

St. Joseph Health 

Covenant Health 

THE FUTURE
OF YOUR
FINANCIAL
WELLNESS



WELCOME TO FIDELITY INVESTMENTS®: A GUIDE TO THE TRANSITION AHEAD

At Providence St. Joseph Health, we're 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. As part of our overall PSJH integration efforts, we are aligning our providers for the recordkeeping services of the retirement plans. Legacy St. Joseph Health and Covenant retirement plan accounts are transitioning from Transamerica to Fidelity.

Important notice concerning your rights under the St. Joseph and Covenant Health Systems 401(k) Plan: This notice is to inform you that the plan will be in blackout while we reconcile accounts. Please see more information in the pages to follow.



GET READY FOR THE CHANGES AHEAD

*Starting **April 6, 2018**, Fidelity Investments® will be the new service provider for your retirement plan accounts.*

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 retirement planning.

- Review the key transition dates and take note of services that may be temporarily unavailable during the transition.
- Discover what your 401(k) offers—new services and features are being added to the plan.
- Explore how your current investment lineup may change as a result of the transition.

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A special note for former caregivers, alternate payees, and plan beneficiaries:

If you are a former caregiver, alternate payee, or beneficiary with an account balance in the plan, some of the information enclosed may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.

ACTIVITY CALENDAR



Please review this activity calendar to understand how your account(s) may be affected during the transition period.

To ensure that all information is transferred accurately from your current plan account at Transamerica to your new plan account at Fidelity, there will be a period of time when you will be unable to take certain actions. These actions include directing or diversifying investments, obtaining a loan, or taking a distribution. This period during which you will be unable to make changes is called a blackout period.

Because you will be unable to direct or diversify the assets held in your plan account during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you have any questions concerning this blackout, please contact Fidelity Investments at **800-343-0860**.

If you would like to make any changes to your account at Transamerica before the start of the blackout period, please go online at stjoe.trsuretire.com or call **888-976-8098** before March 29, 2018, at 1 p.m. Pacific time/ 3 p.m. Central time.

St. Joseph Health System (SJHS) Plans:

If you have an account in one or more of the SJHS plans, the blackout period for the Plan is expected to begin on March 29, 2018, and end during the week of April 22, 2018.

Covenant Health System (CHS) Plans:

If you have an account in one or more of the CHS plans, the blackout period for the Plan is expected to begin on April 5, 2018, and end during the week of April 29, 2018.

During these weeks, you can determine whether the blackout period has started or ended by contacting Fidelity Investments at **800-343-0860** or going online to NetBenefits.com.

KEY DATES*	PLAN ACTIVITY/ACTION STEPS
March 29, 2018	Deferral and investment election changes will go into blackout for all caregivers.
SJHS PLANS: March 29, 2018	BLACKOUT PERIOD BEGINS AT 1 P.M. PACIFIC TIME/ 3 P.M. CENTRAL TIME This is the last day at Transamerica to: <ul style="list-style-type: none"> • Check your account balance, request a loan, or request a distribution. • Request an exchange between investment options through Transamerica.
CHS PLANS: April 5, 2018	Return all necessary paperwork to Transamerica to process a loan or distribution before the blackout period begins. Please allow enough time to request, receive, complete, and return the paperwork to Transamerica before this deadline.
April 6, 2018	BLACKOUT PERIOD ENDS FOR CONTRIBUTION AND INVESTMENT ELECTIONS You can now contact Fidelity to enroll or change your contribution amount. You may also change your investment election for future contributions and designate beneficiaries for your account.

