



Trinity Health Retirement Savings Plans

Information for new colleagues

Welcome to Trinity Health and the Trinity Health 403(b) or 401(k) Retirement Savings Program.

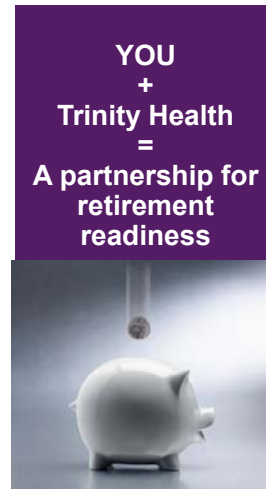
Retirement planning is a critical piece of your future financial success and security. Trinity Health offers a competitive retirement program for their colleagues, making available to you an important tool for planning toward retirement readiness.

Trinity Health has selected Fidelity Investments as their retirement program provider of recordkeeping services, a nationally recognized retirement plan provider, helping more than 30 million people invest their own life savings, just like you.

During this session, you will find that Trinity Health and Fidelity have taken an often complicated and confusing topic, and made it as simple as 1-2-3. Going forward we will refer to the Trinity Health 403(b) or 401(k) Retirement Savings Program as the "Plan."

The Trinity Health Retirement Program...

- **A partnership between you and Trinity Health to provide a meaningful retirement benefit**
 - Fidelity Investments® suggests a savings rate of 15% of your income into your Plan, in order to have a good chance of meeting your goals by the time you reach retirement. This amount includes both your contributions and any employer contributions.
 - Allows colleagues to contribute a percentage of their pay to help prepare for retirement
 - Employer contributions, plus colleague contributions of 8% provides savings between 12.5% and 15.5% of pay depending on years of service.



This workshop only provides a summary of the main features of the Plan, and the Plan document will govern in the event of any discrepancies.



The Plan is a partnership between you and Trinity Health to provide a meaningful retirement benefit. Fidelity suggests saving at least 15% of your annual pay in order to prepare financially for your non-working years. This goal amount includes both your contributions and any employer contributions. In this plan, Trinity Health makes contributions to your retirement and when these are combined with your contributions of at least 8% of your annual pay, the total savings going toward your retirement goals will be 12.5% - 15.5% of your pay depending on your years of service. I know you can hardly wait to see how this works!

How the Plan works... It's as easy as **1 + 2 + 3**

1. Employer Core Contribution

2. Colleague Contributions

3. Employer Service-Based Matching Contributions

The employer core and service-based matching contributions will be made for eligible colleagues to the Plan

Core and matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.



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All colleagues may contribute to the Plan whether full –time, part-time, or contingent.

Eligibility for Trinity Health matching or core contributions to the Plan depend on hours worked and years of service. We will describe eligibility for employer contributions in a moment.

Eligible colleagues will receive an Employer Core contribution, regardless of whether a colleague makes pretax contributions to the Plan.

Eligible colleagues will also receive an Employer Service-Based Matching contribution from Trinity Health, if the colleague is contributing to the Plan.

Because all Trinity Health colleagues are eligible to contribute to the Plan, all colleagues have access to an employer-sponsored plan that allows them to contribute toward their retirement readiness.

How the Plan works... It's as easy as 1 + 2 + 3

1 Employer Core Contribution

- For eligible colleagues, the Trinity Health Core is an annual contribution of 3% of your eligible compensation or \$1,200*, whichever is greater.
*for full-time colleagues, pro-rated for part-time and those hired mid-year
- Trinity Health will contribute the core contribution to your Plan once you have worked 1,000 hours in the calendar year.
 - The first contribution will be based on YTD pay or the applicable minimum core contribution, whichever is greater.
 - Subsequent contributions will be made following each pay period, up to 3% of YTD eligible compensation or the applicable minimum core contribution, whichever is greater

Core contributions are subject to plan vesting requirements. Descriptions of Plan features and benefits are subject to the Plan document, which will govern in the event of any inconsistencies.



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The employer Core is a contribution to the Plan for eligible colleagues that is the greater of 3% of your annual pay or the minimum core contribution.

