Life Only Option. If the value of your Accrued Benefit is $5,000 or less, you may elect only a lump sum payment.

Major exceptions:
- If you are married, and the present value of your pension benefit is greater than $5,000, you will receive a Joint and Survivor Option benefit with your spouse as the Beneficiary, unless she or he consents, in writing, to a different election.
- If the present value of your pension benefit is less than $10,000 and you terminate employment after January 1, 2002, you may elect to receive your benefit in the form of a lump sum. If married, your spouse must consent in writing if the amount exceeds $5,000.
- Disability retirement benefits will be paid only as a Life Only Option, 50 Percent Joint and Survivor Option (if you are married), or Lump Sum Option (subject to lump sum rules).

Life Only Option
Monthly benefits continue only during your lifetime. Upon your death, all benefits stop. There is no Beneficiary. All of the prior examples assume that benefits will be paid in the Life Only Option form.
Ten Years Certain and Life Option
Under this optional form of benefit, monthly payments reduced from your Life Only Option benefit will be paid to you for your life, but if you die before 10 years (or 120 months) of monthly payments have been paid, payments will be continued to your designated Beneficiary until the remainder of the 120 monthly payments have been made.

Joint and Survivor Option
Monthly benefit payments are made for your life. Upon your death, monthly payments will continue to your Beneficiary, if surviving, for the rest of his or her life equal to 50 percent or 100 percent of the benefit you were receiving prior to your death. When you retire, you elect the percent of your benefit your Beneficiary will receive if you die before him or her. Once payments begin, no other Beneficiary can be designated, even if your named Beneficiary predeceases you.

Joint and Survivor Option benefits are reduced based on the percent of the Survivor Annuity and the age of your Beneficiary, meaning that, generally, the younger your Beneficiary, the smaller your benefit. Your Joint and Survivor Option benefit will never be greater than your Life Only Option benefit.

Joint and Survivor Option Example:
At normal retirement, Barb’s Life Only benefit is $500.00 per month. Her husband is three years younger than she. Barb’s pension benefit is calculated by reducing her benefit by five percent plus an additional one-half of one percent for each of the three years her husband is younger than she, for a total of six and one-half percent. As such, her pension benefit, payable as a 50 Percent Joint and Survivor benefit, is equal to 93.5 percent of the Life Only benefit. Therefore, during her lifetime she will receive $467.50 per month and if her husband survives her, he will receive one-half of this amount, or $233.75 per month, for the rest of his life. If she had elected the 100 Percent Joint and Survivor option, the reduction would have been greater.

Lump Sum Option
If the value of your pension benefit is $10,000 or less, you may elect to have it paid to you in one lump sum at any time after retirement or termination of employment and prior to the start of monthly benefits (if the value is over $5,000 and you are married, your spouse would need to consent in writing). Lump sum payments can be transferred directly to another employer’s plan or an IRA. If the value of your Accrued Benefit exceeds $10,000, the Lump Sum Option is no longer available. Regardless of the amount, your Pension Plan Match Account can always be paid as a lump sum and can be transferred to another employee’s plan or to an IRA. In addition, if the pension benefit is paid as a lump sum, the Pension Plan Match Account can only be paid as a lump sum.

Grandfathered Five Years Certain and Life Option
If you were a participant in the Holy Cross Prior Plan before January 1, 2002, you may elect to receive a monthly income, reduced from your Life Only benefit, payable to you for your life. But if you die before five years (or 60 months) of monthly payments have been paid, payments will be continued to your designated Beneficiary until the remainder of the 60 monthly payments have been made.

WHAT CONDITIONS CAN AFFECT MY PENSION BENEFIT?

What happens to my pension benefit and Pension Plan Match Account if I transfer?
If you transfer from one participating Employer to another and you remain an eligible employee, you keep your Benefit Service, Vesting Service, and Compensation earned before the transfer and continue earning Benefit Service, Vesting Service, and Compensation after the transfer without interruption.

What happens to my pension benefit if I am on military duty?
If you are on military duty and return to employment within the prescribed period of time, you will earn Benefit Service and Vesting Service while you were on military duty based on your work week immediately preceding the absence. Compensation will be based on the Compensation received during the Plan Year in which your military duty began, and will be increased based on the scheduled increases for your job classification during your military duty.
What if I terminate prior to five years of Vesting Service?

Unless your employment terminates on or after your 65th birthday, you will not be entitled to a pension benefit unless you have five years of Vesting Service. You will generally be entitled to your Pension Plan Match Account if you have three years of Vesting Service. (If you were an active employee on December 31, 2001, you are 100% vested in your Match Account.)

If you terminate employment after January 1, 2002, and have less than five years of Vesting Service, you will not be eligible for a pension benefit. If later you are hired by a participating Employer, your years of Benefit Service and Vesting Service as of your last termination date will be retained. Any Benefit Service and Vesting Service lost before January 1, 2002, will not be restored.

What happens to my pension benefit if I return to work?

Once you begin receiving a monthly benefit from this Plan, regardless of your age, you can continue receiving your benefit while working for a non-Trinity Health employer. However, if you wish to continue employment with a Trinity Health, there are different rules depending on your age.