ACTIVITY CALENDAR (continued)



KEY DATES*	PLAN ACTIVITY/ACTION STEPS						
March 30, 2018	<p>New contributions deducted from your paycheck on or after this date will be directed to Fidelity Investments, and will be posted to your Fidelity account on April 6, 2018.</p> <p>The Fidelity Retirement Service Center and NetBenefits® website will open. You can now:</p> <ul style="list-style-type: none"> • Set up your NetBenefits account and email preferences. <ul style="list-style-type: none"> - 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.com, click <i>Register As a New User</i>, and follow the step-by-step instructions to set up your account. • Enroll in the plan or change your contribution rate and future investment elections. • Choose your beneficiaries. Beneficiary information currently on file will not transfer to Fidelity. You must contact Fidelity to designate a beneficiary for your account(s). 						
<p>SJHS PLANS: April 6, 2018 1 p.m. Pacific time</p> <p>CHS PLANS: April 12, 2018 3 p.m. Central time</p>	<p>If you are currently in one or more of the SJHS Plans, your account balances will be valued at the close of the market on Friday, April 6, 2018, and are scheduled to transfer to Fidelity on Monday, April 9, 2018.</p> <p>If you are currently in one or more of the CHS Plans, your account balances will be valued at the close of the market on Thursday, April 12, 2018, and are scheduled to transfer to Fidelity on Friday, April 13, 2018.</p> <p>Review the “Investment Options” section of this guide to learn how your current investment lineup may change as a result of the transition.</p>						
<p>SJHS PLANS: During the week of April 22, 2018</p> <p>CHS PLANS: During the week of April 29, 2018</p>	<p>BLACKOUT PERIOD ENDS</p> <p>The blackout period is expected to end during this week, and the Fidelity Retirement Service Center and NetBenefits website will open for all plan services. You will be notified when the blackout period has ended and you can:</p> <ul style="list-style-type: none"> • Log on to NetBenefits at NetBenefits.com to set up your username and password. • On NetBenefits, you can: <table border="1" data-bbox="435 1213 1312 1333"> <tbody> <tr> <td>• Review your account balances</td> <td>• Access investment option descriptions</td> </tr> <tr> <td>• Enroll in the plan</td> <td>• Research investment performance</td> </tr> <tr> <td>• Request changes to your account</td> <td>• Request a loan or distribution</td> </tr> </tbody> </table> • Call 800-343-0860 to speak with a Fidelity representative who can answer questions and walk you through any transaction you want to make in your account. • Choose your beneficiaries. Beneficiary information on file with Transamerica will not transfer to Fidelity. You can designate your beneficiaries on NetBenefits at NetBenefits.com or call 800-343-0860 for help or to request a beneficiary form. 	• Review your account balances	• Access investment option descriptions	• Enroll in the plan	• Research investment performance	• Request changes to your account	• Request a loan or distribution
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• Enroll in the plan	• Research investment performance						
• Request changes to your account	• Request a loan or distribution						
May 2018	<p>First monthly statement is available online from Fidelity.</p> <ul style="list-style-type: none"> • Account statements for the plan are available online at NetBenefits.com and will not be automatically mailed to your home. <p>To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-343-0860 or log on to NetBenefits at NetBenefits.com. Simply click <i>Profile</i>, then <i>Preferences</i>.</p>						
May 2018	<p>Final account statement from Transamerica will be available on-line.</p>						

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

TRANSITION HIGHLIGHTS



At Providence St. Joseph Health, we believe in offering a strong benefits program. Together with Fidelity, we'll provide an enhanced level of service and commitment to help you prepare for retirement.

Plan Features

Automatic Enrollment	Unrepresented caregivers who aren't currently contributing 6% or more to the 401(k) Plan will be automatically enrolled at 6% and invested in the Vanguard Institutional Target Retirement Date Funds Institutional Shares on May 21, 2018 (45 days after the Plan goes live). Those automatically enrolled will also be enrolled in the Annual Increase Program at a rate of 1%, until your contribution rate reaches 10%. ¹
Annual Increase Program	An optional service that helps you keep pace with your goals by increasing your contribution amount each year.
Access to the CHS or SJHS 457(b) Plans²	<p>For unrepresented caregivers who are making the maximum contribution to the St. Joseph and Covenant Health Systems 401(k) Plan and would like to save more, you will gain access to a new plan. The 457(b) Plan is a nonqualified plan under federal tax law and IRS regulations. It allows eligible caregivers to save for the future, above and beyond the limits in place for their 401(k) Plan.</p> <p>Key Benefits</p> <ul style="list-style-type: none"> • When you defer a pretax portion of your current compensation to the plan, you have a chance to manage your income tax exposure while focusing on your future. • You can use the plan to prepare for future expenses or to offset other forms of income—which gives you additional flexibility and control. • Your account has a chance to grow faster than it would in a traditional taxable savings account.
Online Beneficiary	<p>BENEFICIARY INFORMATION ON FILE WITH TRANSAMERICA WILL NOT TRANSFER TO FIDELITY INVESTMENTS.</p> <p>With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. To set up your beneficiary using the Online Beneficiaries Service, log on to NetBenefits.com and go to "My Profile". For assistance or to request a paper form, please call Fidelity at 800-343-0860.</p>
Workplace Planning and Support	Fidelity Retirement Planners are knowledgeable professionals equipped with detailed information about your retirement program and the financial know-how to provide advice on investing that will help you get on your way.

