2023

Retirement Program Guide

www.TCMCRetirement.com

Tri-City Medical Center

PRUDENT
INVESTOR ADVISORS

Lincoln
Financial Group℠

DISCLAIMER: This Tri-City Medical Center Retirement Program Guide is a brief overview of the retirement plans offered by the Tri-City Healthcare District to eligible employees at Tri-City Medical Center. IT IS NOT A LEGALLY BINDING DOCUMENT AND IS FOR INFORMATIONAL PURPOSES ONLY. This Retirement Guide is designed to help you understand the provisions of the plans and determine whether participation in them is right for you. If there are any conflicts between this Retirement Guide and the plan documents of the retirement plans, the provisions of the plan documents will control. Tri-City Healthcare District reserves the right to amend this Retirement Guide at any time. Please read this Retirement Guide carefully if and you have questions, please call Gabe Uruburo at 760-940-5636 or email TCMC@PrudentLLC.com. Date of First Use: *November, 2022.*

Welcome!

Prudent Investor Advisors (Prudent) is the discretionary fiduciary investment advisor to the Tri-City Medical Center's Retirement Program (Retirement Program). Prudent is here to help employees save and prepare for their retirement.

Please contact your Prudent advisor <u>within the first 2 weeks of your employment</u> to begin taking advantage of the Retirement Program.

To enroll in the program or get more information, please contact Gabe Uruburo at (760) 940-5636, or email him at TCMC@PrudentLLC.com.

On-Site Office hours are Monday, Tuesday & Thursday 7:30-am-3:30pm.

Remote Office Hours are Wednesday & Friday 8:00 am-5:00pm.

*Also visit **www.TCMCRetirement.com** for additional information and program forms.*

Tri-City Medical Center (Tri-City) is committed to its employees and their futures. That's why it has created the Retirement Program which provides employees with a number of opportunities to save for their retirement. Planning for your retirement can be a challenge and Tri-City wants to help you meet that challenge by contributing up to 10.5% of your compensation (depending on the number of plans in which you participate) to your Retirement Program account(s). All employees are strongly encouraged to participate in Tri-City's Retirement Program.

This Retirement Guide is a summary of the Retirement Program, and the services offered by Prudent and Lincoln Financial Group, the Retirement Program's record-keeper. However, this guide is provided as a courtesy only and is not an official plan document. Please see important disclaimer information on the cover of this Retirement Program Guide.

Tri-City Medical Center Retirement Program

Tri-City offers three plans in which employees can save for their retirement. Employees may participate in one, two or all three of the plans. Eligibility restrictions may apply.

Money Accumulation Pension Plan (MAPP)

In MAPP, Tri-City will contribute **6%** of an employee's compensation if the employee contributes 2% (after-tax) of their compensation. Benefited employees are eligible to participate in MAPP after one year of employment.

Deferred Compensation Plan (Deferred Comp)

Deferred Comp offers an employee the opportunity to make (pre-tax) contributions to their plan account and deduct them from their annual tax return. This feature is similar to a 401(k) plan. All employees are immediately eligible to participate in Deferred Comp. Tri-City makes no contributions to Deferred Comp.

National Security & Retirement Program (NSRP)

NSRP is an alternative to Social Security. An employee is eligible to participate in NSRP but must enroll within 90 days of their date of hire. An employee contributes **6.7%** of their compensation to their NSRP account instead of contributing to the federal Social Security program. In addition, Tri-City contributes **4.5%** of a benefited employee's compensation or **0.8%** of a non-benefited employee's compensation. Some limits apply.

More detailed information about these three individual plans can be found on the following pages or go to: www.TCMCRetirement.com.

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MAPP

Money Accumulation Pension Plan

401(a) Plan

Eligibility:

- Benefited employees who have completed one year of employment.
- Non-benefited and per diem employees are not eligible to participate in MAPP.

Contributions:

- Employee contributions are after-tax and made via a payroll deduction, after filling out a Salary Deferral form.

Employee BASIC After-Tax Contribution:

- An employee must contribute **2%** of their eligible compensation to receive Tri-City's contribution equal to **6%** of the employee's eligible compensation.
-

Employee VOLUNTARY After-Tax Contribution:

- An employee has the option to make additional after-tax contributions into Voluntary MAPP. These voluntary contributions are in a sub-account of MAPP and are <u>in addition</u> to the 2% Employee Basic contributions.
- An employee's Voluntary After-Tax Contributions are limited to the lesser of 100% of the employee's eligible compensation or $66,000 (for 2023), minus the Employee Basic After-Tax Contributions and the Employer Contributions.
- Tri-City does not contribute to Voluntary MAPP.

