

Important information regarding e-documents

You will receive notification of the availability of documents at the email address that you provide on the previous page. Documents received electronically may be printed either in HTML or PDF format or may be downloaded to your computer. In order to view a PDF document, you will need to have Adobe Acrobat Reader on your computer. You may change your email address or unsubscribe from e-documents at any time. These transactions can be initiated when you sign in to your account at ah.trsrretire.com. Select the account you want to change. Click on the Home tab and select "e-documents" from the drop-down menu to change your e-documents preferences.

You can also see your onsite Retirement Planning Consultant or call **877.346.7284** and select Option 2 for assistance. Paper copies of electronic documents can be requested from Transamerica at no additional cost.

¹ The Auto-Increase service will be turned on as soon as administratively possible. **You may cap your Auto-Increases, make changes, or cancel the service at any time by signing in to your account at ah.trsrretire.com or by calling 877.346.7284 and selecting Option 2.** You can also see your onsite Retirement Planning Consultant for assistance. Your contribution can only be increased up to the maximum percentage permitted by law or by your plan. You should evaluate your ability to continue the service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

² PortfolioXpress[®] is a registered service mark of Transamerica Retirement Solutions (Transamerica). This service will establish an asset allocation (a mix of stock, bond, and stable value core funds available in the Retirement Program) and then periodically rebalance (adjust your investment mix) as you move to and through retirement.

It presents a series of asset allocation models based on a designated retirement year. The participant is solely responsible for selecting the retirement year. In implementing the service, the participant agrees to each of the asset allocation mixes, and each of the automated rebalancing transactions that will take place over time within the account. For participants who do not designate a retirement year, Ascension Health will set their target retirement year as the year in which they attain age 65. Participants can change their target retirement year, or turn PortfolioXpress[®] off, at any time. Although the PortfolioXpress[®] service is offered at no additional cost, the participant will continue to bear the fees of the underlying funds in which the account is invested.

Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The fund's asset allocation becomes more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds will increase. The higher the portfolio's allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at or after the target date.

Important: The projections or other information generated by the OnTrack[®] tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results derived from the OnTrack[®] tool may vary with each use and over time. Please visit ah.trsrretire.com for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

The role of the onsite Retirement Planning Consultant is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your onsite Retirement Planning Consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. Transamerica Retirement Solutions is affiliated with TISC, but is not affiliated with Ascension Health.

TISC distributes securities products. Any registered fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as TISC. Certain investment options made available under the plan may be offered through various Transamerica company affiliates of Transamerica Retirement Solutions and TISC.



EASY
TO ENROLL.

ASCENSION HEALTH RETIREMENT SAVINGS PROGRAM

You can't change today's conditions. But you can improve *Your Retirement Outlook[®]*. **Here's how.**

Please print the following information and return completed form to your Transamerica onsite Retirement Planning Consultant.

Printed Name _____

Date of Birth _____ Zip Code _____

Email Address _____

Social Security # _____/_____/_____ Phone _____

YES! I want to enroll in the Ascension Health 403(b) plan or 401(k) plan and contribute the following percentage or dollar amount of my eligible pay, each pay period, on a pretax basis:

15% 10% 8% 6% 4% 2% Other _____%

OR Dollar amount \$_____.00.

YES! I want to have my contributions increased automatically once a year through the Auto-Increase service.

Increase my pretax contributions annually by 2% 1% Other _____% **OR**

by \$_____.00 each year. Increases should take place after the first or

fifteenth of this month: _____ (enter calendar month).

Option: I want to cap my Auto-Increase contributions at _____%

OR \$_____.00.

YES! I want to go green. Set up *e-documents* (electronic statements, confirmations, and investment materials) for my account. I acknowledge receiving the information outlined on the following page about signing up for *e-documents*.

I consent to receive the following documents by electronic delivery through Transamerica at **edocuments@transamerica.com**, to the extent available: account statements, transaction confirmations, regulatory documents such as prospectuses, supplements, proxies, annual and semiannual financial reports, privacy notices, and certain account-related notices and regulatory information from my employer or plan administrator in lieu of receiving such notices in an envelope with my paper account statement.

Signature _____ Date _____

I have an old retirement account; please help me to roll it over to this plan.

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs.

INTERNAL USE ONLY:

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Important information about the Auto-Increase service, *PortfolioXpress*®, and other program options is included on the following page.

Brighten Your Outlook® today!

Signing up for the Ascension Health Retirement Savings Program is easy. To enroll in the 403(b) plan (offered in not-for-profit health ministries) or the 401(k) plan (offered in for-profit locations), read the steps below and complete the form on the previous page.

- 1. Provide basic information about yourself**—name, date of birth, zip code, email address, Social Security number, and phone number.
- 2. Decide how much you want to contribute.** You can choose a percentage of your eligible pay or a dollar amount to be taken each pay period on a pretax basis.*
- 3. Consider starting small and gradually increasing your contributions over time.** With Transamerica's Auto-Increase service,¹ you authorize automatic contribution increases once a year—and you set the amount and the timing.
- 4. Name your beneficiary online at ah.trsrretire.com.**

Go green with *e-documents*.

An email with a link to sign in to your account will be sent to you when your electronic materials are ready.

**Please note, if no election exists for your contributions (and any applicable matching contributions), they will be invested in the Program's default investment option, the *PortfolioXpress*® service.² You can turn *PortfolioXpress*® off and choose your own asset allocation at any time.*

Your vested account balance is payable to your primary beneficiary in the event of your death, subject to any applicable plan requirements, including spousal consent.

To actively select your own fund allocation and to obtain Beneficiary Designation forms, visit ah.trsrretire.com, call 877.346.7284 and select Option 2, or see your onsite Retirement Planning Consultant. Beneficiary Designation forms are also available through your local Human Resources office.