¹You may opt out by calling Fidelity at **800-343-0860** or going online at [NetBenefits.com](https://www.netbenefits.com) and changing your contribution amount to 0%.

²This plan is an unfunded, nonqualified plan, and no funded account has been established for you. Any account is only a recordkeeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. For more information on the plan, please refer to the plan documents.



TRANSITION HIGHLIGHTS (continued)



Plan Features, continued...

Fidelity BrokerageLink®	Gives you access to additional investment choices for your retirement savings beyond those investment options available in the standard plan lineup.
Fidelity® Portfolio Advisory Service at Work³ <i>*Beginning April 6, 2018</i>	Fidelity® Portfolio Advisory Service <i>at Work</i> is an optional service that can take the time and stress out of managing your own investments. This feature gives you access to a team of professionals that will help you create a plan, and stay on track to retirement. ³ This service provides discretionary money management for a fee.
Rebalance Notification	Get notified via email any time your account's investment mix strays from your original strategy.
NetBenefits® Website NetBenefits.com	Access to Fidelity's comprehensive website dedicated to retirement planning. Here is where you will manage your account, make decisions on your investment choices, and find interactive tools and calculators to help you better prepare to meet your retirement savings goals. See the "Tools and Resources" section of this guide for more details.

³Fidelity® Portfolio Advisory Service *at Work* is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

During the transition, these account activities will continue:

Payroll Contributions	Your pretax contribution(s) deducted from your pay, including catch-up contributions, if applicable, will continue to be deducted from your paycheck. These contributions will transfer to Fidelity.
Outstanding Loans	If you have an outstanding loan in one or more of your retirement plan accounts, that loan will transfer to Fidelity. Loan repayments must continue to be paid monthly via ACH payment directly from your checking or savings account. If you are currently repaying your loan via coupon repayment or payroll deductions, instructions for how to set up your ACH repayments will be mailed to your home in late April. ⁴

⁴Loan repayments received during the blackout period will be invested in the Vanguard Federal Money Market Fund Investor Shares⁵ until the blackout period ends. At that time, loan repayments and any associated earnings will be posted to your account according to your investment elections on file with Fidelity. If you do not have any elections on file, your loan repayments and any associated earnings will be invested in the Vanguard Institutional Target Retirement Date Funds, Institutional Shares.

⁵You 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. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. 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 the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.



TRANSITION HIGHLIGHTS (continued)



Stable Value Fund

When the market closes (generally 1 p.m. Pacific time/ 3 p.m. Central time) on March 29, 2018, for SJHS Plans, and April 5, 2018, for CHS Plans, the TFLIC Guaranteed Pooled fund offered through the Plan will no longer be available for new contributions, loan repayments, or exchanges. As a result, future contributions and loan repayments will be directed to the new stable value investment option at Fidelity, unless you direct otherwise by making changes to your account before March 29, 2018.

Once the blackout period has ended, all Plan services will be available, including the ability to make investment exchanges within your account.