Changing Contribution Amounts:

- The Employee Basic After-Tax Contribution (2%) and the Employer Contribution (6%) rates are fixed and cannot be changed.
- Employee Voluntary After-Tax Contributions can be increased, decreased or suspended only once per six-month period.

Vesting: Vesting refers to the portion of an employee's account value that they own.

- An employee is always immediately 100% vested in the contributions they make and any related investment earnings.
- An employee becomes vested in Tri-City's contributions gradually over five years of service according to the vesting schedule below:

Years of Service *	Vested Percentage
Less than 2	0%
2 but less than 3	25%
3 but less than 4	50%
4 but less than 5	75%
5 or more years	100%

* Beginning in 2015, "Year of Service" means a plan year in which an employee completes at least one (1) Hour of Service.

- See the MAPP Summary Plan Description for vesting schedules and requirements for years of service prior to 2015.

Distributions and Withdrawals:

Because MAPP is a tax-favored retirement plan, distributions from MAPP Basic can be made only when one of the following "trigger events" occurs:

- Age 62 and over, Severance from Employment, Retirement or Death.
- The IRS mandates required minimum distributions (RMDs) from MAPP upon reaching the age 72.
- Please consult a tax professional to determine the tax implications and the best options for you regarding RMDs or before taking any money out of MAPP.
- Lincoln may charge a distribution fee.
- Distribution/Withdrawal forms can be obtained from the Prudent advisor or from www.TCMCRetirement.com.

Please contact your Prudent advisor for more information.

Employee Voluntary MAPP Withdrawals:

- Withdrawals of Employee Voluntary Contributions can be made once per calendar year, with a minimum withdrawal amount of $500, or the entire Voluntary MAPP account may be withdrawn if less than $500.
- No Employee Voluntary Contributions can be made for a period of 6 months after a withdrawal is made. It is an employee's responsibility to re-start the Employee Voluntary Contributions after the 6-month period, if desired.
- Distribution/Withdrawal forms can be obtained from the Prudent advisor or from www.TCMCRetirement.com.

Taxing of Distributions:

- MAPP consists of after-tax money (contributed by the employee) and pre-tax money (contributed by Tri-City). Upon distribution, after-tax money is not taxed while pre-tax money is taxed.
- The IRS imposes a mandatory 20% federal income tax withholding on the taxable portion of any distribution that is not directly transferred to another eligible retirement plan or IRA.
- A 10% penalty will apply to any taxable distribution made to an employee who is less than age 59½.

Leaving Tri-City:

- Employees leaving Tri-City are welcome to keep their retirement savings in the Retirement Program where they will continue to be invested and monitored just as if the employee was still employed by Tri-City.
- Employees also have the option to (a) roll their account balance to a new employer plan (but first check with the new employer), (b) roll it into a Traditional IRA or (c) take a distribution.

Rollovers:

- MAPP accepts rollovers from 401(a) and 403(b) qualified plans. For more information, please contact the Prudent advisor.

Loans:

- Loans are not permitted from MAPP.

Eligibility:

- All employees are immediately eligible to participate in Deferred Comp and they can enroll at any time.

Contributions:

- Contributions are pre-tax and made through a payroll deduction.
- Tri-City does not make a contribution.
- Completion of a Salary Deferral form is required to enroll.
- Maximum annual contribution amounts are set by the IRS and are an aggregate of all 457(b) plans.
- For 2023, employees may contribute the lesser of 100% of their eligible compensation or:

Age 49 and under:	**$22,500**
Age 50 and over:	**$30,000**

- A Special Catch-Up provision may also apply. Please contact your Prudent advisor for more information.

Changing Contribution Amounts:

- Employees may change their contribution amounts at any time by completing a new Salary Deferral form.
- If contributions are suspended, an employee's account balance will remain invested in the Retirement Program and will continue to be tax-deferred.

Vesting:

Vesting refers to the portion of an employee's account value that they own.

- All contributions and related earnings are always 100% vested.

Distributions and Withdrawals:

- Because Deferred Comp is a tax-favored retirement plan, distributions from Deferred Comp can be made only upon occurrence of one of the following "trigger events:"

  Severance from Employment, Retirement, Death or an Unforeseen Emergency.
- The IRS mandates that required minimum distributions (RMDs) be made from Deferred Comp upon reaching age of 72.
- Please consult a tax professional to determine the tax implications and best options regarding RMDs or before taking any money out of Deferred Comp.
- Lincoln may charge a distribution fee.
- Distribution/Withdrawal forms can be obtained from the Prudent advisor or from www.TCMCRetirement.com.

