Mercy

Your Mercy Health MyRetirement Program

No matter where you are in your journey, we can help you map out the retirement you envision.

Welcome to Fidelity Investments®: A guide to the transition ahead.

Mercy is committed to offering you resources to help you map out your retirement goals—and along with Fidelity, we're here to help you at every step in your journey.

Fidelity INVESTMENTS®

Get ready for the changes ahead.

Welcome to the Mercy MyRetirement Program with Fidelity Investments®.

Your retirement savings plan is an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. With more than 65 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

Use this guide as a resource to help you take an active role in your transition from the **Perry County Health System (PCHS)** and the *Perry County Memorial Hospital 401(k) Profit Sharing Plan (PCHS Plan)* to **Mercy Health** and the *Mercy Health MyRetirement Program.*

- Review the key transition dates and activities.
- Discover what your Mercy Health MyRetirement Program offers including new services and features.
- Explore the Mercy MyRetirement Program investment lineup.

Table of Contents

Transition Calendar

Please review this transition calendar and note key dates and action steps you may need to take.

For additional MyRetirement Program information, go to NetBenefits® at www.MyRetirementProgram.com. For service-related questions, please call the Fidelity Retirement Benefits Line at 800-343-0860.

KEY DATES	PLAN ACTIVITY
9/15/23	Fidelity representatives will be available, virtually, to answer your questions.
9/19/23-9/20/23 **10/10/23-10/13/23**	Fidelity representatives will be on-site to help answer your questions and review the upcoming changes.
Midnight 9/30/23	Active employment with PCHS will cease.
10/1/23	First day PCHS co-workers are officially Mercy Health co-workers.
10/3/23	First day PCHS co-workers can establish Mercy MyRetirement accounts at Fidelity.
10/6/23	Final Perry County paycheck and final PCHS Plan contribution. If you have an outstanding loan in the PCHS Plan, you should have already received a loan communication.
Beginning 10/9/23	**OPPORTUNITY TO CONSOLIDATE RETIREMENT ACCOUNTS** PCHS co-workers will be able to begin the process to rollover to the Mercy MyRetirement Program. Please review your consolidation resources available at www.MyRetirementProgram.com >Tools and Resources > Forms and Documents for details on the steps you can take to consolidate your PCHS Plan into your Mercy MyRetirement Program account.
10/13/23	First Mercy Health semi-monthly paycheck.
10/20/23	First Mercy Health bi-weekly paycheck.
11/1/23	**Automatic enrollment** You may enroll in the Mercy MyRetirement Program at any point after 10/3/23. If you do not actively enroll in the Mercy MyRetirement Program within your first 30 days of employment, you will be automatically enrolled in the MyRetirement Program at a contribution rate of 6%.
12/15/23	Please take action to consolidate your account before this date. **If you do not take action:** • PCHS Plan balances below $1,000 will be distributed to you in the form of a check. • PCHS Plan balances of $1,000 or more will be automatically converted to an Individual Retirement Account (IRA) with Vanguard.

Attend a Workshop

Get answers to your questions. Learn more about the Mercy MyRetirement Program and the important changes ahead.

Fidelity will be on-site on the following days. Attend a workshop, help desk, or schedule a consultation.

***Get to know your Mercy MyRetirement Program* Workshop**					
WHEN:	9/15/23	9/19/23	9/20/23	9/26/23	9/28/23
TIME (CT):	7:30 a.m. Noon 6 p.m.	7 a.m. 11 a.m. 1 p.m.	10 a.m. Noon 5 p.m.	8 a.m. 5 p.m.	8 a.m. 5 p.m.
WHERE:	Virtual or Classroom A	Classroom A *No registration needed*	Classroom A *No registration needed*	Virtual	Virtual
REGISTER:	**Click here to Register**				

Help Desks		
WHEN:	10/10/23	10/12/23
TIME (CT):	9 a.m.—5 p.m.	9 a.m.—Noon
WHERE:	Outside Cafe	Outside Cafe
REGISTER:	Drop by with questions. No registration needed.	

1:1 Consultations	
WHEN:	Beginning September 15
WHERE:	In-person and virtually
REGISTER:	**Click here to Register**

By phone consultations are also available. Call 800.642.7131 to speak to a Fidelity representative.

Transition Highlights

Review the below chart to understand how the features of the PCHS Plan compare with the Mercy MyRetirement Program. For a complete review of the MyRetirement Program go to www.MyRetirementProgram.com.

