



A bold new path to retirement starts now

Your IU Health Physicians Retirement Savings Plan [IUHP 401(k)] is moving to Empower Retirement.

Effective January 3, 2022



IU Health Physicians



Your future in the making

Welcome to Empower Retirement. Your journey is about to begin.



YOU'RE ALL SET

No action is required from you for the transfer of your:

- Contribution elections.
- Investment elections.
- Self-directed brokerage account (if applicable).
- Distribution arrangements (if applicable).

Once the transfer is complete, you will receive a notice from Empower.

You can find more information about the transition by scanning this QR code or visiting the transition website:
iuhpretirementmove.com.



As previously communicated, your account in the IUHP 401(k) will merge into the IU Health 401(k) Savings Plan at Empower Retirement. This change to your plan is designed to give you more ways to access and manage your account and improve your overall retirement planning experience. Together with Empower, we're committed to helping you reach your retirement goals.

Here's what you can expect as part of the transition and which features you can look forward to, including:

- A personalized estimate of the amount of income you're on track to replace in retirement.
- In most cases, lower fees for your retirement plan. See the FAQ on the transition website for more details.
- My Financial Path: Your plan offers a place to help you make sense of your finances.
- One-on-one assistance, including support from local retirement plan advisors.
- Access to financial professionals through Empower's Retirement Services Group who can talk to you about your investments and plan services.
- The Empower Retirement app to view your account wherever you go.

No longer employed by IU Health Physicians?

You're receiving this announcement because you have a balance in the IUHP 401(k). Even though you're not actively contributing to the plan, you should review the information in this notice as it impacts your account.

No action is required on your part for the transition of your account; however, here are some important dates to keep in mind

December 27, 2021

Deadline for paperwork

If you are eligible to take a distribution and would like to request one, this is the last day to return distribution paperwork to OneAmerica.

December 29, 2021, at 4 pm Eastern time

Deadline for account changes — blackout period begins

This is your last day to contact OneAmerica (iuhpretirement.com or 800.858.3829) to request a withdrawal, contribution change or investment election change or place a self-directed brokerage trade.

You will have limited access to your IUHP 401(k) account at OneAmerica. This “blackout period” will give us time to transfer your plan’s administrative records to Empower Retirement (see the *Important notice* section of this document for details).

Week of January 16, 2022

Blackout period is expected to end

Once the blackout period has ended, you will have full access to your account online and by phone. You can also make requests and changes and add or update your beneficiary.

We’ve got your back

As you continue to plan for a successful future, we’re here to help. Following the transition, let us know if you have any questions about your plan, or if you need to make updates to your account.

Check in at empowermyretirement.com or **844.IUH.5840**.



How your account will transfer

The information in this section shows you how your account will transfer into the IU Health 401(k) Savings Plan at Empower Retirement.

If you'd like your account to transfer differently, simply change the elections for your current balance by contacting OneAmerica by December 29, 2021. You can also make changes with Empower after the transfer is complete.

BALANCES IN THESE FUNDS:	WILL AUTOMATICALLY TRANSFER TO:
Vanguard Target Retirement Income Trust II	Vanguard Target Retirement Income Trust Select
Vanguard Target Retirement 2015 Trust II	Vanguard Target Retirement 2015 Trust Select
Vanguard Target Retirement 2020 Trust II	Vanguard Target Retirement 2020 Trust Select
Vanguard Target Retirement 2025 Trust II	Vanguard Target Retirement 2025 Trust Select
Vanguard Target Retirement 2030 Trust II	Vanguard Target Retirement 2030 Trust Select
Vanguard Target Retirement 2035 Trust II	Vanguard Target Retirement 2035 Trust Select
Vanguard Target Retirement 2040 Trust II	Vanguard Target Retirement 2040 Trust Select
Vanguard Target Retirement 2045 Trust II	Vanguard Target Retirement 2045 Trust Select
Vanguard Target Retirement 2050 Trust II	Vanguard Target Retirement 2050 Trust Select
Vanguard Target Retirement 2055 Trust II	Vanguard Target Retirement 2055 Trust Select
Vanguard Target Retirement 2060 Trust II	Vanguard Target Retirement 2060 Trust Select
Vanguard Target Retirement 2065 Trust II	Vanguard Target Retirement 2065 Trust Select
Vanguard Institutional Index Instl Plus (VIIIX)	Vanguard Total Stock Market Index
Vanguard Extended Market Index Instl Plus (VEMPIX)	Vanguard Total Stock Market Index
JPMorgan Stable Value	JPMorgan Stable Value
Vanguard Inflation-Protected Securities Instl (VIPIX)	Vanguard Inflation-Protected Securities Instl (VIPIX)
Met West Total Return Bond (MWT SX)	Met West Total Return Bond (MWT SX)
American Funds AMCAP R6 (RAFGX)	Vanguard Total Stock Market Index
American Beacon Large Cap Value R5 (AADEX)	Vanguard Total Stock Market Index
American Funds EuroPacific Growth Fund R6 (RERGX)	Vanguard Total International Stock Market Index