In-Service Withdrawals: Generally, in-service withdrawals are not allowed by Deferred Comp. Exceptions include:

- **Unforeseen Emergency:** IRS guidelines and the Retirement Plan documents describe an Unforeseen Emergency as a severe financial hardship to the employee or beneficiary resulting from: an illness or accident, loss of property due to casualty or other similar extraordinary and unforeseeable circumstance beyond an employee's control. The purchase of a home, automobile, payment of college tuition, or credit card debt are not considered unforeseen emergencies.
- **De Minimis Distributions:** Deferred Comp account balances of less than $5,000 can be distributed if (a) there have not been any contributions made in the prior 24 months and (b) no distributions have been previously made.

Please contact your Prudent advisor for more information.

Taxing of Distributions:

- Deferred Comp distributions are 100% taxable if they are not directly transferred to another eligible retirement plan or to a Traditional IRA.
- Distributions will be taxed as ordinary income and the IRS will impose a mandatory 20% federal income tax withholding on all distributions.
- Deferred Comp distributions are not subject to a 10% early withdrawal penalty tax, regardless of age.

Leaving Tri-City:

- Employees leaving Tri-City are welcome to keep their retirement savings in the Retirement Program where they will continue to be invested and monitored just as if they were still employed by Tri-City.
- Employees also have the option to (a) roll their account balance to a new employer plan (but first check with the new employer), (b) roll it into a Traditional IRA or (c) take a distribution.

Please contact your Prudent advisor for more information.

Rollovers:

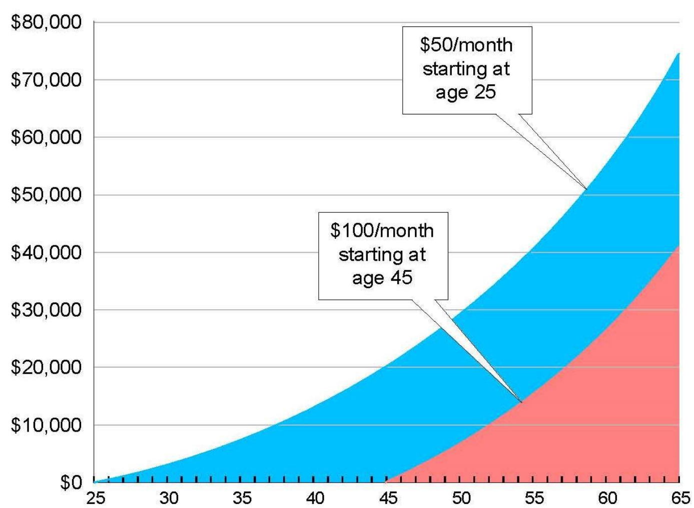
- Deferred Comp accepts rollovers from other governmental 457(b), 401(a), 401(k) and 403(b) plans, and Traditional IRAs. (Rollover amounts from other eligible plans remain subject to the IRS 10% premature distribution penalty unless an IRS exception applies.)

Loans:

- Loans are not permitted from Deferred Comp.

The Benefits of Early Savings

Accumulated nest eggs at age 65 of two hypothetical investors who both contribute $24,000 over time to their retirement accounts.



NSRP

National Security & Retirement Program

457(b) Plan

Overview:

- NSRP is an alternative to the federal Social Security program.
- Employees may participate in either NSRP or Social Security while employed at Tri-City, but not both.
- Employees will continue to contribute to Social Security unless they enroll in NSRP.
- Deciding whether or not to participate in NSRP is a personal decision and neither Tri-City nor Prudent can advise employees about what is best for them or their family.
- Please visit www.ssa.gov for additional information regarding Social Security benefits.

Eligibility:

- Benefited and Non-Benefited employees are eligible to participate in NSRP.
- An enrollment form must be completed **on or before** the 90th day from an employee's date of hire OR during Open Enrollment which typically takes place in November and/or December each year.
- Participation begins on the first calendar day of the month after the 90th day of employment OR, if enrolling during Open Enrollment, on January 1 of the next calendar year.

Annual Open Enrollment:

- An employee may also elect to enroll or dis-enroll in NSRP during the annual Open Enrollment period.
- After an initial enrollment in NSRP, an employee is permitted 2 additional elections to either dis-enroll or re-enroll, but only during the Open Enrollment period. The third election will be irrevocable.

