



Experts. Investing For You

Do you want your investments to align with your retirement goals? You bet! Do you want to do the research, make the choices, and conduct the ongoing monitoring necessary to make sure you are on target to meet your retirement objectives? If you are like most people, probably not.

If this sounds familiar, ProManage has the solution. ProManage is an independent professional investment adviser that can automatically direct the investment of your *MyRetirement* 401(k)/403(b) money on your behalf (i.e., select the investment funds in the plan(s) to which your accounts will be allocated) if you do not choose to work with your Fidelity representative or to do your own investing.

Let Investment Experts Help You

The vast majority of investors is either uncomfortable making their own investment decisions or does not have the time or desire to understand their options thoroughly. You can let ProManage handle these decisions at a fraction of what it would generally cost to pay an outside financial adviser.

ProManage can allocate your plan assets for you among the investment options offered in the *MyRetirement* 401(k)/403(b) plans*. ProManage monitors co-worker portfolios and will automatically make appropriate changes to your allocation as your situation changes over the coming years. ProManage does not have direct access to your account or assets; it simply directs the investment of your account.

Let ProManage put its investment and benefits experience to work for you.

ProManage, LLC is a subsidiary of Smart USA, Co., and is not affiliated with Fidelity or Mercy Health. Mercy has engaged ProManage, LLC, a registered investment adviser, to provide the ProManage PROgram® to the *MyRetirement* 401(k)/403(b) and other plans. If you would like a copy of ProManage's disclosure brochure (ADV 2A), it is available at www.myretirementprogram.com under Plan Information and Documents or contact your HR representative. Registration as an investment adviser with the United States Securities and Exchange Commission does not imply a certain level of skill or training.

Funds available through the program may be added or replaced by the Plan Administrator in the future. However, you will be notified in advance if this occurs. For more information regarding the mutual fund offerings including charges and expenses, please consult the prospectuses for each fund, which are available through www.MyRetirementProgram.com. If you choose to opt out of the ProManage PROgram®, read the prospectuses carefully before making your own investment decisions. All investing involves risk; markets go up and down. Past performance is not an indicator of future returns.

* Includes other plans that you may be eligible to participate in. For more information, contact MyRetirementProgram@Mercy.net.

How They Do It For You

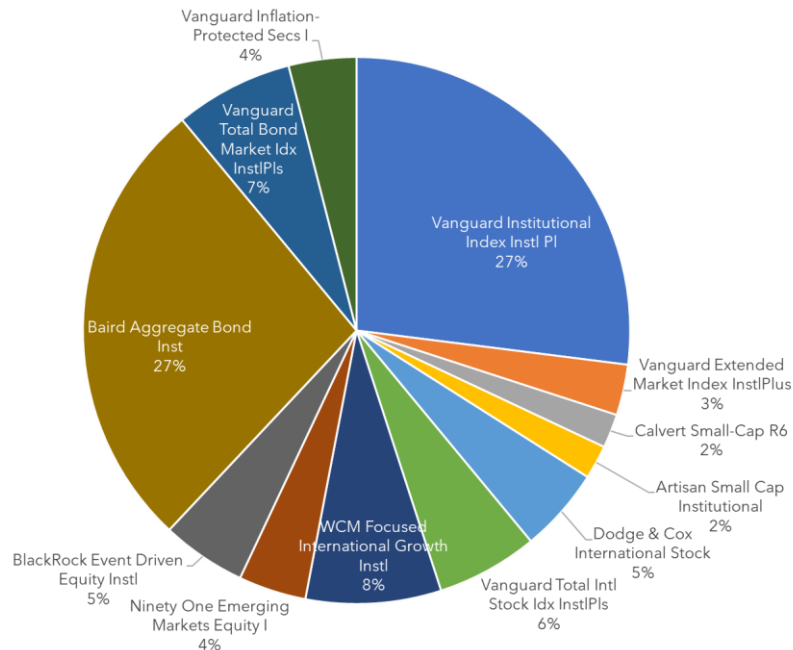
First, they determine appropriate financial risk profiles and investment mixes . . .