<table>
<tr><th></th><th>PCHS Plan</th><th>Mercy MyRetirement Program</th></tr>
<tr><td>Plan Eligibility</td><td>Full-time co-workers were eligible to contribute following 90 days of service. PRNs were <u>not</u> eligible to contribute.</td><td>All Mercy co-workers, including PRNs, are eligible to contribute.</td></tr>
<tr><td>Employer Contributions</td><td>Matching Contributions
PCHS matched up to 4% when you contributed 5%.
Match contributions were funded each payroll period.</td><td>Matching Contributions
Mercy helps your contributions grow through a generous match of 50% of the first 4% you contribute to the Plan and 25% of the next 2%.

Service Contributions
Mercy also makes an annual, non-matching Service Contribution for eligible co-workers based on your years of vesting service and your salary for the year.

<table><tr><th>When Your Service Is</th><th>Mercy Will Contribute</th></tr><tr><td>1-4.99 years</td><td>1%</td></tr><tr><td>5-9.99 years</td><td>2%</td></tr><tr><td>10-14.99 years</td><td>3%</td></tr><tr><td>15 or more years</td><td>4%</td></tr></table>
Please note: Match and Service Contributions are funded annually and co-workers must be employed on 12/15 to receive the annual contribution. Your years of service at PCH will count toward your years of vested service.</td></tr>
<tr><td>Automatic Enrollment[1]</td><td>If you did not take action, you would have been automatically enrolled in the PCHS Plan at 2% following 90 days of service.</td><td>If you do not take action, you will be automatically enrolled in the MyRetirement Program at 6% following 30 days of service.</td></tr>
<tr><td>Annual Increase Program</td><td>N/A</td><td>To help you keep pace with your goals, this service automatically increases your contribution amount by 1% each year, up to 10%. Unless you elect otherwise, new Mercy co-workers are automatically enrolled in this service.</td></tr>
<tr><td>Default Investment Option</td><td>Unless you elected otherwise, contributions were directed to the Vanguard Target Retirement Date Funds based on a retirement age of 65.</td><td>All accounts will be enrolled in the ProManage PROgram™, an account management service. To change your election, you must call Fidelity at 800-343-0860. Elections cannot be made online.</td></tr>
<tr><td rowspan="2">Vesting Schedule</td><td colspan="2">You are always 100% vested in your own contributions to the Program as well as any earnings on them.</td></tr>
<tr><td>All PCHS contributions were fully vested following 90 days of vested service.</td><td>All contributions made by Mercy are 100% vested following three years of vesting service.</td></tr>
<tr><td>Roth Contributions</td><td colspan="2">A contribution option that lets you contribute to the Plan on an after-tax basis and make potentially tax-free withdrawals in retirement.[2]</td></tr>
<tr><td>Brokerage Account</td><td>N/A</td><td>Fidelity BrokerageLink® gives you access to additional investment choices beyond those available in the Core</td></tr>
</table>

		Plan lineup.
Loans	You were allowed two loans outstanding at a time. These were repaid via payroll deduction.	You may have one loan outstanding at a time to be repaid via automatic repayments from a bank account.
Withdrawals	Withdrawals from the PCHS Plan were generally permitted when you terminated your employment, retired, reached age 59½. Distributions were processed as soon as possible.	Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, experience a recent birth or adoption, become permanently disabled, or have a severe financial hardship, as defined by the Plan. If you leave employment and have not attained age 59½, you may request a distribution any time following a 45-day waiting period. All other withdrawals will be processed as soon as possible following the receipt and approval of the applicable request.
Other Mercy MyRetirement Program Benefits		
Beneficiary Designations	Fidelity's Online Beneficiary Service allows you to designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Beneficiary information will not transfer to Fidelity. Please log on to your account at www.MyRetirementProgram.com to make your election.	
Workplace Planning and Support	Fidelity representatives are knowledgeable professionals equipped with detailed information about the Mercy MyRetirement Program. They have the tools to provide that can help you plan for your goals.	
Investor Centers	Fidelity has more than 200 Investor Centers across the country. The professionals in the Investor Centers are highly trained to provide you with the latest retirement planning insights and investment help. Fidelity retail products and services are offered beyond those of your employer-sponsored retirement plan.	

[1]You have the right to unenroll by calling the Plan at 800-343-0860.

[2]A distribution from a Roth 401(k)/403(b) is tax-free and penalty-free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

Investment Options

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Overview

The Mercy MyRetirement Program gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your needs—both long- and short-term.

Before making your investment decisions, it is important that you become familiar with the various options that will be available in the Plan. Additional information regarding each investment option's risk, as well as its strategy and objective, including a prospectus or fact sheet, if available, can be obtained on www.MyRetirementProgram.com. Please consider all investment information before choosing your investments.

What you need to do

Your investment elections will not transfer to the Mercy MyRetirement Program. Please make new investment elections. If you make no election, you will be enrolled in the ProManage PROgram™.