Contributions:

- Contributions are made through pre-tax payroll deductions (instead of contributions being made to the federal Social Security program).

Employee Contributions:

- **Benefited employees** contribute **6.7%** of their eligible compensation up to an amount equal to 66.96% of the Social Security Taxable Wage Base. ($107,276 for 2023)
- **Non-Benefited employees** contribute **6.7%** of their eligible compensation up to an amount equal to the Social Security Taxable Wage Base. ($160,200 for 2023)

Employer Contributions:

- **Benefited employees**: Tri-City will make a contribution equal to **4.5%** of an employee's eligible compensation up to an amount equal to 66.96% of the Social Security Taxable Wage Base. ($107,276 for 2023)
- **Non-Benefited employees**: Tri-City will make a contribution equal to **0.8%** of an employee's eligible compensation up to an amount equal to the Social Security Taxable Wage Base. ($160,200 for 2023)

Vesting:
Vesting refers to the portion of an employee's account value that they own.

- All Employee Contributions, Employer Contributions and all related earnings in NSRP are immediately 100% vested.

Distributions and Withdrawals:

- Because NSRP is a tax-favored retirement plan, distributions from NSRP can be made only upon occurrence of one of the following “trigger events:”

  Severance from Employment, Retirement, or Death
- The IRS mandates that required minimum distributions (RMDs) be made from NSRP upon reaching the age of 72.
- Employees should consult a tax professional to determine the tax implications and the best options regarding RMDs or before taking any money out of NSRP.
- Lincoln may charge a distribution fee.
- Distribution/Withdrawal forms can be obtained from your Prudent advisor or from www.TCMCRetirement.com.

Please contact your Prudent advisor for more information.

Taxing of Distributions:

- NSRP distributions are 100% taxable if not directly transferred to another eligible retirement plan or Traditional IRA.
- Distributions will be taxed as ordinary income and the IRS will impose a mandatory 20% federal income tax withholding on all distributions.
- Distributions from NSRP are not subject to a 10% early withdrawal penalty tax, regardless of age.

In-Service Withdrawals:

- In-Service withdrawals are not permitted.

Leaving Tri-City:

- Employees leaving Tri-City are welcome to keep their retirement savings in the Retirement Program, where they will continue to be invested and monitored just as if they were still employed by Tri-City.
- Employees also have the option to (a) roll their account balance to a new employer plan (but first check with the new employer), (b) roll it into a Traditional IRA or (c) take a distribution.

Please contact your Prudent advisor for more information.

Rollovers:

- NSRP does not accept incoming rollovers.

Loans:

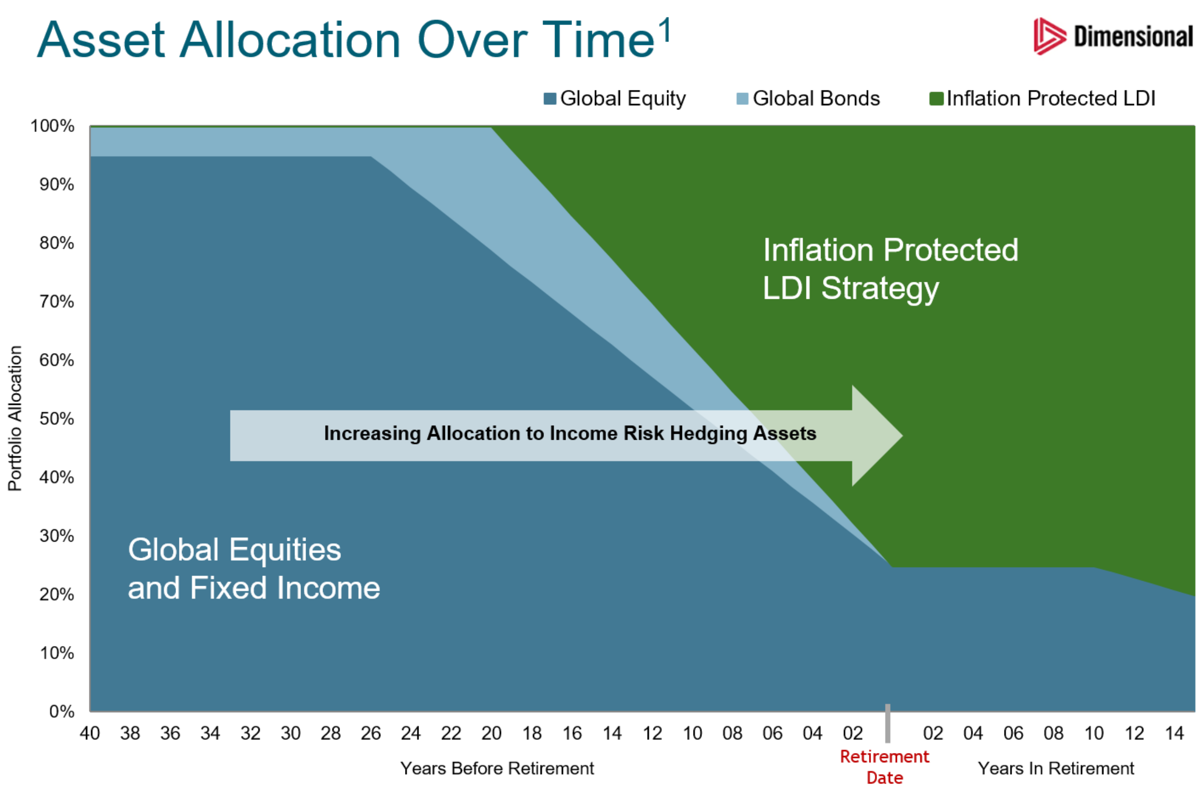
- Loans are not permitted from NSRP.