If You are Invested in the TFLIC Guaranteed Pooled Fund:	New Contributions and Balances will Transfer to:
	Managed Income Portfolio II Class 3

You are not permitted to make a direct exchange between the Managed Income Portfolio II Class 3 and the Vanguard Federal Money Market Investor Shares, nor between the Managed Income Portfolio II Class 3 and Fidelity BrokerageLink®. Before exchanging between these funds, you must first exchange to a “noncompeting” fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

Self-Directed Brokerage Transferring to Fidelity BrokerageLink®

When the market closes (generally 1 p.m. Pacific time, 3 p.m. Central time) on March 29, 2018, for SJHS Plans and April 5, 2018, for CHS Plans, the Personal Choice Retirement Accounts will no longer be available. Current account balances held in the Personal Choice Retirement Accounts (PCRA) will transfer to Fidelity Investments. While most mutual funds and stocks will be able to transfer in kind to the same investment option in Fidelity BrokerageLink®, there are a few options that will not be available at Fidelity. If you have a Personal Choice Retirement Account holding one of these investments, you will receive a separate communication regarding brokerage account transfers.

For an explanation of your rights to direct investments, any plan restrictions, and a description of the types of fees and expenses associated with your plan account(s), please refer to the enclosed Participant Disclosure Notice.

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 SJHS and CHS retirement plans give 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. As mentioned on page 8, with the exception of the TFLIC Guaranteed Pooled Fund, Providence St. Joseph Health expects to transition all other investments in kind, meaning your investment will not change. Please be aware that the transfer methodology may vary by individual investment option, and certain options may be out of the market for a day or more while others remain fully invested during the transition.

What you need to do

Now is a good time to look at your situation and decide whether changes might be appropriate to better align your investment approach with your retirement goals.

How to choose your investments

Before making your investment decisions, it is important that you become familiar with the various options in your retirement plan(s). Additional information regarding each investment option's risk, as well as its strategy and objective, can be obtained on NetBenefits at NetBenefits.com beginning April 6, 2018. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any plan restrictions, and a description of the types of fees and expenses associated with your plan account, refer to the enclosed Participant Disclosure Notice.

To simplify your choices, your investment options are organized in the following tiers:

Tier 1:
Target Date Funds

Tier 2:
Core Investment Options

Tier 3:
Fidelity BrokerageLink®



INVESTMENT OPTIONS (continued)



Tier 1: Target Date Funds

Target date funds are mutual funds that automatically reset the asset mix of stocks, bonds, and cash equivalents in their portfolios based on an anticipated retirement date. Their returns are not guaranteed, but depend on how the market performs.

Through the plan's fund lineup, you have access to the Vanguard Institutional Target Retirement Date Funds Institutional Shares (Vanguard Target Retirement Funds). These are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach the target date. The investment risk of each target date fund changes over time as its asset allocation changes. The funds are subject to the volatility of the financial markets, including that of equity and fixed-income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Simply find your date of birth range in the following table to determine into which Vanguard Target Retirement Fund your balances could be directed.

The Vanguard Target Retirement Date Funds serve as the default fund in your retirement plan account(s). Your applicable current account balances and future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire (assumes a retirement age of 65 as determined by your plan sponsor).

Please use the guidelines in the table below to determine into which Vanguard Institutional Target Date Fund your current account balances and future contributions will be invested.

YEAR OF BIRTH	FUND NAME	TARGET RETIREMENT DATE
On or before 12/31/1947	Vanguard Institutional Target Retirement Income Fund Institutional Shares (VITRX)	Retired before 2012
1/1/1948–12/31/1952	Vanguard Institutional Target Retirement 2015 Fund Institutional Shares (VITVX)	2012–2017
1/1/1953–12/31/1957	Vanguard Institutional Target Retirement 2020 Fund Institutional Shares (VITWX)	2018–2022
1/1/1958–12/31/1962	Vanguard Institutional Target Retirement 2025 Fund Institutional Shares (VRIVX)	2023–2027
1/1/1963–12/31/1967	Vanguard Institutional Target Retirement 2030 Fund Institutional Shares (VTTWX)	2028–2032
1/1/1968–12/31/1972	Vanguard Institutional Target Retirement 2035 Fund Institutional Shares (VITFX)	2033–2037
1/1/1973–12/31/1977	Vanguard Institutional Target Retirement 2040 Fund Institutional Shares (VIRSX)	2038–2042
1/1/1978–12/31/1982	Vanguard Institutional Target Retirement 2045 Fund Institutional Shares (VITLX)	2043–2047
1/1/1983–12/31/1987	Vanguard Institutional Target Retirement 2050 Fund Institutional Shares (VTRLX)	2048–2052
1/1/1988–12/31/1992	Vanguard Institutional Target Retirement 2055 Fund Institutional Shares (VIVLX)	2053–2057
1/1/1993–12/31/1997	Vanguard Institutional Target Retirement 2060 Fund Institutional Shares (VILVX)	2058–2062
1/1/1998 and later	Vanguard Institutional Target Retirement 2065 Fund Institutional Shares (VSXFX)	2063 and later