If you are under age 65, there must be a bona fide termination of your employment with a participating Employer for you to begin receiving a pension benefit. A bona fide termination occurs when you are off the Trinity Health payroll system for at least 120 days, there is no understanding that you will be subsequently re-employed, and you meet other conditions. Lump sum payments of accrued vacation, severance pay or paid time off (PTO) at termination will extend the 120-day period. These rules are strictly enforced. If you are again employed by Trinity Health, you are limited to earning no more than 1,300 Hours of Service per calendar year. If you earn more than 1,300 Hours of Service in a calendar year, your pension benefit will be immediately suspended on the first day of the month coinciding with or following the date you earn 1,300 Hours of Service until you reach age 65 or terminate your employment regardless of whether you work less than 1,300 hours in a subsequent Plan Year. At the time you terminate employment, or reach age 65, your pension benefit will be recalculated to take into account any additional Benefit Service and Compensation you may have earned. Your additional pension benefit will be offset by the value of the pension payments you have received. This may result in an increase to your pension benefit. You will be able to elect a new form of benefit payment only if your pension benefit increases.

If you are over the age of 65, you may begin to receive your pension benefit regardless of your continued employment. Based on your election, your benefit may start any time after your 65th birthday. There are no restrictions on the number of hours you can work, nor are you required to first terminate employment. If you continue to work for a participating Employer, at the time you terminate all Trinity Health employment, your pension benefit will be recalculated to take into account any additional Benefit Service and Compensation you may have earned. Your additional pension benefit will be offset by the value of the pension payments you have received. Generally, this results in no increase to your pension benefit. Also, your original election of a method of payment will stay in effect.

What happens to my benefit if I die before I retire?

If you die before your pension benefit begins, your Beneficiary will receive a pre-retirement death benefit if you:
• were an active participant with five or more years of Vesting Service,
• had attained normal retirement age while still earning Benefit Service in the Plan, or
• were a former participant entitled to a deferred vested benefit whose employment terminated after 1986.

If you die after you have at least three years of Vesting Service, your spouse or Beneficiary will receive the value of your Pension Plan Match Account.

If you are married...

If you die on or after age 55, your spouse will receive the amount that would have been paid had you retired on the day before your death with your pension benefit payable as a 50 Percent Joint and Survivor Option. Your Pension Plan Match Account can be paid as a lump sum or a monthly annuity.
If you die before age 55 and you were an active participant in the Plan or a terminated employee with a deferred vested benefit at the time of your death, your spouse will receive an amount equal in value to what would have been paid had you terminated employment on your date of death (or actual date of termination, if earlier), survived to age 55 and retired on your 55th birthday with a 50 Percent Joint and Survivor Option, and then died the next day.

Benefits will begin the month following your death unless your spouse elects to receive the value of the benefit in one lump sum payment or to defer payment of benefits until you would have reached age 65.

You may elect someone other than your spouse as your pre-retirement death Beneficiary, but only if your spouse signs a waiver form indicating that she or he agrees that you can elect someone other than your spouse as a Beneficiary. The spousal waiver and Beneficiary Form RP-20 may be obtained from your Human Resources department or by telephoning the Pension Plan Office at 800.793.4733.

If you are not married...
A lump sum will be issued to your estate unless you have completed a Beneficiary Form RP-20 and provided it to the Pension Plan Office. If a Beneficiary Form RP-20 is on file, your named Beneficiary will receive a lump sum benefit equivalent in value to the death benefit described above for a married participant assuming a spouse of the same age. Please call 800.793.4733 to obtain a Beneficiary Form RP-20.

WHAT HAPPENS TO MY BENEFIT IF I DIE AFTER RETIREMENT BEGINS?
If you have already retired and have begun to receive benefits, the availability of a death benefit for your spouse, Beneficiary, or survivor will be determined by the optional form of benefit payment you selected at the time you retired. If you elected the Life Only Option, benefits generally cease at your death and no death benefits are payable.

WHAT IF I AM NOT SATISFIED WITH THE DETERMINATION OF MY PENSION BENEFIT?
The Pension Plan Administrator is responsible for determining the amounts payable from the Pension Plan and advising each participant or Beneficiary of those amounts. The Pension Plan Administrator will either approve your application for benefits or explain why your claim is being denied (by referring to specific Plan provisions) and how applications are reviewed. If you disagree with a decision, you or your authorized representative may ask for a review by submitting a written request to the Pension Plan Administrator. Your request should include the issues and comments you feel are important. You also may review pertinent documents if you wish.

Who administers the Plan?
The Pension Plan Administrator supervises the day-to-day administration of the Pension Plan. The governing body of the Pension Plan is the Benefits Committee, which appoints the administrator, interprets the Pension Plan, establishes the administrative structure of the Pension Plan, and sees to its overall operation. Service of legal process may be made upon the Plan Administrator.

How is the Pension Plan funded?
Your benefits under the Pension Plan are funded entirely by contributions from the participating Employers. The amount of the annual contribution is determined by an independent actuarial firm in accordance with applicable Internal Revenue Service regulations.

The contributions are held in trust by the Trustee. The assets in the Trust are invested by investment managers selected and monitored by the Benefits Committee. The Trustee will make monthly benefit payments to you when you become eligible for them. The books and records of the Pension Plan are kept on a calendar year basis, which is the Plan Year.

DOES THE FEDERAL GOVERNMENT INSURE MY PENSION PLAN BENEFITS?
Because the Pension Plan is a “Church Plan,” benefits under the Pension Plan are not insured by the Pension Benefit Guaranty Corporation.
WHAT IS THE RETIREMENT SAVINGS PLAN?
Your Trinity Health Retirement Savings Plan is a 403(b) plan where employees may elect to defer a portion of their current wages on a pre-tax basis. The term “403(b)” refers to the section of the Internal Revenue Code that permits the tax deferral of wages into a retirement savings plan.