The Tri-City Retirement Program Offers Three Ways to Invest:

- Employees have the right to direct how the contributions in their accounts will be invested.
- If an employee fails to indicate how contributions are to be invested in their account(s), they will be invested in the Dimensional Target Date Retirement Income Fund (TDiF) that corresponds most closely to the year in which they turn 65 and are projected to retire.
- Employees may change their investment options at any time through Lincoln's website or by contacting Lincoln at 800-234-3500. Please see page 12 of this Retirement Program Guide for more information.

Investment Option #1: Dimensional Target Date Retirement Income Funds (TDiF)

What is a Target Date Retirement Income Fund (TDiF)? A TDiF is a single mutual fund that is designed to offer a convenient, long-term solution for plan participants who expect to retire in or around a particular year. Each TDiF is monitored and rebalanced periodically and is designed to correspond to a specified retirement date. In a TDiF, contributions made in your early working years are invested primarily in income growth assets (U.S. and international stocks and bonds) which are expected to increase in value over time. Later in the participant's career, the income growth assets are converted to U.S. government-backed Treasury Inflation-Protected Securities (TIPS). As a participant approaches retirement, a TDiF investment focus shifts from global stocks and nominal bonds to TIPS, in order to manage the transition from wealth accumulation to a stream of income in retirement. In retirement, a TDiF remains focused on managing inflation risk.



[1] Glide path based on expectation of the Dimensional Target Date Retirement Income Funds' asset allocation changes over time. The actual asset allocations utilized by each fund may deviate from the allocations illustrated by this glide path.

My Retirement Income Calculator

How much income should you expect your retirement savings to generate once you retire?

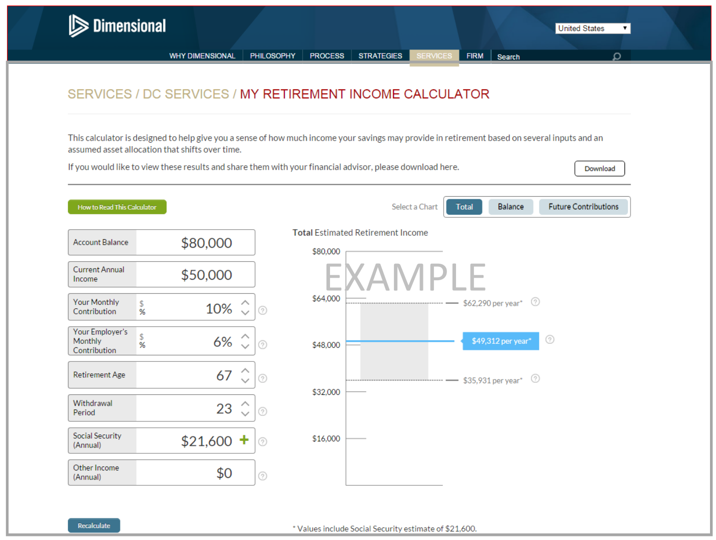
When thinking about retirement, understanding how much income you can expect makes planning easier, and having a clear picture of where you are today can help you make informed decisions that can influence your future.