For Full Time Colleagues, the minimum core contribution is \$1,200, and is pro-rated for eligible part-time colleagues, and colleagues hired mid-year. We will explain the minimum core contribution proration in a few moments.

Colleagues become eligible to receive the Core Contribution in any year that they are employed by Trinity Health and work 1,000 hours in the calendar year. Once a colleague reaches 1,000 hours worked in any calendar year, Trinity Health will make a contribution based on YTD compensation or the minimum core contribution, whichever is greater.

After the first Core Contribution of the year, eligible colleagues will continue to receive subsequent Core contributions shortly following each pay period, up to a year to date total of 3% of pay or the applicable minimum core contribution, whichever is greater. This continues until January 1 of the following year, when colleagues will again be eligible to receive the Core Contribution once they work 1,000 hours in the new calendar year.

How the Plan works... It's as easy as 1 + 2 + 3

1 Employer Core Contribution

Minimum Core Pro-rated for part-time colleagues	
Hours	Annual Minimum Core Contribution Amount
0 to 999 hours	\$0
1000 to 1399 hours	\$600
1400 to 1799 hours	\$900
1800+ hours (Full-time)	\$1,200



The Minimum Contribution is prorated and applied at 1,000 hours worked, 1,400 hours worked, and 1,800 hours worked in a calendar year.

For example, a full-time colleague who is hired in March would likely accumulate about 1,700 hours worked. In this example, this full-time colleague hired mid-year would receive the first Core Contribution at 1,000 hours, totaling either 3% of pay or \$600, whichever is higher. As they accumulate more hours worked and more compensation, Trinity Health will keep contributing to the Core, and at 1,400 hours, will have contributed the greater of 3% of year-to-date eligible pay or \$900. If they worked exactly 1,733 hours through December 31 of that year, they would not reach the final proration that year, and will have received the grand total Core Contribution of either 3% of pay or \$900, whichever is greater.

How the Plan works... It's as easy as 1 + 2 + 3

2 Colleague Contributions

- All colleagues can prepare for retirement by contributing through payroll deduction to the Plan including those who are part-time or PRN/contingent.
- The annual IRS limit for colleague contributions to all 403(b)/401(k) Plans is \$19,500 (or \$26,000 if age 50 or older) in 2020.
- Be sure to contribute at least 6% of your pay in order to maximize the Trinity Health service-based match.
- Learn what your contribution should be for YOU based on your age and current savings.



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As mentioned earlier, all colleagues may contribute to the Plan, whether full-time, part-time or contingent.

Each year, the IRS declares the maximum amount that may be contributed by individuals in an employer sponsored retirement plan. In 2020, the limit is \$19,500.

Individuals who turn age 50 or older in 2020 may contribute an additional "catch-up" amount of up to \$6,500, for a total contribution of \$26,000.

Keep in mind that contributing 6% of pay or more to the Plan will allow eligible colleagues to receive the maximum employer matching contribution.

All colleagues should carefully consider how much they need to invest in order to adequately prepare themselves well for retirement. If needed, seek help from an experienced financial professional to determine how much you need to contribute to the Plan to best prepare for your non-working years.

How the Plan works... It's as easy as 1 + 2 + 3

3 Employer Service-based Matching Contribution

When eligible colleagues contribute to their own Plan accounts, Trinity Health will make matching contributions, with an amount that varies by years of benefit service.

Years of Benefit Service as of January 1 each calendar year	Employer Matching Contribution on percentage of Colleague Contribution	Trinity Health Contribution % if Colleague Contributes 6%
0 but less than 10	25% on 6%	1.5%
10 but less than 20	50% on 6%	3.0%
20 or more years	75% on 6%	4.5%

Contributions of at least 6% of pay will maximize the service-based match



Matching contributions are subject to Plan vesting requirements. Descriptions of Plan features and benefits are subject to the Plan document, which will govern in the event of any inconsistencies.

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Trinity Health will also make matching contributions to Plan accounts of an eligible colleague who is contributing to their own Plan account.

These matching contributions vary based on years of service earned at Trinity Health.

For eligible colleagues who on January 1st of the current year have less than 10 years of benefit service, Trinity Health will make a matching contribution equal to 25% of what the Trinity colleague is contributing, and this matching is applied to the first 6% of pay contributed by the colleague.