You also may be eligible to contribute to the Plan on an after-tax basis. After-tax contributions follow the same provisions as the pre-tax Retirement Savings Plan unless stated otherwise.

WHO IS ELIGIBLE FOR THE 403(b) RETIREMENT SAVINGS PLAN?
All employees of participating Trinity Health Employers that are “tax-exempt entities” are eligible to become participants in the 403(b) Retirement Savings Plan at their date of hire, except for leased employees and independent contractors.

WHEN MAY I FIRST PARTICIPATE IN THE PLAN?
You may enroll in the Plan any time after your date of hire. Your contributions will be deducted as soon as administratively practicable following your enrollment. You may change an existing contribution agreement at any time and you may stop contributions at any time. To enroll in the 403(b) Retirement Savings Plan, please contact your local Diversified Investment Advisors representative, call Diversified at 800.394.5240, or log onto the Retirement Program website at https://retirementprogram.trinity-health.org.

HOW DO I MAKE CONTRIBUTIONS?
When you sign up for the 403(b) Retirement Savings Plan, you indicate how much you want to contribute each payroll period. You may contribute a percentage of pay or a flat dollar amount not to exceed 50 percent of your Compensation on a pre-tax basis. You can start, increase, decrease, or stop your payroll deduction contributions at any time. To make a change in your pre-tax contributions, obtain and complete the required form from your local Diversified representative, call Diversified at 800.394.5240, or log onto your account at https://retirementprogram.trinity-health.org.

WHAT ARE THE TAX BENEFITS?
On your pre-tax contributions, you receive an immediate tax savings because federal and state income taxes are not withheld on employees’ pre-tax contributions to the 403(b) Retirement Savings Plan. (Pre-tax contributions to the 403(b) Retirement Savings Plan are subject to FICA, Social Security, and Medicare taxes.) All earnings accumulate on a tax-deferred basis as well. Your pre-tax contributions and earnings become taxable income only when distributed. Distributions normally begin at retirement, when you may be in a lower tax bracket, and thus you may pay lower taxes on your retirement income.

Depending on your income level, you also may be eligible for additional tax savings if you qualify for the federal tax credit. Please see your tax advisor to determine if you are eligible.

You receive a tax benefit on after-tax contributions because you do not pay current taxes on the earnings on your after-tax contributions. The earnings remain in your account, where they can grow until the account is paid out to you. At the time of payout, you would pay the taxes on only the account earnings.
IS THERE A MAXIMUM PRE-TAX CONTRIBUTION I MAY CONTRIBUTE?
Yes. You may make pre-tax contributions up to the annual maximum permitted by law. The maximum legal limit is currently $12,000 (2003) and is scheduled to increase in future years. The Plan also maintains a contribution limit of 50 percent of Compensation. If employee contributions to the Plan exceed either the legal or Plan limits, the excess will be returned to the affected employees within the time period allowed by law.

Catch-up Contributions
Starting in 2002, if you are at least age 50 during the year, you may contribute up to an additional $1,000 (annual amount for 2002). Catch-up contribution limits for subsequent years are as follows:

• $2,000 in 2003
• $3,000 in 2004
• $4,000 in 2005
• $5,000 in 2006, and then subject to cost-of-living adjustments each year in $500 increments

There are special cases where you can contribute more if you have 15 or more years of service and have averaged $5,000 or less in annual contributions over the 15-year period. You may find out if you qualify by contacting your local Diversified representative.

AFTER-TAX CONTRIBUTIONS
You may contribute after-tax dollars up to the lesser of 25 percent of your Compensation, or $40,000 minus your pre-tax contributions to this and any other plan. The $40,000 will be adjusted for inflation in future years. In addition, contributions made to the accounts of certain “highly compensated participants” may be limited, depending on the results of certain legally required nondiscrimination tests. If the application of this limit will affect the contribution made to your account for any year, you will be contacted.

ARE MY CONTRIBUTIONS MATCHED?
Your Employer matches your pre-tax contributions at 100 percent on the first $500 you contribute, plus 50 percent on any additional contributions you make over $500, up to a maximum percentage of your annual Compensation or $500, whichever is greater. The maximum match percentage varies by the Trinity Health location where you are employed (minus one percent if you were a Holy Cross employee on December 31, 2001, and you made an irrevocable election or a default election to keep your potential eligibility for the Retiree Health Care Plan). Check with your Human Resources department for the maximum match percentage that applies to you. The match is credited to a Pension Plan Match Account. Refer to the Pension Plan Match Account section on pages 6 and 7 for examples of how the Employer Matching Contribution is calculated.

If you transfer to a location with a different match percentage, your match will be determined by the new location. You will not receive Employer Matching Contributions on any after-tax contributions you make.

WHEN DO I BECOME VESTED?
You are always 100 percent vested in any employee contributions you make to the 403(b) Retirement Savings Plan, regardless of your length of service. To become vested in your Employer Matching Contributions, you must have three years of Vesting Service (three years at a minimum of 1,000 Hours of Service per year) or reach age 65 while an active employee.

You are 100 percent vested in your Employer Matching Contributions if you were employed at a former Holy Cross entity on December 31, 2001.