My Retirement Income Calculator is designed to help give you a sense of how much potential income your savings may provide in retirement.[1] Generated from savings withdrawals, income estimates are based on several inputs that you provide, along with assumptions regarding a shifting asset allocation and expected investment returns. You can adjust these inputs, including your monthly contributions, retirement age, and expected Social Security benefit, to see how various retirement scenarios may affect your estimated income.

Explore how contributing more to your retirement plan and making other planning decisions today may impact your retirement readiness.

Go to: www.TCMCRetirement.com/Retirementcalculator

1. The estimated retirement income projections of the calculator are hypothetical in nature and are not a guarantee of future results. Since past performance is not an accurate predictor of the future and reliance on historical and current data involves inherent limitations, it is important to understand that the estimates are only a tool to be used in evaluating your retirement portfolio. Estimates may change with each use, and results may vary. See key assumptions and other important disclosure on the calculator web page.



Birth Year	Retirement Date at Age 65	Target Date Income Fund	Ticker	Expense Ratio
1942 & before	2007 & before	DFA Retirement Income Fund (Retired in 2000 or before)	TDIFX	.19%
1943-1947	2008-2012	DFA **2010**Target Date Retirement Income Fund	DRIBX	.19%
1948-1952	2013-2017	DFA **2015** Target Date Retirement Income Fund	DRIQX	.18%
1953-1957	2018-2022	DFA **2020** Target Date Retirement Income Fund	DRIRX	.19%
1958-1962	2023-2027	DFA **2025** Target Date Retirement Income Fund	DRIUX	.19%
1963-1967	2028-2032	DFA **2030** Target Date Retirement Income Fund	DRIWX	.21%
1968-1972	2033-2037	DFA **2035** Target Date Retirement Income Fund	DRIGX	.22%
1973-1977	2038-2042	DFA **2040** Target Date Retirement Income Fund	DRIHX	.23%
1978-1982	2043-2047	DFA **2045** Target Date Retirement Income Fund	DRIIX	.23%
1983-1987	2048-2052	DFA **2050** Target Date Retirement Income Fund	DRIJX	.23%
1988-1992	2053-2057	DFA **2055** Target Date Retirement Income Fund	DRIKX	.23%
1993-1997	2058-2062	DFA **2060** Target Date Retirement Income Fund	DRILX	.23%
1998 & after	2063 & after	DFA **2065** Target Date Retirement Income Fund	DTDRX	.23%

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Investment Option #2

PIA Dimensions Model Portfolios℠ Asset Allocation Strategies

The series of PIA Dimensions Portfolios℠, created by Prudent Investor Advisors, are risk-based asset allocation strategies, meaning they contain a varying percentages of stock and bond mutual funds, to achieve an asset allocation that is appropriate for an investor's time horizon and risk tolerance. All the asset allocation strategies are based on the Nobel prize-winning Modern Portfolio Theory as well as the Fama/French Five-Factor Financial Economic Model.

This approach is:

- Grounded in academic research that has withstood rigorous open review for many years;
- Does not rely on analysts' forecasts or opinions about financial markets; and
- Incorporates the key factors that drive the long-run performance of those markets.

Plan participants that selects a PIA Dimensions Portfolio℠ are able to replace forecasting and guesswork with a disciplined, professional investment approach that incorporates the benefits of investment theory developed over the past four decades.

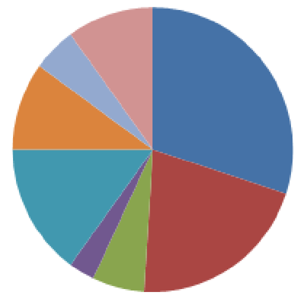
Each PIA Dimensions Portfolio℠ represents a thoughtful and diversified investment strategy* for plan participants and:

- Contains more than 12,000 securities from approximately forty-five countries;
- Is broadly and deeply diversified to minimizes the potential of the negative short-term impact that any one company, asset class, or country may have on a participant's portfolio;
- Reduces overall portfolio risk and allows for full exposure to the returns earned by financial markets the world over.