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For eligible colleagues who have at least 10 but less than 20 years of service as of January 1st, Trinity Health will make matching contributions equal to 50% of colleague contributions, applied to the first 6% of pay the colleague contributes.

For eligible colleagues who have at least 20 years of service as of January 1st, Trinity Health will make matching contributions equal to 75% of colleague contributions, applied to the first 6% of pay that the colleague contributes.

Whenever a colleague earns their 10th or 20th year of service, respectively, the following January 1st will mark the date when their new matching contribution takes effect.

Whether a colleague has less than 10 years, 10 but less than 20, or 20 or more years of service, eligible colleagues will receive the maximum available Trinity Health Service-Based

Matching contribution when they contribute 6% of pay or higher.

Please note that IRS rules limit how much an employer may consider for retirement benefit purposes.

How the Plan works... It's as easy as 1 + 2 + 3

3 When am I eligible to receive the service-based matching contribution?

- Colleagues who are contributing to their own Plan account and are:
 - Scheduled to work **1,560 hours or more** annually as of January 1st of each year (*or first day of employment for newly hired colleagues*), will receive service-based matching contributions shortly after each pay period in which they make contributions.
 - Scheduled to work **less than 1,560** hours annually as of January 1st of each year will receive service-based matching contributions shortly after the pay period in which they reach 1,000 hours worked during the calendar year.
 - First contribution based on YTD contributions.
 - Continue with each subsequent pay period in which you make contributions.

Based on
scheduled
hours as
of
January
each year.



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Trinity Health colleagues who contribute to the Plan will become eligible for matching contributions when they meet certain hours worked requirements. These hours worked requirements can be met in one of two ways.

Colleagues who on their date of hire or January 1st of each year have a budgeted status of 1,560 or more hours annually will receive matching contributions shortly after each pay period in which they make contributions.

Colleagues whose budgeted status as of their date of hire or January 1st of each year is less than 1,560 hours annually will receive matching contributions when they work and are paid for 1,000 hours of service in the same calendar year. Upon reaching 1,000 hours of service, Trinity Health will start making matching contributions, and base their first contribution on the colleague's year to date contributions and year to date compensation.

Once a colleague receives matching contributions, Trinity Health will continue making matching contributions according to the colleague's year to date pay and year to date contributions, with respect to the matching contribution level merited by their years of service as of January 1st of that year.

How the Plan works... It's as easy as **1 + 2 + 3**

Your partnership with Trinity Health provides a significant contribution towards your retirement.

Years of Benefit Service as of January 1 Each Calendar Year	Core Contribution	Service-Based Matching Contribution	Total Trinity Health Contribution	Colleague Contribution	Total Trinity Health and Colleague Contributions
0 but less than 10	3%	1.5%	4.5%	6.0%	10.5%
10 but less than 20	3%	3.0%	6.0%	6.0%	12.0%
20 or more	3%	4.5%	7.5%	6.0%	13.5%



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Now that we have explored the three main components of the Plan, let's review and summarize how the plan works together.

Trinity Health will make a Core Contribution to the accounts of eligible colleagues. Eligibility for the Core is earned in any given year when a colleague works 1,000 hours. The amount of the Core Contribution will be at least 3% of eligible pay, or the minimum core contribution, whichever is higher. Colleagues must meet the hours worked requirements each year to receive Core contributions in their Plan accounts for that year.

Trinity Health will also make Service-Based Matching Contributions to the Plan accounts of eligible colleagues who are also contributing to their own Plan accounts. Colleagues must contribute 6% of pay or more in order to receive the maximum matching contribution. Colleagues become eligible to receive Service-Based Matching contributions when they meet 1 of 2 conditions: If the position they are working is budgeted for at least 1,560 hours per year, they will receive matching contributions shortly following each pay period in which they make contributions. The amount of their Service-Based Matching contributions depends on how many years of benefit service they have earned as of January 1st of the applicable year. The maximum amount of Service-Based Matching can be as much as 1.5%, 3% or 4.5% of pay, according to their years of benefit service.

Finally, colleagues may contribute to their own Plan accounts. Contributing 6% of pay or more will assure that eligible colleagues will receive their maximum Service-Based Match.