WHO IS THE RETIREMENT SAVINGS PLAN’S SERVICE PROVIDER?
Diversified Investment Advisors (Diversified) is the 403(b) Retirement Savings Plan service provider. Diversified has assigned representatives to Trinity Health to assist in enrolling employees and meeting their ongoing service needs. To contact Diversified, call 800.394.5240, visit the Retirement Program website at https://retirementprogram.trinity-health.org or contact the on-site representative assigned to your location.

WHAT INVESTMENT OPTIONS ARE AVAILABLE?
The Trinity Health 403(b) Retirement Savings Plan was designed to offer participants a wide variety of investment options, flexibility, and, depending on the investment option(s) you select, the potential for higher returns (with additional risk) as compared to
The program offers a range of investment options that may be used to help meet almost any investment goal and level of risk tolerance.

There are 14 core investment options available through the 403(b) Retirement Savings Plan, plus the option to elect to participate in the Charles Schwab self-directed Personal Choice Retirement Account (PCRA). The PCRA gives you access to over 2,000 additional investment options. If you elect the PCRA option, you will pay a flat annual account fee of $50, which is deducted from your Diversified account each January. All contributions are first made directly to Diversified and then can be transferred to the PCRA by contacting Diversified at 800.394.5240, or via the Internet at https://retirementprogram.trinity-health.org. More information about the PCRA can be found in the Schwab PCRA brochure, available from Diversified. Information about the investment options provided under the Trinity Health 403(b) Retirement Savings Plan can be found in the Appendix on page 30. Each of the investment options has a specific investment objective and associated risk level. For more detailed information about the funds or to request a prospectus, please call Diversified at 800.394.5240 or log onto the Retirement Program website at https://retirementprogram.trinity-health.org.

CAN I WITHDRAW MONEY FROM MY AFTER-TAX RETIREMENT SAVINGS PLAN ACCOUNT?
You may withdraw money from your after-tax contributions before your retirement for special needs. You may withdraw money up to two times each calendar quarter, and each withdrawal must be at least $100, or your full account balance if your account balance is less than $100. If you have not attained age 59 1/2, a 10 percent IRS early withdrawal penalty is assessed on the taxable amount of the distribution, unless it is rolled over.

WHAT HAPPENS TO MY AFTER-TAX BENEFIT IF I TRANSFER TO ANOTHER TRINITY HEALTH LOCATION?
If you are making after-tax contributions and you transfer to another Trinity Health Employer that is not a former Holy Cross location, you will not be able to continue contributing after-tax dollars to the Plan.

ARE LOANS AVAILABLE FROM MY PRE-TAX ACCOUNT?
Yes, you may obtain a loan from the 403(b) Retirement Savings Plan by calling Diversified at 800.394.5240 or by logging onto the Retirement Program website at https://retirementprogram.trinity-health.org. All loans will be made in accordance with the following guidelines:

Minimum Loan
The minimum loan is $500.

Maximum Loan
The maximum amount you may borrow is determined by your account balance. You may borrow up to the lesser of 50% of your account balance (excluding amounts allocated to the Pension Plan Match Account) or $50,000 reduced by your highest outstanding loan balance during the past 12 months. If you participate(d) in both the Trinity Health 401(k) and 403(b) plans, the amount of your highest outstanding loan balance will be deducted from the amount you are allowed to borrow.

Loan Processing Fee
You will be charged a one-time fee of $75. This fee will be deducted from the balance of your account.

Loan Modeling
To receive information on the maximum loan amount available, interest rates, repayment schedules for various loan amounts, and loan durations for a new or existing loan, you may call Diversified at 800.394.5240.

Duration
You can elect to pay back the loan in one to five years for general purpose loans with payments made via payroll deduction each pay period. If the loan is used to purchase your principal residence, you can extend the repayment schedule up to a maximum of 15 years.

Source of Assets
403(b) Retirement Savings Plan loan assets are borrowed on a fund basis starting with the most conservative fund you are invested in at the time of the loan. Employee pre-tax contributions, rollover amounts and certain employer contributions are used to satisfy the amount of the loan requested. If
you want to borrow money you have invested in the Schwab account, you must first transfer this money back to Diversified.

**Interest Rate**

The interest rate charged to you on a 403(b) Retirement Savings Plan loan is the prime rate plus one percent as reported in *The Wall Street Journal* as of the date the loan originated. The interest rate is fixed for the entire term of the loan.

**Number of Loans**

You may have only one loan, per plan, outstanding at any one time, subject to the maximum dollar amount loan restrictions.

**Promissory Note**

After Diversified receives a 403(b) Retirement Savings Plan loan request and your application is approved, Diversified will send you a promissory note and truth-in-lending disclosures for the amount of the loan including interest.

**Payroll Deduction Repayments**

Loan payments will be withheld from your paycheck and are remitted by the Employer with each deposit to Diversified. The payroll repayment frequency may be weekly, bi-weekly, semi-monthly, or monthly, depending on the Employer’s payroll cycle.

**Prepayment Restriction**

Repayment in full can be made at any time.

**Termination**

If you have an outstanding loan when you separate from service and postpone the distribution of your 403(b) Retirement Savings Plan account balance, you must contact Diversified at 800.394.5240 to make arrangements for continued repayments.

**Default**

If a participant misses a loan payment during a calendar quarter, the loan is considered late. Unless the late payment is corrected in a timely manner, the remaining outstanding loan balance plus accrued interest will be reported as a taxable “deemed” distribution to the participant.