The ProManage PROgram® uses sophisticated investment processes to determine risk profiles and investment mixes. Financial risk profiles and investment mixes are based on (1) age, (2) projected Social Security benefits (assuming sufficient input data is available), (3) *MyRetirement* 401(k)/403(b) and other Mercy plan account balances including, if applicable, the Frozen Personal Pension Account balance.

ProManage does not require you to complete a questionnaire—only information provided by Mercy and Fidelity is used.

ProManage doesn't automatically take into account your outside assets beyond those listed above, because you may not use them for your retirement. If you have substantial retirement investments outside the Mercy plans, you might want to use ProManage Vision (see page 5), make your own investment selections, or talk to your Fidelity representative for assistance.

When you join the *MyRetirement* 401(k)/403(b) plans as a new participant, your account will be invested in a portfolio similar to the following sample until the next date that ProManage allocations are updated with participant data.



This example illustrates how assets are allocated into a variety of stock funds and fixed income-styled funds. Stock funds are further divided into U.S. and foreign stocks and then into large company/mid company/small company. These additional breakdowns provide greater diversification, which can reduce your overall risk while allowing you to pursue growth.

Then, they determine Plan asset allocations . . .

ProManage diversifies investments into the various funds offered in the *MyRetirement* 401(k)/403(b) plans. Your investments are diversified among funds offered in the plans: domestic and foreign stock funds, large, mid and small companies, value and growth styles, and fixed income-styled investments.

AND, they monitor your situation . . .

ProManage analyzes financial risk profiles each year to reflect any changes in circumstances, such as salary raises, changes in accrued benefits or shortening time horizons. Financial risk profiles are based primarily on participants' investment time horizon, not on emotional reactions to market conditions. ProManage will rebalance investment mixes, instructing Fidelity to adjust investments so they maintain the selected allocations. The specific timing of the annual process may vary based on joint consultation between ProManage and Mercy to take into account other plan administration activities. ProManage also monitors financial markets and activity throughout the year. Although investments are rarely adjusted outside the annual review process, if conditions warrant, ProManage will request that Fidelity rebalance participant accounts to reflect the latest annual portfolio allocations.

ProManage Does It For You!

- Evaluates investment profiles
- Determines allocations among appropriate funds
- Monitors and modifies investment mixes as necessary

The Result:

Investment plans based on each participant's data.

I Have Questions

How do I participate?

Participating in the ProManage PROgram® couldn't be easier. In fact, if you do not opt out of the PROgram, the investment of your *MyRetirement* 401(k)/403(b) contributions will be directed by the ProManage PROgram® automatically.

How do I opt out?

No single financial concept or method is right for everyone. If you prefer to make your own investment decisions, you can opt out of the PROgram by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

I am eligible to participate in the 457(b) plan as well. Will the ProManage investment allocation be utilized for that plan?

Yes. For co-workers who participate in multiple, voluntary Mercy plans, the automatic investment option is ProManage. If you opt out of the PROgram, you opt out for all of your voluntary plans including the *MyRetirement* 401(k)/403(b) and 457(b) plans.

How much does the ProManage PROgram® cost?

ProManage provides its services for a fee that is based on the total assets it directs for all Mercy participants. You pay a monthly fee from your *MyRetirement* 401(k)/403(b) account* if you are using the PROgram as of the end of business on the last day of the month. As of July 1, 2024, the annual fee rate is 9.05 basis points (or 0.0905%). To calculate the monthly fee, multiply your *MyRetirement* 401(k)/403(b) account balance* by 0.000075 (or 0.000905 divided by 12). For example, an account balance of \$10,000 would be assessed a fee of \$0.75 per month. The annual fee rate can be adjusted each calendar quarter and will not exceed 32 basis points. The rate is based on total Mercy assets in the PROgram at the end of the second month of the prior quarter. The monthly ProManage fee is in addition to any other plan or fund fees including the Fidelity quarterly recordkeeping/administrative fee.