Funds exempt from SEC registration do not have ticker symbols.

Investing involves risk, including possible loss of principal.

To ensure your account is allocated according to your strategy or investment style, it's a good idea to revisit your account and make adjustments to your investment elections, if necessary, before and after the blackout period.

If you currently have a self-directed brokerage account, you will receive a separate communication regarding how those assets will transfer.

What's new in your website experience

Get answers to your financial questions

The IU Health 401(k) Savings Plan partners with Empower Retirement to offer you a better approach to financial wellness through offering My Financial Path. Following the transition, you will be able to access this valuable resource from your homepage.

One feature of My Financial Path is the Next Step Evaluator, which can help you create a tailored strategy based on your financial situation. All you have to do is answer a few simple yes or no questions, and you'll get a financial action plan for your personal goals.

Another feature of My Financial Path is the Learning Center, where you can access financial wellness information and take advantage of the educational content available.

- Gain access to numerous planning, saving and investing calculators.
- Get in the know with a variety of relevant and educational articles.
- Take advantage of many interactive resources and calculators.

You can also learn at your own pace by taking advantage of the interactive learning modules. Learn when it's convenient for you by selecting any of the following options:

- Creating a budget
- Managing debt
- Saving for college
- Buying a house
- Planning for retirement
- Family conversations about money

Start off on the right foot

Your account will transfer automatically with no action required by you. Once access is available, you will be notified with instructions on how to log in to your account. Action will be required to register your account.

Confirm your beneficiary and update your contact information

Once the transition is complete, be sure to verify or update your beneficiary elections. Simply select *View/edit beneficiary information* from the *I want to* dropdown on your account dashboard.

Update your contact information and personal preferences to stay up to date and receive account alerts. You will be able to do this by clicking on your name in upper-right corner of your account dashboard and making updates as necessary.

Your account statements

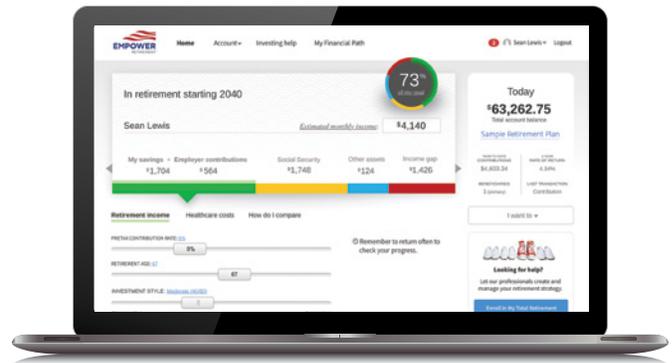
In January of 2022, you will receive a final statement from OneAmerica reflecting the closing of your account. In April 2022, you will receive your first statement from Empower, which will show you the amount transferred into your new account.

Coming soon!

Shortly after the plan transitions to Empower Retirement, a new website experience will be introduced. To help you understand the enhancements that you'll enjoy when the new experience takes effect, here's a before-and-after look at what you'll see initially compared to what you'll see in late January.

