Summary of Plan Fee Changes and Investment Options

Dear Baylor Scott & White Health 403(b) Savings Plan Participant:

When investing in a retirement plan, it is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of the plan.

This notice includes important information to help you compare your plan investment options and expenses as required by the United States Department of Labor. For more investment information, including investment objectives or goals, principal strategies, risks, portfolio turnover rate, returns and expenses, please visit your plan's website. The website also includes education and tools designed to help you with making investment decisions. In addition, an online calculator is available and can assist you in determining the long-term effect of fees and expenses.

The following are the new fees/expenses that are applicable to your plan as of August 1, 2016.

Fee	Amount
Basic Annual Fee	$30.50 per year
Loan Fees	$0 origination fee $0 annual maintenance fee
QDRO	$300
Benefit Disbursement Fee • ACH Payment Fee • Wire Withdrawal • Overnight Delivery	 $15 per distribution $40 per distribution $25 per distribution
Self-Directed Brokerage	$60 per year
Empower Retirement Managed Account Program	Annual Program Fee: Assets up to $100,000 = 0.50%, Next $150,000 = 0.40%, Any Additional Assets = 0.30%

Investment Options Available with Empower-Retirement

Investment Options	Fund Category	Ticker
JPMorgan SmartRetirement Income Fund	Target Date	JSIYX
JPMorgan SmartRetirement 2015 Fund R6	Target Date	JSFYX
JPMorgan SmartRetirement 2020 Fund R6	Target Date	JTTYX
JPMorgan SmartRetirement 2025 Fund R6	Target Date	JNSYX
JPMorgan SmartRetirement 2030 Fund R6	Target Date	JSMYX
JPMorgan SmartRetirement 2035 Fund R6	Target Date	SRJYX
JPMorgan SmartRetirement 2040 Fund R6	Target Date	SMTYX
JPMorgan SmartRetirement 2045 Fund R6	Target Date	JSAYX
JPMorgan SmartRetirement 2050 Fund R6	Target Date	JTSYX
JPMorgan SmartRetirement 2055 Fund R6	Target Date	JFFYX
Vanguard Federal Money Market Inv	Money Market	VMFXX
Vanguard Inflation-Protected Securities I	Inflation-Protected Bond	VIPIX
Vanguard Total Bond Market Index I	Intermediate-Term Bond	VBTIX
Baird Aggregate Bond Inst	Intermediate-Term Bond	BAGIX
John Hancock Income R6	Multisector Bond	JSNWX
Dodge & Cox Stock	Large Value	DODGX

Vanguard Institutional Index I	Large Blend	VINIX
Vanguard PRIMECAP Admiral	Large Growth	VPMAX
Vanguard Extended Market Index I	Mid-Cap Blend	VIEIX
PNC Small Cap I	Small-Cap Growth	PPCIX
Vanguard FTSE All-World ex-US Index I	Foreign Large Blend	VFWSX
American Funds EuroPacific Growth R6	Foreign Large Growth	RERGX

Contact Us
If you have any questions regarding the information in this letter, please contact your Empower Retirement representative at (844)722-BSWH (2794).

Sincerely,

Empower Retirement

Summary of Plan Fee Changes and Investment Options

Dear Baylor Scott & White Health Retirement Savings Plan Participant:

When investing in a retirement plan, it is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of the plan.

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Investment Options Available with Empower-Retirement

Investment Options	Fund Category	Ticker
JPMorgan SmartRetirement Comingled Income Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2015 Fund- CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2020 Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2025 Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2030 Fund- CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2035 Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2040 Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2045 Fund – CB-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2050 Fund – CF-B Class	Target Date	N/A
JPMorgan SmartRetirement Commingled 2055 Fund – CF-B Class	Target Date	N/A
Vanguard Federal Money Market Inv	Money Market	VMFXX
Vanguard Inflation-Protected Securities I	Inflation-Protected Bond	VIPIX
Vanguard Total Bond Market Index I	Intermediate-Term Bond	VBTIX
Baird Aggregate Bond Inst	Intermediate-Term Bond	BAGIX
Manulife Strategic Fixed Income	Multisector Bond	N/A
Dodge & Cox Stock	Large Value	DODGX

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