INVESTMENT OPTIONS (continued)



Tier 2: Core Investment Options

Tier 2 is made up of passively and actively managed funds.

Passively managed funds (also called index funds) are designed to mirror a market index or benchmark. These funds generally have lower fees than funds that are “actively managed”; that is, funds that try to outperform—or beat—market returns.

Ultimately, index funds are designed to provide exposure to a broad selection of securities at a relatively low cost. While these funds typically perform very similarly to the index they track, you should be aware that index funds cannot be expected to meet or beat the index’s performance.

Actively managed funds try to outperform comparable market indices or benchmarks. These funds are actively managed by a fund manager or team of managers who select the investments they think will deliver the best combination of risk and return. Actively managed funds often have higher fees than passively managed funds due to the level of involvement the fund manager has in maintaining the portfolio. These actively managed funds give you a great degree of flexibility, and the ability to rebalance and manage your portfolio over time.

The cost of actively managed funds may be higher than passive funds.

INVESTMENT OPTION	ACTIVELY OR PASSIVELY MANAGED	TICKER SYMBOL
Stock Investment Options		
American Funds EuroPacific Growth Fund® Class R-2E	Actively Managed	REEBX
Dodge &Cox Stock Fund	Actively Managed	DODGX
Dreyfus/The Boston Company Small/Mid Cap Growth Fund Class I	Actively Managed	SDSCX
MainStay Large Cap Growth Fund Class R1	Actively Managed	MLRRX
The Hartford MidCap Fund Class Y	Actively Managed	HMDYX
Vanguard Institutional Index Fund Institutional Plus Shares	Passively Managed	VIIIX
Westwood SMidCap Fund Institutional Class	Actively Managed	WHGMX
Balanced/Hybrid Investment Option		
PIMCO All Asset Fund Institutional Class	Actively Managed	PAAIX
Bond Investment Options		
Prudential Total Return Bond Fund Class Z	Actively Managed	PDBZX
Vanguard Total Bond Market Index Fund Institutional Shares	Passively Managed	VBMPX
Stable Value Investment Option		
<i>Managed Income Portfolio II Class 3 (only available in the 401(k) Plans)</i>	<i>Actively Managed</i>	<i>n/a</i>
Short-term Investment Option		
Vanguard Federal Money Market Fund Investor Shares	Actively Managed	VMFXX

Note: The new stable value investment option being added to the plan is listed in italics.

The St. Joseph and Covenant Health Systems 401(k) Plan is intended to be a participant directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

INVESTMENT OPTIONS (continued)



Tier 3: Fidelity BrokerageLink®

A self-directed brokerage account combines the convenience of your retirement plan with the additional flexibility of an individual brokerage account. It gives you expanded investment choices and the opportunity to manage your retirement contributions.

BrokerageLink® includes investments beyond those in your lineup. Providence St. Joseph Health neither evaluates nor monitors the investments available through a self-directed brokerage account. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. Contact Fidelity at **800-343-0860** for a fact sheet and/or commission schedule for applicable fees and risks.

BrokerageLink® is the route for investors who wish to closely evaluate and monitor their investments. Fidelity can help caregivers determine if this option is a good fit for their personal situation. Please contact Fidelity at **800-343-0860** on or after April 6, 2018, if you wish to open an account.