***Diversification does not eliminate the potential for investment loss.**

PIA DIMENSIONS PORTFOLIOS		EXPENSE
PIA Dimensions 100/0 Portfolio℠	**(AGGRESSIVE)**	**0.21%**
PIA Dimensions 90/10 Portfolio℠	**(AGGRESSIVE)**	**0.20%**
PIA Dimensions 80/20 Portfolio℠	**(AGGRESSIVE)**	**0.19%**
PIA Dimensions 70/30 Portfolio℠	**(AGGRESSIVE)**	**0.18%**
PIA Dimensions 60/40 Portfolio℠	**(MODERATE)**	**0.17%**
PIA Dimensions 50/50 Portfolio℠	**(MODERATE)**	**0.16%**
PIA Dimensions 40/60 Portfolio℠	**(MODERATE)**	**0.15%**
PIA Dimensions 30/70 Portfolio℠	**(CONSERVATIVE)**	**0.14%**
PIA Dimensions 20/80 Portfolio℠	**(CONSERVATIVE)**	**0.14%**
PIA Dimensions 0/100 Portfolio℠	**(DEFENSIVE)**	**0.12%**

* as of 11/1/2022



Annual Model Cost as of 11.01.2022 0.17%

PIA Dimensions 60/40 Portfolio ℠		
Fund Name	Symbol	Allocation
Dimensional Core Equity 2	DFQTX	30%
Vanguard Developed Markets Index Fund Series	VTMNX	12%
Dimensional International Vector Equity	DFVQX	9%
Dimensional Emerging Markets Core	DFCEX	6%
Dimensional Global Real Estate Securities Portfolio	DFGEX	3%
Vanguard Short-Term Bond Index Fund	VBITX	10%
Dimensional Two-Year Global Fixed Portfolio	DFGFX	5%
Dimensional Five-Year Global Fixed Portfolio	DFGBX	5%
Vanguard Total Bond Market Index	VBTIX	5%
Dimensional Intermediate Govt. Fixed Income Portfolio	DFIGX	5%
Dimensional Inflation Protected Securities	DIPSX	10%

This model portfolio is not a Designated Investment Alternative (DIA) of a plan. It is merely a means of allocating account assets among specific DIAs of a plan. Participants are free to select their own asset allocation from among a plan's DIAs.

Investment Option #3: A Custom Portfolio That You Create.

- If an employee does not want to invest in a TDiF or a Model Portfolio, they have the option to create their own portfolio (or asset allocation) from any combination of the Retirement Program's 21 mutual funds.
- These funds together represent a broad range of risk and return characteristics within various asset classes.
- For more information about the funds, please go to www.TCMCRetirement.com.

Mutual Fund Name	Ticker	Expense Ratio*
Vanguard Federal Money Market Fund (I)	VMFXX	0.10%
Vanguard S&P 500 Index Fund (Admiral Shares)	VFIAX	0.04%
Dimensional Large Cap Value Portfolio (I)	DFLVX	0.22%
Dimensional Core Equity 2 Portfolio (I)	DFQTX	0.19%
Dimensional US Targeted Value Portfolio (I)	DFFVX	0.29%
Dimensional US Small Cap Value Portfolio	DFSVX	0.30%
Vanguard Small Cap Growth Index Fund (Admiral Shares)	VSGAX	0.07%
Vanguard Developed Markets Index Fund (I) Shares	VTMNX	0.07%
Dimensional International Vector Equity Portfolio (I)	DFVQX	0.35%
Dimensional International Small Company Portfolio (I)	DFISX	0.39%
Dimensional Emerging Markets Core (I)	DFCEX	0.39%
Dimensional Global Real Estate Securities Portfolio	DFGEX	0.24%
Vanguard Short-Term Bond Index Fund (I)	VBITX	0.05%
Dimensional Intermediate Govt. Fixed Income Portfolio (I)	DFIGX	0.12%
Dimensional Inflation Protected Securities	DIPSX	0.11%
Dimensional Two-Year Global Fixed Portfolio	DFGFX	0.17%
Dimensional Five-Year Global Fixed Portfolio	DFGBX	0.24%
Vanguard Total Bond Market Index	VBTIX	0.035%
DFA US Sustainability Core 1 Portfolio	DFSIX	0.18%
DFA International Sustainability Core 1 Portfolio	DFSPX	0.24%
DFA Emerging Markets Social Core Portfolio	DFESX	0.42%

*as of 11/01/2022

Retirement Program Record-Keeper – Lincoln Financial Group

Lincoln Financial Group, the record-keeper for the Retirement Program, provides employees with easy online access to their accounts.

For an employee to access their own account information online, they will first need to establish a Username and Password.

- To start, go to www.Lincolnfinancial.com and select **Register.**
- Under the **Policy/Account Holder** section, select **Retirement Account**.
- Enter your date of birth, Social Security number and complete the word challenge on the **Account Lookup Screen.**
- Next, key in the personal information required to create your security settings.
- At the **Login and Confirm** screen, select and enter your Username and Password.
- After creating your security questions and images, you will automatically be directed to your account home page.