When totaled together, Employer Core, Service-Based Matching and Colleague contributions of 6% may total the equivalent of 10.5%, 12% or 13.5% of pay contributed toward the accounts of eligible colleagues.

How the Plan works... It's as easy as **1 + 2 + 3**

When are the Trinity Health contributions **YOURS?**

When you become vested.

- Vesting is a term used to describe the portion of your account balance that you are entitled to under the plan rules.
- One year of vesting service is earned once a colleague works **1,000 hours in a calendar year**.
- Colleagues will become vested in employer Core and Matching contributions after completing **three years of vesting service**.
- Of course you are immediately vested in your own contributions!



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Trinity Health Core and Service-Based Matching contributions are vested when colleagues earn 3 years of vesting service, or turns age 65 while working for Trinity Health. A year of vesting service is defined by a colleague working 1,000 hours or more in any single calendar year.

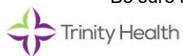
Colleague contributions to the Plan are always vested.

Colleagues may elect distributions or rollovers of any vested contributions to Colleague Plan accounts upon termination of all Trinity Health service or reaching age 59 ½ .

Getting even more from your Plan

- Easy to save through automatic payroll deduction
- Pretax contributions can help you save more
- Roth contributions which offer another choice on how to save for your retirement
- Savings grows tax-deferred
- Transfer from previous employer's plan to your Trinity Health Plan
- A variety of investment options to fit your personal preferences
- Phone-based Retirement Planners
- Multiple communication channels based on your communication preferences
- Retirement savings may be transferred to another retirement plan upon leaving employment with Trinity Health

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.



With the Trinity Health Plan:

It's easy to save through automatic payroll deduction.

Pretax contributions can help you save more.

The Roth feature gives you another choice on how to save for your retirement.

Your savings grows tax-deferred.

You may be able to transfer a previous employer's plan to your Trinity Health plan

A variety of investment options to fit your personal preferences

Phone-based Retirement Planners

Multiple communication channels based on your communication preferences

And your retirement savings may be transferred to another retirement plan upon leaving employment with Trinity Health

How to get started? It's automatic!

- Newly hired or rehired colleagues will be **automatically enrolled** in the Plan at a contribution rate of 2% of pay.
- Colleagues may change their contribution level at any time after the first paycheck.
- Colleagues wishing to waive participation in the Plan *may opt out* within a 35 day period following the first paycheck.
- A notice from Fidelity Investments will be sent that describes the auto-enrollment, account access instructions and opt-out information.

Want to
maximize the
Trinity Health
matching
contribution?
Consider
contributing
6% or more.



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The Plan features Automatic Enrollment.

When you receive your first paycheck, your account will be established at Fidelity and a notice of automatic enrollment will be mailed to your home address.

Approximately 35 days after receiving this notice, contributions will automatically start being deducted from your paycheck at a rate of 2% of pay.

Colleagues may, after receiving the notice of automatic enrollment, elect their own contribution rate, or opt out of participation. Elections to opt out within the 35 days after the notice will prevent any deductions from colleagues' paychecks. Elections made after this 35-day window will not prevent deductions from colleagues' paychecks, though colleagues may request a refund of any auto-enrollment contributions within 90 days of the first automatic deduction. Colleagues who make any active contribution election will not be eligible for the 90 day refund.

Colleagues may increase, decrease, stop or restart their contributions to Plan accounts at any time by contacting the service center, or by logging into their retirement plan accounts at netbenefits.com.

How to get started? **It's automatic!**

- **Do you have a contribution rate goal, but can't quite get there right away?**
- **Give your retirement contributions a raise each year – *automatically* – with auto-increase**
- You choose:
 - The percent of annual increase
 - The month you want the increase to take effect each year

Set up auto-increase *anytime*. Switch it off *anytime*.

The best part is that you may barely notice a difference in your take-home pay, but you could see a big difference in the amount you save for retirement over the long run.

Give your
contributions a
raise
with
auto-increase



Trinity Health

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Auto-Increase is a tool offered through your Plan.

This service allows colleagues to choose the percentage or amount by which they wish to increase their contributions each year.