Once the plan has moved to Empower, your website homepage will look like this and include features that allow you to:

- View your estimated monthly income in retirement.
- Receive important plan messages.
- Get your account details from the *I want to* dropdown.
- Choose Spanish translation.
- Quickly link to My Financial Path.



FOR ILLUSTRATIVE PURPOSES ONLY

In late January, the website will have a different look and feel and offer new resources that give you an opportunity to get a broader view of your entire financial picture and help make it easier for you to plan and prepare for the financial future you imagine.

Get a 360° view of your financial life

With the enhanced website, you will be able to link your financial accounts, such as banking, other retirement plan accounts, mortgage and credit cards, to get a complete view of your financial picture, including:

- Your net worth.
- How close you are to your goals.
- How to create a budget.
- Saving and spending trends.



FOR ILLUSTRATIVE PURPOSES ONLY

Coming spring of 2022 ...

You will be able to take advantage of investment advice available through Empower Retirement Advisory Services.* This professionally managed account program goes beyond the typical age-based investment strategy to look at your lifestyle, personal financial situation and goals to create a strategy that is tailored to you. Because your investment needs evolve over time, we continually review your strategy and work with you to make the appropriate adjustments for your situation. The result is a retirement strategy that is personalized, simplified, comprehensive and one-on-one.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

*Online Advice and the My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Important notice concerning your rights in the IU Physicians Retirement Savings Plan

November 15, 2021

This notice is to inform you that your account in the IU Health Physicians Retirement Savings Plan will transfer to Empower Retirement effective January 3, 2022.

As a result of this change, you temporarily will be unable to check your account balance and transfer or diversify your investments (including investments held within a self-directed brokerage account) in your IU Health Physicians Retirement Savings Plan account or obtain a withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 pm Eastern time on December 29, 2021, and ends during the week of January 16, 2022. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments, including investments held within a self-directed brokerage account; or obtain a withdrawal or distribution from your IU Health Physicians Retirement Savings Plan account.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. 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.

December 27, 2021

If you are eligible to take a distribution and would like to request one, this is the last day to return distribution paperwork to OneAmerica.

December 29, 2021

Last day to check your account balance, transfer or diversify your investments, or obtain a withdrawal or distribution. This is also your last day to access your self-directed brokerage account with OneAmerica. This means you will not be able to conduct trades between your brokerage account and the IU Health Physicians Retirement Savings Plan investment options, conduct trades within your brokerage account, open a new self-directed brokerage account, or close your current brokerage account.

Week of January 16, 2022

You will have complete access to your account at Empower.

To review your plan account before the blackout period begins, contact OneAmerica at 800.858.3829 or access your account online at iuhpretirement.com by December 29, 2021. If you have questions concerning this notice, please contact Empower at **844.IUH.5840**.

Once the blackout period ends, you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **844.IUH.5840**.

These dates and times are subject to change. Please contact Empower for more information. Diversification does not ensure a profit or protect against loss.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy. Once the transition is complete, please review the information for each fund on the plan website.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

IMPORTANT: The projections or other information generated on the website by the investment 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. The results may vary with each use and over time.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the retirement benefits provided under your plan. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by the plan's sponsor, service providers or fiduciaries.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

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Important notices for the IU Health 401(k) Savings Plan effective January 3, 2022

To help you better understand your investment options and other plan information, please see the following enclosures:

- **Notice of Investment Returns & Fee Comparison:** This notice provides a list of the fees and expenses associated with your IU Health 401(k) Savings Plan account as well as details about the investment options available in the plan, including performance, fees and restrictions.
- **Qualified Default Investment Alternative (QDIA) Notice:** This notice outlines what you need to know if you are making contributions to the plan but have not proactively chosen how your account will be invested.
- **Annual Automatic Enrollment Notice:** This notice provides information about automatic enrollment in the plan and automatic deduction of elective deferrals from your wages unless you make an election not to contribute or to contribute a different amount.
- **Safe Harbor Notice:** This notice provides information about safe harbor employer contributions and your rights and obligations under the plan, including deferral contributions along with other relevant information.

Please note that while the enclosed notices apply to the IU Health 401(k) Savings Plan, they may not all apply to your individual plan participation.

