LMH Retirement Savings Program



To help you pursue your financial goals, LMH Health sponsors a 457(b) Deferred Compensation Plan for employee pre-tax contributions and a 401(a) Defined Contribution Plan for employer contributions. Both of these plans together are known as the LMH Health Retirement Savings Program. LMH Health designed this Program to supplement the retirement income you will receive from other sources.

If you are a newly hired, eligible employee, LMH will automatically enroll you in the 457(b) Deferred Compensation Plan unless you opt out by the deadline noted in the Automatic Enrollment notice mailed to you shortly after your employment start date. LMH Health will also set up a 401(a) Plan account for you. If you are contributing to the 457(b) Plan, the 401(a) account is where the LMH Employer Matching contributions will be sent.

If you do not opt out or make elections on your own by the deadline:

- You will be automatically enrolled into the 457(b) Deferred Compensation Plan at a 2% pre-tax savings rate.
- Contributions for both the 457(b) and 401(a) Plans will be invested in the target date default fund with the target date nearest to your assumed retirement age of 65.
- You have the flexibility to increase, decrease, start, or stop your contributions at any time during the year.
- You also can make contributions before-tax, Roth after-tax, or a combination of the two.

If you've previously opted out, you can enroll at any time:

1. Go to: **enroll.voya.com**
2. Enter plan number:
   - 664236 *(for your contributions to the 457(b) Plan)*
3. Enter verification number: 100122
4. Please be sure to designate a beneficiary for each account.
5. For assistance in enrolling, contact your local Voya financial professional at **800.814.1643**.

Continue reading this guide to learn about the features and benefits of the Retirement Savings Program, including the tools and resources available to help you save for retirement.

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LMH Health



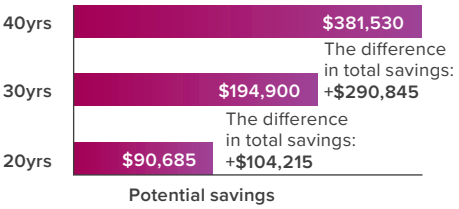
Benefits of the Retirement Savings Program

1. Starting now could make a big difference

You are eligible to start contributing to the 457(b) plan immediately upon hire.

The longer you save, the more time your savings have to grow – and potentially earn returns that go back into your account where they can earn more returns. It's called compounding.

If you start saving $200 a month for:



How did we come up with these numbers? They're based on you saving $200 a month with a 6% rate of return compounded monthly. This example is for illustrative purposes only, is not guaranteed, and not intended to be investment advice.

Systematic investing does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue their purchases through periods of low price levels.

2. LMH Health employer contributions

You may be eligible for LMH Health contributions as of January 1st of the calendar year after you have reached age 18.

Matching Contribution (Monthly)*
If you are making voluntary contributions to the 457(b) Plan, LMH will match 100% on the first 1% of your contributions and 50% on the next 4% of your contributions, which is equivalent to 3% of your annual salary. These dollars are put into the 401(a) account for you monthly. To receive the maximum matching contribution, you must contribute 5%.

* Directors, Physicians, and Executives are not eligible for the employer matching contributions described in this brochure. Please contact your local Voya representative or review your benefits guide for your specific benefit information.

Vesting schedule
After three years of continuous service, you will be 50% vested in the 401(a) employer contributions. You will be 100% vested after five years of continuous service.

3. Give yourself a tax break now or later

You have the option of contributing to the 457(b) Deferred Compensation Plan on a before-tax basis, Roth after-tax basis, or a combination of the two. Roth contributions are deposited to your account after being taxed. With Roth contributions, you pay no additional taxes ever – even at withdrawal.*

* For earnings on Roth contributions to be free from federal income tax when withdrawn from the plan, your initial Roth contributions must have been in your account for at least five years and you are disabled, have died, or have attained age 59½. Special rules apply for determining the 5-year period for direct rollovers of designated Roth contributions to this plan.

4. You decide how much to save

The IRS sets annual maximum limits for deferrals. For current IRS limits on retirement savings account contributions, go to **www.voya.com/IRSlimits**. As your needs change, you can adjust your deferral amounts. You can increase, reduce, stop, or restart deferrals in accordance with the Plan's provisions.

In addition to the maximum contribution limits, the IRS permits 457 plan participants, who are at least age 50, to make additional contributions to the Plan, called an "Age 50+ Catch-up" provision.

Additionally, the IRS permits a "Special 3 year Catch-up", which increases the annual limit if elected by the participant and the participant is within three years prior to the year in which they reach normal retirement age (as defined by the Plan), and they have not previously deferred as much as possible in prior years. The catch-up limit is up to two times the deferral limit in effect for the current year.

Participants who are eligible for both catch-ups in the same tax year are not permitted to use both catch-up provisions in the same year. IRS rules allow such participants to use the catch-up that enables them to contribute the greater amount in that year.
For current IRS limits on retirement savings account contributions, go to **www.voya.com/IRSlimits**.

5. Diversified investment options, and an available managed account service

The Plans offer an array of investment options for you to choose from, including variable investment options and target date funds – each designed to pursue a different investment objective. You can transfer your assets and future contributions amongst the different investment options to help reduce investment risk, subject to Voya's Frequent Trading Policy.