For example, if a colleague wishes to begin by contributing 6% in order to achieve the maximum Service-Based Match, but wishes to eventually reach a contribution rate of 10%, they could elect an auto-increase of 1% for the next four years.

At the first auto-increase date, this colleague's contributions would increase from 6% to 7%. One year later, from 7% to 8%, and the following year from 8% to 9% and so on.

Colleagues may change their auto-increase election, as well as their current contribution rate, at any time during the year.

Investment options

Money Market (or Short Term)

Government

Vanguard Treasury Money Market Fund Investor Shares

Stable Value

Lincoln Stable Value Account

Bond

Diversified

Metropolitan West Total Return Bond Administrative Class

Vanguard Total Bond Market Index Fund Institutional Plus Shares

Global

BNY Mellon Global Fixed Income Fund - Class I

Domestic Equities

Large Value

Diamond Hill Large Cap Fund Class A

Small Value

Columbia Small Cap Value Fund II Institutional Class

Large Blend

Vanguard FTSE Social Index Fund Institutional Shares

Vanguard Institutional Index Fund Institutional Plus Shares

Mid Blend

Vanguard MidCap Index Fund Institutional Plus Shares

Small Blend

Vanguard Small-Cap Index Fund Institutional Plus Shares

Large Growth

Loomis Sayles Growth Fund Class A

Small Growth

Franklin Small Cap Growth Fund Class R6

International / Global Equity

Diversified

American Funds EuroPacific Growth Fund® Class R-5E

Vanguard Total International Stock Index Fund Institutional Shares

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.



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To help you meet your investment goals, your Plan offers a range of investment options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The investment options available through your Plan include conservative, moderately conservative, and aggressive options. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at www.NetBenefits.com. Remember that choosing investment options involves looking at many factors, including the objective of the fund and the type of risk it may involve and how those two factors fit into your overall investment strategy.

For more detailed information and questions, refer to NetBenefits.

Target date funds

Fund Name
Vanguard Institutional Target Retirement Income Fund Institutional Shares
Vanguard Institutional Target Retirement 2015 Fund Institutional Shares
Vanguard Institutional Target Retirement 2020 Fund Institutional Shares
Vanguard Institutional Target Retirement 2025 Fund Institutional Shares
Vanguard Institutional Target Retirement 2030 Fund Institutional Shares
Vanguard Institutional Target Retirement 2035 Fund Institutional Shares
Vanguard Institutional Target Retirement 2040 Fund Institutional Shares
Vanguard Institutional Target Retirement 2045 Fund Institutional Shares
Vanguard Institutional Target Retirement 2050 Fund Institutional Shares
Vanguard Institutional Target Retirement 2055 Fund Institutional Shares
Vanguard Institutional Target Retirement 2060 Fund Institutional Shares
Vanguard Institutional Target Retirement 2065 Fund Institutional Shares



Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

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Your Plan offers target date investment options as an alternative if you choose not to create an investment mix with individual investment options. Here is the list of available target date investment options you can select from.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Unless you make other elections, all contributions (colleague and Trinity Health) will be directed to a Vanguard Institutional Target Date Fund based on your future retirement year, based on retirement at age 65.

For many investors, making investment decisions like diversification, asset allocation, and how and when to rebalance or modify their portfolios is daunting. Trinity Health has selected a set of Target Retirement Funds, managed by Vanguard, to provide colleagues with an automated, time-based solution that requires less hands-on involvement. Target Retirement Funds invest in a mix of stocks, bonds, cash, and other asset classes that becomes more conservative over time. Each Target Retirement Fund includes in its name the year of the investor's approximate age 65 retirement. The later the year, the more aggressive the current mix of underlying investments. For Trinity Health Colleagues who are auto-enrolled, this is the qualified default investment arrangement.

Fidelity BrokerageLink®

Self-directed Account

Flexibility of a
Brokerage Account

Expanded
Investment
Options

- Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees.
- The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink®.
- Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.

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.



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Fidelity BrokerageLink combines the convenience of your Plan with the additional flexibility of a brokerage account. It gives you expanded investment choices, beyond those in your plan's lineup, from which to invest your retirement contributions.

However, if you do not feel comfortable managing a portfolio beyond those offered through your Plan's standard investment options, then a self-directed brokerage account may not be right for you.