If you have questions about these materials, please contact us at **844.IUH.5840** (844.484.5840). Empower associates are available weekdays from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Sincerely,

Empower Retirement

Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

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Notice of Investment Returns & Fee Comparison

150031-01 IU Health 401(k) Savings Plan empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. 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 your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-844-IUH-5840

SECTION	Document Summary
1	Investment Rate of Return Information - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

Your Plan offers a Self-Directed Brokerage Account (SDBA) through Charles Schwab. The SDBA allows you to select from securities and investments that have not been chosen by and are not monitored by your employer and/or the Plan Sponsor. What investments you may actually invest in depends on the specifics of your Plan design. These investment options are not offered through your retirement plan recordkeeper. You may invest through the SDBA by logging in to your Plan's web site and completing the SDBA enrollment process online.

The SDBA is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that none of the available options in the SDBA have been selected for use in the Plan, reviewed for suitability or will be monitored by your employer, Plan Sponsor, SDBA provider, or retirement plan recordkeeper. You are solely responsible for determining the suitability and for the selection and ongoing monitoring of the investments that are available and utilized in the SDBA.

If you decide to use the SDBA, there may be an annual maintenance fee for using the SDBA as reflected in the Participant Elected Services Expenses table in this document. There may be additional expenses and fees associated with using Charles Schwab, such as commissions and sales loads. More information regarding these fees is located in the SDBA pricing summary at the back of this notice. Before investing, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other important information and may be obtained by calling the SDBA provider at 1-888-393-7272 or through the SDBA's website at www.schwab.com. Investors should read prospectuses carefully before investing.

Transfers into and out of Charles Schwab will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You must initially transfer a minimum of \$500. Subsequent transfers must be at least \$500. You are also required to maintain a minimum balance of \$500 in your core account. If your core account is below the minimum balance, any percentage of your future contribution investment elections

allocated to the SDBA will be allocated pro-rata across your other investment elections (or to the Plan's default fund if 100% of your investment elections are allocated to the brokerage account) until the minimum balance is reached.

More detailed information about the SDBA is available on the Participant website.

1 – Investment Rate of Return Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the participant website listed in the title.

Effective after market close on September 24, 2021, changes were made to the Plan's investment lineup. As a result, this document includes the funds that were available prior to the close of business on September 24, 2021, as well as the replacement/new funds that became available after the close of business on September 24, 2021. All balances and allocations were transferred from the old funds to the new replacement funds after close of business on September 24, 2021. The JPMCB SmartRetirement Passive Blend CF B target date fund series was replaced with the new Vanguard Target Retirement Trust Select target date fund series. The PIMCO Total Return Fund -Instl. (PTTRX) was replaced with the new Metropolitan West Total Return Bond Fund – P (MWTSX). The Vanguard Institutional Index Fund – Instl. Plus (VIIIX) and the Vanguard Extended Market Index Fund – Instl. Plus (VEMPX) were replaced with the new Vanguard Institutional Total Stock Market Index Trust. The Vanguard Developed Market Index Fund – Instl. Plus (VDIPX) and the Vanguard Emerging Market Index Fund – Instl. (VEMIX) were replaced with the new Vanguard Institutional Total International Stock Index Trust.