If you need help, Advisor Managed Accounts from CBIZ Retirement Plan Services (RPS) is available for an additional fee. The Advisor Managed Accounts service provides you with professional investment selection, savings level recommendation, quarterly account monitoring and automatic adjustments, automatic account rebalancing, and an annual progress report.* For more information, including fees, log in to your Retirement Savings Plan account at **LMH.beready2retire.com** and click "**Get Investment Advice**".

Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date.

* All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. CBIZ RPS Managed Accounts does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

6. Consolidate with flexible rollover options

The Lawrence Memorial Hospital Retirement Savings Program can help you consolidate your retirement accounts. You can roll over retirement plan accounts you hold from a previous employer into the 457(b) Plan. The Plan will accept contributions from your prior employers' 401 qualified plan, 403(b) tax-deferred annuity program, governmental 457 plans, or from a traditional IRA. Distributions prior to age 59½, of amounts rolled over from plans that are not governmental 457 plans, will remain subject to an IRS 10% premature withdrawal penalty tax unless another IRS exception applies.

Conversely, your accounts under the Lawrence Memorial Hospital Retirement Savings Program are portable. If you go to work for another employer, provided their plan permits, you'll be able to roll over eligible amounts from your accounts under the Lawrence Memorial Hospital Retirement Savings Program to another 401 qualified plan, 403(b) tax-deferred annuity program, another governmental 457 plan, or a traditional IRA.

7. Local service team

Voya Financial® provides administrative and educational services to LMH Health for the 457(b) and 401(a) Retirement Savings Plans. You have access to a local team of professionals from Voya® to answer questions about the plan and help you:

- Review your plans for the future and illustrate your potential retirement income.
- Design a financial analysis and help you to stick to it.
- Create action steps, including individual assistance, to help you achieve your personal goals.
- Develop a budget for today's expenses while also saving for retirement.
- Learn about your distribution and income options.

There is no fee to meet with a local Voya representative.

Frequently asked questions

How can I change the way my contributions are invested or receive information regarding my account?

A toll-free number, **(800) 584-6001**, is available to make investment allocation changes and receive current unit value information. Plus, you can always log in to **LMH.beready2retire.com**. You will be mailed confirmation of any account transactions within two business days and you should expect to receive it within two weeks.

What are the fees associated with this Plan?

Fees to cover the Plan's costs are collected in different ways. Administrative fees are based on the amount of money a participant has invested in the Plan's variable investment accounts. Currently, the Lawrence Memorial Hospital retirement program has an administration fee of 0.13%, Fund Management fees and other fund operating expenses also apply. These fees vary from fund to fund.

How often can I make changes to my contributions?

You can increase, decrease or suspend your contribution at any time. Changes will be effective on your paycheck as soon as administratively feasible. It may take up to 2 pay periods to see the change reflected.

Can I withdraw funds from the 457(b) Plan while still employed with LMH?

In accordance with federal regulations, payment prior to severing employment is only permitted if you qualify for an unforeseeable emergency, or if the account balance is under $5,000 and

you have not contributed to the Plan for two years prior to this distribution. Please log in to your account online or contact your Voya representative for details.

Can I withdraw funds from the 401(a) Plan while still employed with LMH?

In accordance with federal regulations, payment prior to severing employment is permitted if you have attained Normal Retirement Age as defined by the Plan. Please log in to your account online or contact your Voya representative for details.

Can I take a loan from the Plan?

Loans are available from the Pre-tax portion of the 457(b) and also from the 401(a) Plan while you're employed by LMH. They are subject to IRS guidelines and the terms of the Plan document, including minimum and maximum loan amounts, loan repayment term, and the applicable interest rate. A one-time $100 loan initiation fee will apply when you take a loan. Loans may impact your withdrawal value and limit participation in future growth potential. Please log in to your account or contact your Voya representative for more information on your loan availability.

What are the withdrawal fees?

There are no withdrawal fees associated with this Plan.

What role does Voya Financial® play?

The LMH Retirement Savings Program is offered through a contract issued by Voya Retirement Insurance and Annuity Company (VRIAC) designed for long term investing. Our Voya representatives for Lawrence Memorial Hospital are available to assist you with a variety of services designed to help you review your specific situation and develop a plan designed to help you meet your retirement objectives.

When do I receive a statement?

Statements are generated quarterly and will show all transactions within your account for that quarter. These transactions include contributions and fund transfers.

When are contributions credited and how are earnings compounded?

- Voluntary Contributions are credited biweekly when they are received by Voya in good order, earnings are compounded daily.
- Matching Contributions are credited monthly when they are received by Voya in good order, earnings are compounded daily.

Where can I get more information?

For more information, contact your local Voya representatives:

Julie Kurland*
P: **913.661.3763**
F: **913.661.3769**
JKurland@voyafa.com

Ted Simmons*
P: **913.661.3758**
F: **913.661.3769**
Ted.Simmons@voyafa.com

Aidan Lynch*
P: **913-661-3737**
F: **913.661.3769**
Aidan.Lynch@voyafa.com

Scan the code with your mobile device to schedule a one-on-one appointment, or visit **https://lmhretirement1x1.timetap.com**

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

* Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Neither LMH Health nor CBIZ Retirement Plan Services (RPS) are affiliated with the Voya® family of companies.

Mutual funds under a trust or custodial account agreement are intended to be long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRC 10% premature distribution penalty tax will apply, unless an IRS exception applies. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement**. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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