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.

Choosing your investment approach



Do it yourself



**Professional
investment help**

If you want to do your own investing and feel good about your ability to do so, then you may want to consider a “do it yourself” approach.

However, if you’d feel more comfortable with some help in making these choices, you might want to consider getting professional investment help.

Professional investment help



*Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

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If the idea of getting professional help to manage your investments appeals to you, there are a few options your plan may offer.

The first option is a single-fund solution.

With Target Date Funds, the investment mix of stocks and bonds automatically becomes more conservative as the target retirement date approaches. Choose the target date fund that represents your anticipated year of retirement. Principal invested is not guaranteed. The Vanguard Institutional Target Date Funds are the single-fund option for the Trinity Health Plan.

Another option to help make sure your investments are aligned with your goals is to use a managed account service. A managed account service consists of a team of investment professionals who continuously monitor and rebalance your assets to a model portfolio based on your specific financial situation. These professionals will watch the changes in the market, as well as the funds in your plan. If the market performance of your account is not aligned with your target asset allocation, they'll rebalance it and bring it back to the level of risk you have indicated on your profile questionnaire.

Do it yourself



Tools



Resources

Even if you're a "do it yourself" investor and want to manage investments on your own, there are still many ways Fidelity can help:

Tools – Visit NetBenefits, where you can use the *Planning* link to identify a target asset mix and implement an investment strategy. If you go this route, you'll want to stay on top of your investments, and adjust them over time as your situation changes.

Resources – NetBenefits also has a wide range of resources to help you build your portfolio, including videos, podcasts, articles, and more. If you have the time and interest to become an active investor, this is a great place to start.

Next steps....



Trinity Health encourages all colleagues to carefully consider their retirement planning needs. Preparing for retirement is an important and challenging task. Trinity Health has provided valuable tools and resources by choosing to work with Fidelity Investments and by providing employer Core and Service-Based Matching contributions for eligible colleagues. Be sure to seek out professional help in your retirement planning, and take action now to take maximum advantage of the benefits provided by Trinity Health.

If you have any questions, or would still like some help with doing all of this in the way that works for you, here are some great ways to take the next step:

Take action



Download the
NetBenefits® app
Text **Nbapp** for Apple devices or
Nbplay for Android
to 343-898



Set a goal with
tools & resources
on NetBenefits



Call **800-343-0860** for
general account
questions.
Call **866-715-5959** for
help with retirement
planning.



Message and data rates may apply. Get details at <http://pages.fidelityinvestments.com/smsee>.

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Colleagues may enroll in or change their Plan account by logging into their online account at netbenefits.com or by calling toll-free 800-343-0860. Representatives are available for general account support, 8:00 a.m. to midnight Eastern Time, Monday-Friday. For a more in-depth planning conversation, a phone-based Fidelity Retirement Planner can help from the start of your career until you approach retirement. Call 866-715-5959. Ask us anything!

Set up and protect your Fidelity Account



Set your username and password



Add your preferred email address and phone number



Select *eDelivery*



Set up *MyVoice*



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Cybersecurity is becoming an increasing concern for many people. Help reduce your chances of identity theft by setting up online access to your Fidelity NetBenefits® account and keeping your personal email and mobile information updated. Follow these tips to help protect your Fidelity workplace savings account.

The first thing you should do is set up a username and password for your NetBenefits account, if you haven't done so already. You can do this at [NetBenefits.com](https://netbenefits.com). If you have a username and password for other accounts (IRA, Rollover IRA, etc.) at Fidelity, you can use that same login information to access and manage all your accounts online on NetBenefits.

Once you've set up your Plan account, update your email address and phone number, in case we need to contact you about your account.

You can also sign up to receive your account statements by email, using the *eDelivery* service.

Additionally, when you call Fidelity, you'll have the option to set up *MyVoice*, an encrypted voice recognition system that eliminates the need to enter your account password over the phone.

Thank you for taking time to learn more about the Trinity Health Retirement Program. For more information, please visit the retirement program website at netbenefits.com, or call the Fidelity service center at 800-343-0860.

Important Information

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.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Investing involves risk, including risk of loss.

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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.