As part of the transition, you have an opportunity to choose your new investments at Fidelity. The investment choices you make will be effective for your future contributions. To make your investment choices, call the Fidelity Retirement Benefits Line at 1-800-343-0860 or log on to NetBenefits® at www.MyRetirementProgram.com.

If you do not make investment choices during this time, your current account balances and future contributions will be directed to the Plan's default investment option, the ProManage PROgram™. Review the *Default investment option* section of this guide to learn more.

Stock Investment Options	Ticker
Artisan Small Cap Fund Institutional Shares	APHSX
BlackRock Event Driven Equity Fund Institutional Shares	BILPX
Calvert Small-Cap Fund Class R6	CALRX
Dodge & Cox International Stock Fund Class I	DODFX
Ninety-One Emerging Markets Equity Fund I Shares	ZEMIX
Vanguard Extended Market Index Fund Institutional Plus Shares	VEMPX
Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
Vanguard Total International Stock Index Fund Institutional Plus Shares	VTPSX
WCM Focused International Growth Fund Institutional Class	WCMIX
Bond Investment Options	**Ticker**
Baird Aggregate Bond Fund Class Institutional	BAGIX
Vanguard Inflation-Protected Securities Fund Institutional Shares	VIPIX
Vanguard Total Bond Market Index Fund Institutional Plus Shares	VBMPX
Short-Term Investment Option	**Ticker**
JPMorgan U.S. Government Money Market Fund Capital Shares**	OGVXX

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Investment Options Continued

Default investment option

We encourage you to take an active role in the MyRetirement Program and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options, you will be enrolled in the ProManage *PROgram*™, which not only determines an investment mix for you, but also monitors and rebalances your account each year. Please review the ProManage brochure available at www.MyRetirementProgram.com >Tools and Resources > Forms and Documents for more information on how ProManage determines your investment mix and what the fees are.

Fidelity BrokerageLink®

Fidelity BrokerageLink® provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Tools and Resources

It all starts on NetBenefits® at www.MyRetirementProgram.com

The MyRetirement website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account.

Beginning October 3, 2023:

- If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account.
- If you do not have a Fidelity username and password, log on to NetBenefits at www.MyRetirementProgram.com, select ***Register*** and follow the step-by-step instructions to set up your account.

Online resources to help you succeed.

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools, you now have access to Fidelity's innovative resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: • Estimate how much income you may have—or need—in retirement. • Receive tips to help you get or stay on track. • Create a retirement plan in minutes.	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	View hypothetical scenarios showing some differences between a Roth deferral and a pretax deferral.	Roth Modeler
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Financial Wellness	Learn what next steps you could take on your financial wellness journey.	Financial Wellness Check-up

IMPORTANT: The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis 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 may vary with each use and over time.

Action Steps

☐ **Review all transition materials—**Make sure you understand the steps you may need to take.

☐ **Enroll in the Mercy MyRetirement Plan—**Your contribution elections will not transfer from the PCHS Plan. Log on to www.MyRetirementProgram.com to enroll beginning October 3, 2023. If you do not enroll within your first 30 days of service, you will be automatically enrolled at a contribution rate of 6%.

☐ **Make your investment elections—**Your investment elections will not transfer from the PCHS Plan. Please make new investment elections if you do not wish to be enrolled in the ProManage PROgram™. You will need to call Fidelity at 800-343-0860 to opt out of the ProManage PROgram™.

☐ **Beneficiary Designations—**Your beneficiary elections will not transfer from the PCHS Plan. To make your designation, simply go to NetBenefits® at www.MyRetirementProgram.com and click *Beneficiaries* in the *Profile* tab.

☐ **Schedule a Consultation—**Fidelity representatives will be on-site during this transition. Reserve your time today:

- Call 800.642.7131 or
- Visit www.fidelity.com/schedule

☐ **Visit NetBenefits** at www.MyRetirementProgram.com to:

- Set up your username and password to access your account.
- Add your preferred email address and elect eDelivery.
- Enroll in the Plan, adjust your contribution amount, and/or change your investment elections.
- Enter or update your beneficiary information.
- Research investment options.

Go mobile!

Download the NetBenefits® Mobile App

Check balances and account performance, update contribution amounts or change investments and more!

Download on the App Store

GET IT ON Google play

Download the NetBenefits® app today for an iPhone® or Android.

Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

The trademarks and service marks appearing herein are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company and may be registered.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of Mercy Health MyRetirement Program and the Plan Document will govern in the event of discrepancies.

ProManage and Fidelity Investments are independent entities and are not legally affiliated.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

1105332.1.0