To correct missed loan payments, the payments must be received by Diversified prior to the last day of the quarter following the quarter in which the payments were missed. Missed payments can be made up by increasing the payroll deduction amount as a multiple of the standard repayment amount or by having the participant remit his/her missed payment to Diversified.

If the missed payments are not received by the last day of the quarter following the quarter in which payment was due, the loan will be in default and the participant will receive a Form 1099R from Diversified. The 1099R will report the amount of the principal outstanding, plus accrued interest through the date of default, which must be included as taxable income when the participant files his tax return. The plan will continue to carry this loan, for purposes of calculating the amount available for future loans, as a defaulted loan until the participant has a distributable event such as termination of employment or retirement. A participant will be prohibited from taking out a new loan from the plan after they have defaulted on a prior loan.

**CAN I WITHDRAW FUNDS FROM MY PRE-TAX ACCOUNT IF I SUFFER A FINANCIAL HARDSHIP?**

Hardship withdrawals are governed by tax law and the 403(b) Retirement Savings Plan provisions. Withdrawals will be permitted only in cases of immediate and significant financial need, where the funds are not readily available from other sources. A hardship withdrawal is limited to your contributions, and generally will not include the investment earnings. Early withdrawals (prior to age 59 1/2) are normally subject to a 10 percent IRS early distribution tax and ordinary taxation. A participant can elect to have 10 percent income tax withheld from their hardship distribution. Only one hardship withdrawal request is permitted during any one Plan Year. If approved for a hardship withdrawal, you must cease all pre-tax contributions to the 403(b) Retirement Savings Plan for a period of six months. In addition, your pre-tax contributions will be limited in the calendar year after you obtain a hardship withdrawal.

Hardship distributions are allowed only for the following:

- Payment of uninsured medical and/or hospital expenses for the participant or dependents
- Purchase of a participant’s primary residence (excluding mortgage payments)
• Prevention of eviction from or foreclosure on the mortgage of a participant’s primary residence
• Payment of upcoming, post-secondary educational expenses of participant or dependents within 12 months

To qualify for a hardship distribution, you must make sure no other resources of funds are reasonably available and must first obtain all available distributions and all non-taxable loans, including loans available under the 403(b) and 401(k) Retirement Savings Plans.

A financial hardship cannot exceed the amount required to meet the financial need created by the hardship, but may include monies necessary to pay federal, state, or local income tax and penalties resulting from the distribution.

ARE THERE OTHER INSTANCES IN WHICH A WITHDRAWAL FROM MY PRE-TAX ACCOUNT IS PERMITTED?

Upon the attainment of age 59\(\frac{1}{2}\), on an annual basis you may elect a distribution for any reason of all or a portion of your vested account balance. Such distributions may require spousal consent, if applicable, and are governed by tax law. The distribution is subject to normal income tax, but the 10 percent early distribution tax is not applied.

WHEN CAN BENEFITS BE PAID?

Your own contributions are payable in the event of termination, retirement, reaching age 59\(\frac{1}{2}\), or death. Your vested Pension Plan Match Account is payable in the event of termination, retirement, or death.

Termination of Participation for Any Other Reason

All employees who separate from service may contact Diversified to discuss the distribution of their 403(b) Retirement Savings Plan account balances.

• If, at the time you separate from service, your vested account balance is not more than $5,000, your entire benefit from the 403(b) Retirement Savings Plan may be paid to you in a lump sum, regardless of the distribution rules previously addressed.
• If, at the time you separate from service, your vested account balance exceeds $5,000, you may but are not required to elect a distribution of your funds in one of the forms described in this SPD. You can request the forms required for a distribution by contacting Diversified.

• You are required to start receiving minimum distributions from your account the later of:
  – Retirement
  – Attainment of age 70\(\frac{1}{2}\)

A request for benefit payments will be submitted to the Plan Administrator, who shall make a determination of your right to benefit payments. Any denial by the Plan Administrator of a participant’s claim for benefits will be stated in writing and will set forth the specific reason(s) for the denial.

WHAT ARE THE BENEFIT PAYMENT OPTIONS?

Any 403(b) Retirement Savings Plan benefit other than a death benefit will be paid to you in the form you elect at the time the benefit becomes payable. When electing your form of benefit, you may choose one of the following options:

• A lump sum
• Installment payments over a specified number of years not to exceed the combined lives or life expectancies of you and your spouse or other designated Beneficiary
• A direct rollover to another qualified retirement plan or IRA

Death Benefits

In general, if you are married at the time of your death, benefits from the 403(b) Retirement Savings Plan will be paid to your surviving spouse or other named beneficiary if authorized by your spouse in one of the following forms:

• A lump sum
• Installment payments over a specified number of years not to exceed the life or life expectancy of your spouse
• Direct rollover to another qualified retirement plan or an IRA (available only to surviving spouse)

If you are not married at the time of your death, benefits from the Retirement Savings Plan will be paid to your beneficiary on record with Diversified.
in a lump sum or installment payments as described above.

If a participant dies after distribution of his/her account has begun, the remaining portion of the account will continue to be distributed at least as rapidly as under the method of distribution being used prior to the participant’s death.