Variable Return Investments								
Investment Option	Average Annual Total Return as of 09/30/2021				Benchmark** as of 09/30/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation								
JPMCB SmartRetirement Pasv Bld Inc CF-B ^{1,2}	10.70%	6.53%	6.63%	6.51%	8.14%	5.94%	5.80%	6.08%
www.jpmorganfunds.com					S&P Target Date Retirement Income TR USD			
JPMCB SmartRetirement Pasv Bld 2020 CF-B ^{1,2}	11.26%	7.25%	8.35%	6.99%	12.92%	7.98%	8.51%	7.60%
www.jpmorganfunds.com					S&P Target Date 2020 TR USD			
JPMCB SmartRetirement Pasv Bld 2025 CF-B ^{1,2}	15.08%	8.55%	9.46%	8.16%	16.17%	9.01%	9.42%	8.55%
www.jpmorganfunds.com					S&P Target Date 2025 TR USD			
JPMCB SmartRetirement Pasv Bld 2030 CF-B ^{1,2}	18.38%	9.61%	10.34%	9.06%	19.16%	9.93%	10.25%	9.38%
www.jpmorganfunds.com					S&P Target Date 2030 TR USD			
JPMCB SmartRetirement Pasv Bld 2035 CF-B ^{1,2}	21.86%	10.48%	11.07%	9.84%	22.56%	10.88%	11.01%	10.25%
www.jpmorganfunds.com					S&P Target Date 2035 TR USD			
JPMCB SmartRetirement Pasv Bld 2040 CF-B ^{1,2}	24.47%	11.21%	11.51%	10.47%	24.96%	11.54%	11.55%	10.85%
www.jpmorganfunds.com					S&P Target Date 2040 TR USD			
JPMCB SmartRetirement Pasv Bld 2045 CF-B ^{1,2}	26.75%	11.59%	11.70%	10.89%	26.36%	11.93%	11.90%	11.17%
www.jpmorganfunds.com					S&P Target Date 2045 TR USD			
JPMCB SmartRetirement Pasv Bld 2050 CF-B ^{1,2}	26.72%	11.62%	11.74%	10.90%	27.11%	12.19%	12.16%	11.35%
www.jpmorganfunds.com					S&P Target Date 2050 TR USD			
JPMCB SmartRetirement Pasv Bld 2055 CF-B ^{1,2}	26.65%	11.61%	N/A	10.89%	27.47%	12.33%	N/A	11.43%
www.jpmorganfunds.com					S&P Target Date 2055 TR USD			
JPMCB SmartRetirement Pasv Bld 2060 CF-B ^{1,2}	26.62%	N/A	N/A	10.94%	27.33%	N/A	N/A	11.39%
www.jpmorganfunds.com					S&P Target Date 2060 TR USD			

Investment Option	Average Annual Total Return as of 09/30/2021				Benchmark** as of 09/30/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
The Vanguard Target Retire Inc Select ^{1,2}	8.53%	6.29%	6.16%	5.89%	8.14%	5.94%	5.80%	5.50%
S&P Target Date Retirement Income TR USD								
Website not available.								
The Vanguard Target Retire 2015 Select ^{1,2}	9.61%	7.22%	7.97%	6.56%	11.93%	7.46%	7.77%	6.70%
S&P Target Date 2015 TR USD								
Website not available.								
The Vanguard Target Retire 2020 Select ^{1,2}	13.42%	8.68%	9.22%	7.71%	12.92%	7.98%	8.51%	7.09%
S&P Target Date 2020 TR USD								
Website not available.								
The Vanguard Target Retire 2025 Select ^{1,2}	16.08%	9.73%	10.12%	8.50%	16.17%	9.01%	9.42%	7.90%
S&P Target Date 2025 TR USD								
Website not available.								
The Vanguard Target Retire 2030 Select ^{1,2}	18.36%	10.54%	10.89%	9.07%	19.16%	9.93%	10.25%	8.60%
S&P Target Date 2030 TR USD								
Website not available.								
The Vanguard Target Retire 2035 Select ^{1,2}	20.76%	11.36%	11.65%	9.65%	22.56%	10.88%	11.01%	9.33%
S&P Target Date 2035 TR USD								
Website not available.								
The Vanguard Target Retire 2040 Select ^{1,2}	23.10%	12.14%	12.20%	10.19%	24.96%	11.54%	11.55%	9.84%
S&P Target Date 2040 TR USD								
Website not available.								
The Vanguard Target Retire 2045 Select ^{1,2}	25.51%	12.70%	12.49%	10.63%	26.36%	11.93%	11.90%	10.13%
S&P Target Date 2045 TR USD								
Website not available.								
The Vanguard Target Retire 2050 Select ^{1,2}	25.75%	12.76%	12.52%	10.67%	27.11%	12.19%	12.16%	10.32%
S&P Target Date 2050 TR USD								
Website not available.								
The Vanguard Target Retire 2055 Select ^{1,2}	25.75%	12.76%	12.47%	10.66%	27.47%	12.33%	12.33%	10.41%
S&P Target Date 2055 TR USD								
Website not available.								
The Vanguard Target Retire 2060 Select ^{1,2}	25.74%	12.78%	N/A	10.67%	27.33%	12.46%	N/A	10.49%
S&P Target Date 2060 TR USD								
Website not available.								
The Vanguard Target Retire 2065 Select ^{1,2}	25.73%	N/A	N/A	12.96%	27.33%	N/A	N/A	11.39%
S&P Target Date 2060 TR USD								
www.vanguard.com								
International Funds								
Institutional Total Int'l Stock Mrkt Idx	N/A	N/A	N/A	-2.31%	N/A	N/A	N/A	-1.98%
Morningstar Global Markets ex-US GR USD								
www.vanguard.com								
Vanguard Developed Mkts Indx Inst Plus ^{1,2}	26.58%	9.21%	8.64%	5.60%	25.62%	9.73%	8.62%	6.37%
Morningstar Global Markets ex-US GR USD								
www.vanguard.com								
Vanguard Emerging Mkts Stock Idx I ^{1,2}	18.42%	8.71%	6.06%	7.63%	18.20%	9.23%	6.09%	*
MSCI EM NR USD								
www.vanguard.com								
Mid Cap Funds								
Vanguard Extended Market Idx InstIPlus ^{1,2}	42.34%	16.43%	16.40%	13.16%	36.22%	13.68%	15.65%	12.98%
Morningstar US Mid Core TR USD								
www.vanguard.com								
Large Cap Funds								
Institutional Total Stock Market Index	N/A	N/A	N/A	-3.26%	N/A	N/A	N/A	-3.54%
Morningstar US Large Cap TR USD								
www.vanguard.com								