Once employees have access to their account(s) they will be able to:

- See their daily account totals and vested account balances;
- Change investment options; and
- View and print quarterly statements.

If you have questions regarding access to your retirement account information, please call Lincoln's Customer Contact Center for assistance at **800-234-3500**, Monday through Friday, 8:00 am to 8:00 pm ET. Lincoln's **Internet Support Team** can be reached at 800-648-6424.

Administration

- Employees may obtain a prospectus for any investment options offered in the Retirement Program by contacting the Program's record-keeper, Lincoln Financial Group, at **800-234-3500**.
- **Dimensional and Vanguard**, the mutual fund providers for the Retirement Program, assess annual expense ratios on the mutual funds held in the TDiFs and PIA Dimensions Model Portfolios as well as on the individual mutual funds. The annual expense ratios of these investment options are listed on pages 9, 10 and 11 of this Retirement Program Guide. Certain mutual funds may place restrictions on short-term trading and market timing by imposing redemption fees or trading restrictions. Employees should read the fund prospectus for details about this. Mutual fund companies encourage investing for the long term.
- **Lincoln Financial Group** assesses an annual Administration Fee of $110.00 per year for administrative services. This fee is pro-rated and deducted quarterly from an employee's account (i.e., $27.50 per quarter). This fee is the same whether an employee has 1, 2 or 3 accounts.
- **Prudent Investor Advisors**, the investment advisor to the Retirement Program, assesses an annual Program and Administration Fee of 5 basis points (100 basis points equals 1%) for discretionary fiduciary investment advisory services. An additional Participant Fee is assessed for Prudent's enrollment, education and information services. This fee is $650 per day (approximately 3 basis points annually) and is shared on a pro-rata basis by all employees enrolled in the Retirement Program.

Comparison of Tri-City Medical Center Retirement Program

	Money Accumulation Pension Plan (MAPP)	**Deferred Compensation Plan (Deferred Comp)**	**National Security and Retirement Program (NSRP)**
Plan Type	401(a)	457(b)	457(b)
Eligible Employees	·Benefited	·Benefited · Non-benefited · Per diem	·Benefited · Non-benefited · Per diem
Eligibility	Upon completion of 1 year of service	Immediate Eligibility	Upon completion of 90 days of service
Enrollment Period	Any time after 1 year of service	Any time after date of hire	**Before** 90th day of service, or during annual Open Enrollment
2023 Employee Contribution Limits	·Employee Basic: 2% ·Employee Voluntary After-Tax Contribution maximum: Lesser of 100% of compensation or $66,000* *Reduced by Employee Basic and Employer Contributions	·Maximum: lesser of 100% of compensation or $22,500* *Reduced by NSRP contributions · Age 50+: additional $7,500 catch-up permitted · Special Catch-up 3 years prior to retirement	·Benefited Employees: 6.7% of compensation up to 66.96% of SS Taxable Wage Base ($107,276) ·Non-Benefited Employees: 6.7% of compensation up to SS Taxable Wage Base of $160,200.
2023 Employer Contributions	Yes Equal to 6% of compensation	No	Yes ·Benefited Employees: equal to 4.5% of compensation up to 66.96% of SS Taxable Wage Base ($107,276) ·Non-Benefited Employees: equal to 0.8% of compensation up to SS Taxable Wage Base of $160,200.
Vesting	100% vesting of Employee Contributions and earnings. Employer Contributions and earnings: **Years of Service — % Vested** Less than 2 — 0% 2 but less than 3 — 25% 3 but less than 4 — 50% 4 but less than 5 — 75% 5 or more — 100%	100% vesting of Employee contributions and earnings	100% vesting of both Employee and Employer contributions and earnings
Rollovers into the Plan	Yes, from 401(a) and 403(b) plans	Yes, from 401(a), 401(k), 403(b), governmental 457(b) plans and traditional IRAs. No after-tax contributions permitted.	No
Loans	No	No	No
In-Service Withdrawals	Yes, if 62+ years of age OR Voluntary After-tax contributions only.	Generally no. Exceptions are: ·Unforeseen emergency . De minimis distributions for inactive accounts	No
Distributions	Available upon: · 62 years old or more · Severance from employment · Retirement · Death * RMDs at age 72	Available upon: ·Severance from employment · Retirement · Death · Unforeseen emergency * RMDs at age 72	Available upon: ·Severance from employment · Retirement · Death * RMDs at age 72

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