WHAT IF A CLAIM FOR BENEFIT PAYMENTS IS DENIED?
The Retirement Savings Plan Administrator is responsible for determining the amounts payable from the Retirement Savings Plan and advising each participant or beneficiary of those amounts. The Retirement Savings Plan Administrator will either approve your application for benefits or explain why your claim is being denied (by referring to specific Plan provisions) and how applications are reviewed. If you disagree with a decision, you or your authorized representative may ask for a review by submitting a written request to the Retirement Savings Plan Administrator. Your request should include the issues and comments you feel are important. You also may review pertinent documents if you wish.

CAN AMOUNTS ACCUMULATED UNDER THIS PLAN BE TRANSFERRED TO ANOTHER PLAN?
Yes, if you terminate your employment with Trinity Health, monies can be directly rolled over to another employer’s 401(k) plan or 403(b) plan (if that plan accepts rollovers) or to a rollover IRA account. This procedure would avoid the 10 percent early distribution penalty and current taxation of the amount transferred (including the 20 percent mandatory withholding tax).

CAN I TRANSFER FUNDS FROM OTHER QUALIFIED PLANS TO THIS PLAN?
Yes, you may roll over amounts tax free to the Trinity Health 403(b) or 401(k) Retirement Savings Plan directly from another employer’s qualified 403(b) plan or 401(k) plan or from a conduit IRA containing a rollover from a previous employer’s qualified plan.

WHAT HAPPENS TO THE MONEY IN THE PLAN?
Subject to your investment direction, the funds in the Trinity Health 403(b) Retirement Savings Plan are invested in the investment options described in the Appendix on page 28. Employer Matching Contributions are credited to the Pension Plan Match Account and earn a fixed interest rate.

WHAT HAPPENS TO MY ACCOUNT IF I LEAVE FOR MILITARY DUTY?
If you are on military duty and return to employment within the prescribed period of time, you may make any contributions to the 403(b) Retirement Savings Plan that you would have made had you been working during your military leave. Contributions will be based on the Compensation you would have received during the Plan Year in which you were on military duty (if you were not absent for military duty). If you decide to make up contributions to your account, Trinity Health will credit your Pension Plan Match Account with the appropriate Employer Matching Contribution.

WHO CONTROLS THE INVESTMENTS OF THE PLAN?
You may direct the investment of your account by calling the toll-free number at 800.394.5240, or by logging onto the Retirement Program website at https://retirementprogram.trinity-health.org. Your interest in the Plan assets will then be segregated into a separate account, and you will direct the custodian of the Plan assets to invest such segregated account in such investments as the custodian is authorized to invest. In addition, investment directions must be made in accordance with the following procedures, which have been adopted by the Plan Administrator:

1. Diversified representatives assigned to the Trinity Health Retirement Savings Plan will be responsible for providing information to participants concerning the 403(b) Retirement Savings Plan’s investment direction feature.

2. You may direct future investments in your account on a daily basis by using the telephone number provided to you by the Plan Administrator. Transfers of existing assets generally may be made daily. (Special restrictions may apply to fixed annuity contracts.)

3. Direct stock investments are not allowed.
4. All participants providing investment direction shall receive the following information from their Diversified representative:
   a) A description of the investment alternatives available under the Plan and, with respect to each investment alternative, a general description of the investment objectives and risk and return characteristics of each alternative, including information relating to the type and diversification of assets comprising the portfolio of the designated investment alternative.
   b) A description of any transaction fees and expenses that affect your account balance in connection with purchases or sales of interests in investment alternatives.
   c) In the case of an investment alternative that is subject to the Securities Act of 1933, and in which you previously had no assets invested, a copy of the most recent prospectus that is provided to the Plan (if any) immediately following your initial investment.
   d) Voting, tender, and similar rights are passed through to you under the terms of the Plan. Consequently, subsequent to your investment in an investment alternative, you will receive any materials provided to the Plan relating to the exercise of voting, tender, or similar rights that are incidental to the holding of the investment, as well as a description of or reference to Plan provisions relating to the exercise of voting, tender, or similar rights.

5. No investment instructions will be honored where it is clear to the Plan Administrator that to do so would constitute a prohibited transaction or generate taxable income to the Plan.

6. All participants providing investment direction shall receive the information listed below on request:
   a) A description of the annual operating expenses of each designated investment alternative that reduce the rate of return to participants, and the aggregate amount of such expenses expressed as a percentage of average net assets of the investment alternative.
   b) Copies of any prospectuses, financial statements and reports, and other materials, to the extent such information is provided to the Plan.
   c) A list of the assets comprising the portfolio of each designated investment alternative that constitute “plan assets,” the value of each such asset, and, with respect to assets that are fixed rate investment contracts issued by a bank, savings and loan, or insurance company, the name of the issuer of the contract, the term of the contract, and the rate of return on the contract.
   d) Information concerning the value of shares or units in designated investment alternatives, as well as the past and current investment performance of such alternatives, determined net of expenses, on a reasonable and consistent basis.
   e) Information concerning the value of shares or units in designated investment alternatives held in the account of the participant.

The Plan Administrator has the right to change the service provider and investment options available under the Plan at any time.

ARE THERE ANY PLAN FEES?  
Participants with an account balance are charged an annual fee of $12, which is deducted from the employee’s account once each year in January. In addition, the fund options have investment management fees. These fees vary by fund and are available in the fund’s prospectus.