The following outlines a sample of monthly fees at various levels of co-worker account balances at the current 9.05 basis point annual rate:

If your account balance is (net of loans)...	Then your monthly ProManage fee would be...
\$1,000	\$0.08
\$10,000	\$0.75
\$25,000	\$1.89
\$50,000	\$3.77

Can I see how ProManage will allocate my accounts before I pay a fee?

Yes! For those participants who do not opt out as discussed on page 3, the ProManage investment allocations will be updated to their account effective with the first contributions that are made to the *MyRetirement* 401(k)/403(b) plans*. You will have the opportunity to review how ProManage has directed the investment of your account until the end of the month in which your first contributions are made to the plan. If you opt out by the end of that same month, you will not be charged a ProManage fee.

What if I want to opt out in the future?

If you initially participate in the PROgram but subsequently decide that you would prefer to make your own investment decisions, you can opt out of the PROgram on any day. Follow the instructions on page 3 to opt out.

What if I want to opt back in?

Should you change your mind, you can make your opt-in election by calling the Fidelity Retirement Benefits Line (1-800-343-0860). You can opt back in on

* Includes other voluntary Mercy plans that you may be eligible to participate in.

any day. When your election takes effect, your account will be invested in a portfolio similar to the sample on Page 2 until the next date that ProManage allocations are updated with participant data.

Does ProManage replace Fidelity?

Not at all. ProManage is an independent professional investment adviser and is a subsidiary of Smart USA, Co. Fidelity is the service provider for the *MyRetirement* 401(k)/403(b) plans and other voluntary Mercy plans, and Fidelity representatives are available for free consultation and investment education, including help determining asset allocation.

I have savings in a previous employer's plan. Can I roll it into the MyRetirement 401(k)/403(b) plans? How will ProManage invest that money?

Yes, you can generally roll outside amounts from a previous employer's plan into the *MyRetirement* 401(k)/403(b) plans. To verify that your outside savings are eligible to be rolled, speak with your Fidelity representative, who can also help you with the process. If you are in the ProManage PROgram® when the rollover is received for the *MyRetirement* 401(k)/403(b) plans, it will be invested in accordance with your current allocation.

I am still unsure. Can I talk with someone?

Yes. You may contact your Fidelity representative for questions about the ProManage PROgram®.

Can ProManage help me with plan-related decisions other than my investments?

Yes! The *MyRetirement* 401(k)/403(b) plans, and some other voluntary Mercy plans, feature a service called ProManage Vision. Vision is for co-workers who want to be "hands on" with professional assistance. It is an online guidance tool that permits you to influence some inputs used by the ProManage PROgram™. Vision permits you to influence the investment allocation generated by the PROgram. For example, you can let ProManage know if you have outside retirement assets or indicate other retirement preferences. In addition, you can explore how much to save, when to retire, and how much retirement income you may need. There is even advanced "what if" modeling to fine-tune your retirement strategy.

You can access Vision by logging on to the Fidelity website at www.MyRetirementProgram.com. You can also access it at <https://mercy.promanageplan.com/user/login>, and obtain more information about Vision. If you have questions about this website, send an email to MyRetirementProgram@Mercy.net.

The ProManage PROgram® is:

Easy

This automatic system saves time and simplifies the investing process because they do it!

Sophisticated

The ProManage PROgram® offers you investment expertise and professional diversification approaches.

Reasonably priced

Professional asset allocation for a fraction of the cost of what is generally available in the marketplace.

ProManage could be right for you if:

- You do not feel comfortable making your own investment decisions
- You are too busy to make your own investment decisions and you want to have a diversified portfolio based on market best practices
- You do not know how to invest and do not want to learn
- You want to include your retirement investments outside the Mercy plans in your retirement planning using a self-directed planning tool, Vision

You may want to make your own elections or seek outside professional advice if, for example:

- You want to make your own investment decisions or work with your Fidelity representative
- You have substantial retirement investments outside the Mercy plans and prefer more assistance including them in your planning
- You do not plan to use your benefit for retirement
- You anticipate making a large withdrawal from the *MyRetirement* 401(k)/403(b) plans within the next ten years



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