Investment Option	Average Annual Total Return as of 09/30/2021				Benchmark** as of 09/30/2021			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Vanguard Institutional Index Instl Pl ^{1,2}	30.00%	16.89%	16.63%	8.67%	30.01%	16.90%	16.63%	*
www.vanguard.com					S&P 500 TR USD			
Bond								
Metropolitan West Total Return Bond Plan ^{1,2}	0.26%	3.59%	4.18%	4.16%	0.20%	3.30%	3.46%	3.53%
www.mwamlc.com					Bloomberg US Universal TR USD			
PIMCO Total Return Instl ²	0.28%	3.65%	3.92%	6.98%	0.20%	3.30%	3.46%	*
www.pimco.com					Bloomberg US Universal TR USD			
Vanguard Inflation-Protected Secs I ^{1,2}	5.18%	4.19%	3.05%	4.35%	4.71%	4.16%	2.99%	*
www.vanguard.com					Morningstar US Treasury Inflation-Protec			
Stable Value								
J P Morgan Stable Value	1.73%	1.79%	1.71%	2.51%	-0.79%	1.61%	1.02%	*
Website not available.					USTREAS Treasury Bill Constant Maturity			

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

2 – Investment-Related Fees, Expense Information, and Transfer Restrictions

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Fees, Expenses and Restrictions as of 10/14/2021				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees [^]
Asset Allocation				
JPMCB SmartRetirement Pasv Bld Inc CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2020 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2025 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2030 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
JPMCB SmartRetirement Pasv Bld 2035 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2040 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2045 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2050 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2055 CF-B	0.14%/0.14%	\$1.40 per \$1,000	1	
JPMCB SmartRetirement Pasv Bld 2060 CF-B	0.15%/0.14%	\$1.50 per \$1,000	1	
The Vanguard Target Retire Inc Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2015 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2020 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2025 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2030 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2035 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2040 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2045 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2050 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2055 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2060 Select	0.05%/0.05%	\$.45 per \$1,000	1	
The Vanguard Target Retire 2065 Select	0.05%/0.05%	\$.45 per \$1,000	1	
International Funds				
Institutional Total Int'l Stock Mrkt Idx	0.06%/0.06%	\$.63 per \$1,000		
Vanguard Developed Mkts Idx Inst Plus	0.04%/0.04%	\$.40 per \$1,000	1	
Vanguard Emerging Mkts Stock Idx I	0.10%/0.10%	\$1.00 per \$1,000	1	
Mid Cap Funds				
Vanguard Extended Market Idx InstIPlus	0.04%/0.04%	\$.40 per \$1,000	1	
Large Cap Funds				
Institutional Total Stock Market Index	0.01%/0.01%	\$.12 per \$1,000		
Vanguard Institutional Index Instl Pl	0.02%/0.02%	\$.20 per \$1,000	1	