DOES THE FEDERAL GOVERNMENT INSURE MY RETIREMENT SAVINGS PLAN BENEFITS?  
The benefits provided by the Trinity Health 403(b) Retirement Savings Plan are not insured by the Pension Benefit Guaranty Corporation because the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) dealing with plan termination insurance do not apply to this type of plan.
WHAT HAPPENS TO MY RETIREMENT BENEFITS IN THE EVENT I GET DIVORCED AND PART OF THE SETTLEMENT INCLUDES A QUALIFIED DOMESTIC RELATIONS ORDER?

If you are divorced, the court may enter a Qualified Domestic Relations Order (QDRO). QDROs specify that a part of your retirement benefit be paid to someone else (such as a spouse, former spouse, child, or other dependent). The Plan allows for immediate distribution to alternative payees. You will be notified if Trinity Health receives a QDRO and what effect the QDRO has on your retirement benefits. You may obtain a copy of the Plan’s procedures governing QDRO determinations from the Plan Administrator without charge. Model QDRO forms are available.

CAN THE PENSION PLAN OR RETIREMENT SAVINGS PLAN BE AMENDED OR TERMINATED?

Participation in the Trinity Health Pension Plan and the Retirement Savings Plan is not a guarantee of continued employment with Trinity Health, nor is it a guarantee that the retirement benefit levels will remain unchanged in future years. Trinity Health intends to continue the Pension Plan and the Retirement Savings Plan indefinitely, but reserves the right to amend or terminate the Plans at any time. If either of the Plans is wholly or partially terminated, the participants affected will become fully vested in the benefits they earned as of their date of termination and distribution would be made in accordance with provisions of the Plan.

The Pension Plan and Retirement Savings Plan may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the plans. Accordingly, you should not consider either the Pension Plan or Retirement Savings Plan to have been amended based on assertions made by a supervisor or a human resources representative, for instance. If you believe that you have received information that is contrary to the terms of either Plan or this summary, please contact the Plan Administrator for clarification or confirmation.

WHAT IS THE PLAN YEAR?

The Plan Year is the 12-month period commencing on January 1 and ending on December 31.

WHAT HAPPENS TO MY BENEFIT IN A MERGER, CONSOLIDATION, OR TRANSFER?

If the Pension Plan or 403(b) Retirement Savings Plan is merged or consolidated with another plan, or your assets and liabilities attributable to your accrued retirement benefit are assigned to another plan, your retirement benefit under the Plan would be equal to at least the amount to which you would be entitled if the Pension Plan or 403(b) Retirement Savings Plan had been terminated just before the change.

IS THERE A MAXIMUM BENEFIT?

The Internal Revenue Code limits the retirement benefits payable and the Compensation that may be considered under defined benefit plans and defined contribution plans for highly compensated employees. If these maximums affect you, you’ll be notified.
Important Plan Information

Pension Plan
Trinity Health Pension Plan, plan number 001, Employer Identification Number: 35-1443425, Plan Year is the same as calendar year, January 1 – December 31

- Pension Plan Administrator and Benefits Committee
  Trinity Health, Novi, Michigan
  34605 Twelve Mile Road
  Farmington Hills, MI 48331
  800.793.4733
  248.489.6029 (facsimile)
  Email: greenb@trinity-health.org

- Pension Plan Trustee
  The Northern Trust Company
  50 South LaSalle Street
  Chicago, IL 60675

Type of Plan: Defined Benefit

403(b) Retirement Savings Plan
Trinity Health 403(b) Retirement Savings Plan, plan number 011, Employer Identification Number: 35-1443425, Plan Year is the same as calendar year, January 1 – December 31

- 403(b) Retirement Savings Plan Administrator
  34605 Twelve Mile Road
  Farmington Hills, MI 48331
  800.793.4733
  248.489.6029 (facsimile)
  Email: franks@trinity-health.org

- Custodian of 403(b) Plan Assets
  Investors Bank & Trust Company
  200 Claredon Road
  Boston, MA 02116-5021

- Service Provider
  Diversified Investment Advisors
  4 Manhattanville Road
  Purchase, NY 10577
  800.394.5240

