An Important Message about Retirement Savings Plan Fees

The Trinity Health Retirement Savings Plan offers employees the opportunity to take an active role in securing a strong financial retirement. The Plan provides a full array of investment options along with tools and services necessary to allow participants to make informed decisions in all facets of the program. Examples of the tools and services available to participants include: RetireTrack® an investment modeling and retirement planning tool, Trinity Advantage Pension Estimator (TAPE), Interactive Voice Response System, On-Site Diversified Investment Advisors Retirement Plan Specialist, Customer Contact Center Representatives and the Trinity Health Retirement Program Website.

As with any service related activity, there are costs associated with operating this comprehensive package. To gain a better understanding of the various fees and costs associated with participating in the Plan, the following fee disclosure has been prepared. The disclosure explains the types of fees that are present in most retirement plans and provides a breakdown of investment fees that are specific to the Trinity Health Retirement Savings Plan and how they compare to the industry average. We hope you find this information useful.

What types of fees are typically charged in a Retirement Savings Plan?

**Plan Service Fees** – Plan Service fees in a Retirement Savings Plan (RSP) are for core plan services that are provided to all participants. Core plan services are the day-to-day administrative functions that are necessary in operating a RSP such as recordkeeping, legal, trustee and asset custodial services. Plan Service fees are typically charged to participants as a flat dollar amount on a quarterly or annual basis.

Trinity Health worked with Diversified Investment Advisors in negotiating fees and has even reduced fees in certain areas since the establishment of the relationship in January 2002. For example, prior to January 1, 2005, participants in the Plan were charged an annual fee of $12 to aid in offsetting plan service fees. Effective January 1, 2005, the $12 plan service fee was eliminated and is no longer deducted from participant accounts. Also, effective January 1, 2007, Diversified implemented a 6 basis point (.06)(stock index 11 basis points or .11%) credit to participants within all funds in the Trinity Health Savings Plans Lineup.

**Individual Fees** – Individual fees are typically transaction based and apply to participants who use certain services or take advantage of specific plan features. Plans that offer brokerage accounts, such as the Schwab Personal Choice Retirement Account® (PCRA), generally charge an annual fee and may have fees related to trades. Plans may also charge participants for loan initiations, annual loan maintenance, and distribution processing. These fees are openly disclosed to participants through forms completed for specific transactions, automated voice response systems, participant websites, summary plan descriptions and plan educational materials.

**Investment Fees** – Investment fees pay for fund management and other investment related expenses. Additionally, investment fees can be used to offset plan expenses related to the cost of administering a savings plan such as the items listed in Plan Service Fees and Individual Fees section.

Investment fees represent a percentage of total assets invested in each fund. These fees differ by investment fund option and are highlighted as “fund expense ratios” in the fund facts sheets and prospectuses that are provided to participants. Investment fees are not as visible to participants as Plan Service Fees or Individual Fees due to the fact they are typically factored into the daily net asset value or share price of a specific investment fund.

Any revenue sharing, or the percentage of assets paid to aid in covering service related fees, are included within the expense ratios listed in the fee disclosure section on the next page.

Effective July 1, 2007, Trinity Health renegotiated the recordkeeping and administrative fees with Diversified Investment Advisors. As a result of these negotiations, the majority of the fee savings were applied to the Guaranteed Pooled Fund and resulted in the ability to offer participants the Fund with a lower expense ratio. The credits shown, beginning on your December 31, 2007, quarterly participant statement, reflect the additional estimated savings. This additional savings will change based on the quarterly revenue calculations performed. In addition to the savings applied in the form of the credit, the change did not affect the guarantee of the Fund’s stated annualized interest rate of 4.15%, for 2007.

Where can I get more information about plan fees?

1. **Prospectus**
   Each registered fund offered in the RSP has a prospectus that outlines the fees for that fund. When a participant elects a specific fund within the RSP, a prospectus will be mailed to the participant for their records.

2. **Fund Fact Sheets**
   These one page fund summaries are available online at...
The page contains a table listing different investment funds along with their expense ratios and other details. There is also text explaining how to access and select funds, the role of the On-Site Diversified Retirement Plan Specialist, and information on participant investment advisory counselors. There is a section on the Summary Plan Description providing details on the plan's summary and where to obtain the hard copies. The text also provides information on the prospectus and the risk associated with investment decisions. The page ends with a note on trading restrictions and redemption fees.