****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. Fidelity Investments and its affiliates, the fund's sponsor, have 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.***

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.



ADDITIONAL SERVICE



An additional service is being offered through the Plan to assist you in managing your retirement account.

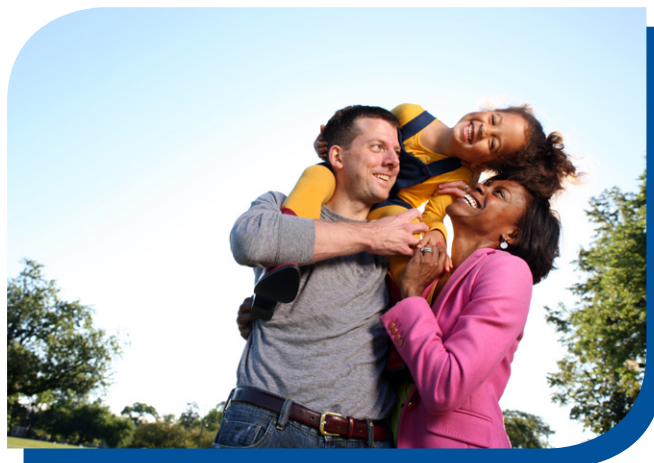
Fidelity® Portfolio Advisory Service at Work

Providence St. Joseph Health has teamed up with Fidelity to offer a managed account service. It's a way to help you get, and stay, on course toward your retirement goals. With Fidelity® Portfolio Advisory Service *at Work*, you get active retirement account management for a fee. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation. Whether to use this service or not is entirely your choice.

Fidelity professionals are available to answer any questions you may have about this managed account service. Call **866-811-6041** for more information.

The enclosed Participant Disclosure Notice provides an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account.

Fidelity® Portfolio Advisory Service *at Work* is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee, which will be paid from your account.**



TOOLS AND RESOURCES



It all starts on NetBenefits® at NetBenefits.com

Fidelity's website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account.

Beginning April 6, 2018:

- 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 [NetBenefits.com](https://www.netbenefits.com), click *Register Now*, 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: <ul style="list-style-type: none"> • 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
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View
	See how your savings and spending compare using a simple rule of thumb.	Savings and Spending Checkup
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	Determine Your Asset Mix Worksheet
	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis tools 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.

KEY DATES AND ACTION STEPS

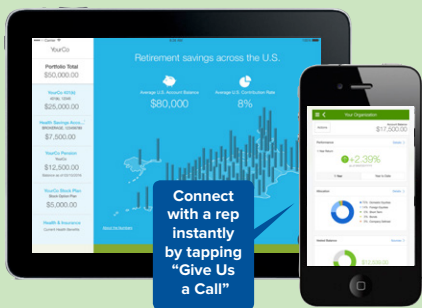
Beginning April 6, 2018:

Log on to NetBenefits at NetBenefits.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 your beneficiary information. Remember your beneficiary designation with Transamerica will not transfer.
- Access information about each investment option available in the plan, including investment risk, strategy, and objective. Review the fact sheet or prospectus, if available.
- Go mobile. Download the NetBenefits mobile app.

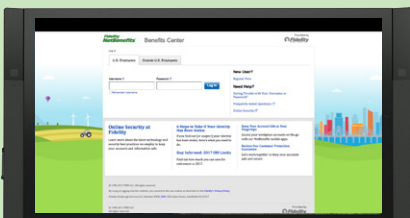
Before the blackout period begins (for SJHS Plans on March 29, 2018, and for CHS Plans on April 5, 2018):

- To make any changes to your Transamerica account(s) call **888-976-8098** or go online to stjoe.trretire.com.



NetBenefits®
smartphone and
iPad app

Download a NetBenefits® mobile app from the App Store®, Google Play™ store, or Windows Store.



NetBenefits®
Microsoft
Surface™ app

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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.



Why Fidelity?

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.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the St. Joseph and Covenant Health Systems 401(k) Plan, and the Plan documents will govern in the event of any discrepancies.

*Fidelity Brokerage Services LLC, Member NYSE, SIPC
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