Type of Plan: Defined Contribution
## Appendix

<table>
<thead>
<tr>
<th>Type of Pay</th>
<th>Pensionable Compensation</th>
<th>Pension Hours of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Pay</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Incentives (Individual incentives—Incentive must be result of an individual’s efforts, and cannot be based upon the results of a department’s efforts, hospital, etc.)</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Bonuses</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Awards</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Merit Pay</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Honorariums</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Low Census (If a person is paid not to report to work, then report compensation and pro rate hours.)</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Productivity Pay [Same as Incentives explanation above. Must be based upon the productivity of the individual (i.e., when an employee receives extra pay as a result of meeting or exceeding a measurable performance goal).]</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Gain Sharing or Other Variable Incentive or Contingent Compensation</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Commissions [Same as piece work premiums. Whenever a person receives commission pay, we also grant hours by using the standard formula of dollars received divided by hourly payrate (i.e., pharmacy commissions, sales commissions, etc.).]</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Piece Work Premiums (Same as commissions above.)</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Overtime Pay (Hours: 1 hour for each hour worked. We do not grant 1 1/2 hours when a person is receiving 1 1/2 times pay.)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Overtime Premiums</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Shift Differentials</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Service Differentials</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Call-back Pay</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Type of Pay</td>
<td>Pensionable Compensation</td>
<td>Pension Hours of Service</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
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<td>--------------------------</td>
</tr>
<tr>
<td>Holiday Pay (All of the compensation is reported, but they only get 1 hour for 1 hour worked.)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Holiday Premiums (Same as holiday above.)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Jury Pay</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>On-Call Pay (If on-call is paid, then all the compensation is reported. If they are not paid, then no hours or compensation is reported. Proration of the hours is necessary whenever the on-call pay is paid at a rate different than their normal hourly rate.)</td>
<td>Yes</td>
<td>Yes—dollars divided by hourly rate</td>
</tr>
<tr>
<td>Chaplain Housing Allowances</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Amounts Paid by Employer While Performing Union Duties</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Vacation (Actually taken)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Paid Time Off (Time actually taken)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Annual Cashout of PTO (When employees are allowed to cash out PTO annually in the amount of 40 hrs., 80 hrs., etc. Or when they change status and are allowed to cash out PTO)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>PTO Paid at Termination (Compensation is to be reported in a separate bucket since it will be used to calculate the match, but not used to calculate the pension benefit.)</td>
<td>Yes—for 403(b)</td>
<td>No</td>
</tr>
<tr>
<td>Sick Pay (Separate definition for STD)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Salary Continuation in Lieu of STD Benefits for Executives</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>Yes—base pay rate times STD hours</td>
<td>Yes—cap at 501 per occurrence</td>
</tr>
<tr>
<td>Amounts Paid by an Employer but Excluded from Wages Pursuant to Sections 125, 401(b), 403(b), 402(h)(1)(B) or 457(b) of the Code</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Severance Pay</td>
<td>No</td>
<td>Include—cap at 501 hours</td>
</tr>
<tr>
<td>Moving Allowances</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Tuition Reimbursement</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Payments for Outplacement Services</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Type of Pay</td>
<td>Pensionable Compensation</td>
<td>Pension Hours of Service</td>
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<tr>
<td>------------------------------------------------</td>
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<td>--------------------------</td>
</tr>
<tr>
<td>Capital Accumulation and Restoration Plan Payouts</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Adoption Pay</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Auto Allowances</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Dues of Any Nature</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Workers Compensation Payments</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Expense Reimbursements or Allowances</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Code Section 125 Reimbursements</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Companion Travel Payments</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Flexible Benefit</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Group Term Life</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Fringe Benefit Payments</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Imputed Income of Any Kind</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Payments for Medical/No-op Opt Outs</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Payments or Withdrawals from Qualified Retirement Plan</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Contributions to Deferred Compensation (457(f) Plan)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Top Hat Plans</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Compensation over IRS 401(a)(17) Limit</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Payments from Deferred Compensation (non-Qualified) (457(f) Plan)</td>
<td>No</td>
<td>No</td>
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<tr>
<td>Payments for Non-compete Contracts</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
List of Investment Options

Guaranteed Pooled Fund
Investment Objective: Guaranteed current income and capital preservation
Investment Style: Stable Value

Federated Total Return Bond Fund (FTRFX)
Investment Objective: Highest total return consistent with relative capital preservation
Investment Style: Intermediate-Term Bond

Diversified Value & Income Fund (DIVIX)
Investment Objective: Capital Appreciation (Current income is a secondary objective.)
Investment Style: Large Capitalization Value

Diversified Stock Index Fund (DISEX)
Investment Objective: Capital Appreciation
Investment Style: Equity Index

Domini Social Equity Fund (DSEFX)
Investment Objective: Capital Appreciation
Investment Style: Socially Responsible Equity

Diversified Equity Growth Fund (DIEOX)
Investment Objective: Capital Appreciation
Investment Style: Large Capitalization Growth

Diversified Mid-Cap Value Fund (DIMVX)
Investment Objective: Capital Appreciation
Investment Style: Mid-Capitalization Value

MFS Mid-Cap Growth Fund (OTCAK)
Investment Objective: Capital Appreciation
Investment Style: Mid-Capitalization Growth

MFS New Discovery Fund (MNDAX)
Investment Objective: Capital Appreciation
Investment Style: Emerging Growth/Small Capitalization Growth

Fidelity Low-Priced Stock Fund (FLPSX)
Investment Objective: Aggressive Capital Appreciation
Investment Style: Small Capitalization Growth

Diversified International Equity Fund (DIEX)
Investment Objective: Aggressive Capital Appreciation
Investment Style: International Equity

Strategic Allocation Funds
The Strategic Allocation Funds are designed for investors who want to target a particular investment time horizon or risk level, but do not want to construct a portfolio of individual fund selections. The funds invest in a variety of Diversified’s mutual funds, providing investors with a diversified “fund of funds.”

THE THREE STRATEGIC ALLOCATION FUNDS AVAILABLE FROM DIVERSIFIED ARE LISTED BELOW:

Intermediate Horizon Strategic Allocation Fund (DVMSX)
The Intermediate Horizon Fund invests in a balance of money market, bond, and stock funds to provide a portfolio with an intermediate level of investment risk. The fund seeks both capital appreciation and relative capital stability.

Intermediate/Long Horizon Strategic Allocation Fund (DVASX)
The Intermediate/Long Horizon Fund typically invests in a balance of bond and stock funds, with the most weight given to the stock funds. The fund seeks capital appreciation and falls in between intermediate and aggressive levels of investment risk.

Long Horizon Strategic Allocation Fund (DVLSX)
The Long Horizon Fund invests in a diversified portfolio of stock funds. The fund seeks capital appreciation and is appropriate for investors with a long investment time horizon or those who have a high tolerance for investment risk.