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Bond				
Metropolitan West Total Return Bond Plan	0.37%/0.37%	\$3.70 per \$1,000	2	
PIMCO Total Return Instl	0.47%/0.47%	\$4.70 per \$1,000		
Vanguard Inflation-Protected Secs I	0.07%/0.07%	\$.70 per \$1,000	1	
Stable Value				
J P Morgan Stable Value	0.40%/0.40%	\$4.00 per \$1,000		

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

Please note that any Asset Allocation Models listed above are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available on the participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Participant Call Center at the number listed on the first page of this document.

Investment Instructions: Your Plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and

out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Plan Sponsor intends for this plan to be compliant with section 404(c) of the Employee Retirement Income Security Act, and 29 CFR 2550.404c-1. Fiduciaries of the Plan may be relieved of liability for any losses which are the direct result of investment instructions given by participants or beneficiaries.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

General Administrative Services Expenses as of 10/14/2021				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Participant Account Maintenance	\$31.36	\$7.84	Quarterly	This fee is used to pay for some or all of the plan's general administrative expenses which may include costs for recordkeeping, advisory, legal and accounting services.
Advisory/Consulting Services Fee	See Description		Quarterly	The Plan pays a quarterly fee in the amount of \$8,925 to AON Consulting. The fee will be paid from Plan assets and deducted from participant accounts on a per capita basis. Please see your Plan Sponsor for information on this fee.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 10/14/2021			
Service	Fee Amount	Frequency	Description
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge
ACH Special Handling Charge	\$0.00	Per Distribution	ACH Charge
Empower Retirement Advisory Services Professional Management Program	Up to \$100K = 0.150000% Next \$150K = 0.112500% Over \$250K = 0.075000%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	\$30.00	Per Distribution	Express Delivery Charge

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between \$2 to \$3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

You can visit the Department of Labor's website for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Visit the participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your Plan.

Schwab Personal Choice Retirement Account® (PCRA)

Pricing Summary —
Effective January 4, 2021

Schwab provides a broad range of value-added services, some of which have associated fees. This document provides you with a summary of your plan-specific commissions and transaction fees for trade orders placed in your Schwab PCRA. This pricing summary supersedes any prior pricing summaries, pricing guides, and notices that you may have received. Schwab reserves the right to change or waive fees at our discretion.

Commissions and Transaction Fees¹

Equities

Stocks and Exchange-Traded Funds (ETFs) per Executed Trade*

Trading Channel	Commission ³
Electronic ²	\$0
Broker-Assisted	\$25

*These fees also apply to trades of Canadian stocks, American Depositary Receipts, and stocks of foreign-incorporated companies that are listed on U.S. or Canadian exchanges or whose trades clear and settle in the U.S. or Canada.

Mutual Funds⁴

Some funds may also charge sales and/or redemption fees. Please read the prospectuses for details. You can buy shares directly from a fund company or its principal underwriter or distributor without paying Schwab's transaction or services charges (except Schwab Funds⁶).

No-Transaction-Fee Funds (includes funds available through the Mutual Fund OneSource[®] service)⁵

Trading Channel	Transaction Fee
Electronic	\$0
Broker-Assisted	\$25 service charge per trade may apply

Transaction-Fee Funds⁵

Trading Channel	Transaction Fee
Electronic	\$49.95 per buy, \$0 per sell
Broker-Assisted	Electronic fee, plus \$25 service charge per trade

Note: For information about offshore funds (funds registered outside the U.S. for purchase by non-U.S. persons only), please call the Schwab PCRA Call Center.

Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading policies, charges, and expenses. You can request a prospectus by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at www.schwab.com/prospectus. Please read the prospectus carefully before investing.

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SCHWAB

Own your tomorrow

Options⁶

Options per Executed Trade

Trading Channel	Commission
Electronic	\$0 base commission, plus \$0.65 per contract
Broker-Assisted	\$25 plus \$0.65 per contract

Note: There are no commissions or per-contract fees assessed on transactions resulting from options exercises and assignments.

Note: Per-contract fees are waived for buy-to-close options trades executed online for \$.05 or less.

Equities - Foreign Stock

Foreign Stock Transactions*

Trades Placed on the U.S. Over-The-Counter Market

Foreign Stock Transactions

Trades Placed Directly on a Foreign Exchange

Trading Channel	Transaction Fee	Trading Channel	Transaction Fee
Electronic	\$50 foreign transaction fee ⁷	Electronic	Not available
Broker-Assisted	\$75: \$25 for broker assistance, plus a \$50 foreign transaction fee	Broker-Assisted	The greater of \$100 or 0.75% of principal, with no maximum

*These fees also apply to trades of foreign ordinary shares placed directly on a foreign exchange or on the U.S. over-the-counter market.

Fixed Income Investments⁸

Schwab may act as principal on certain fixed income transactions. When Schwab acts as agent, a commission will be charged on the transaction. When Schwab acts as principal, the mark-up is included in the bond price.

Product Type	Electronic Commission or Mark-up	Broker-Assisted Commission or Mark-up
New issues, including Certificates of Deposit	\$0 (a selling concession is included in the original offering price)	
Treasury Bills, Notes, Bonds ⁹ , and TIPS (Secondary and Auction)	\$0	\$25
Secondary transactions for Corporate Bonds, Municipal Bonds, Government Agencies, Zero-Coupon Treasuries (including STRIPS), and Certificates of Deposit	\$1 per bond (\$10 minimum/\$250 maximum)	Electronic commission, plus \$25 per trade
Preferred REITS	Stock commissions and minimums apply for secondary transactions.	
Commercial Paper, Foreign Bonds, Asset-Backed Securities, Mortgage-Backed Securities and Unit Investment Trusts	These are specialty products - please call 1-888-393-PCRA for information.	

Note: Large block transactions (orders of more than 250 bonds) may be eligible for special handling and/or pricing -- please call the Schwab PCRA Call Center for information.

Our commissions and mark-ups may be slightly less than our published schedule (shown above) due to rounding.

Exchange Process Fee

This is a fee Schwab charges to offset fees imposed on us by national securities and self-regulatory organizations or by U.S. option exchanges.

The Securities and Exchange Commission (SEC) assesses transaction fees on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. The SEC recalculates the amount of this fee periodically—at least once per year but sometimes more often. National securities exchanges and self-regulatory organizations offset the transaction fees by charging their member broker-dealers such as Schwab, and we, in turn, offset this fee by charging you an Exchange Process Fee for covered sell transactions.

U.S. option exchanges charge Schwab and other broker-dealers per-contract fees for purchase and sales of exchange-listed options. The exchanges may charge these fees even on transactions executed on other exchanges, which can result in multiple fees being imposed on Schwab for a single transaction. Schwab offsets these fees by charging you a single Exchange Process Fee for each covered transaction.

Any Exchange Process Fee that appears on your trade confirmation for a sale of an exchange-listed option will combine the offset for the fees charged both by the U.S. option exchanges and by the national securities and self-regulatory organizations.

Schwab's Exchange Process Fee will rise or fall periodically depending upon the rate set by the SEC or by the U.S. option exchanges, as applicable.

Notes:

- This pricing summary applies only to the PCRA accounts held at Charles Schwab & Co., Inc., and established on behalf of retirement plan participants. You can obtain more information about PCRA commissions and transaction fees by calling Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272), Monday through Friday, 9:00 am through 7:30 pm (ET). Or, view the current Charles Schwab Pricing Guide for Retirement Plan Accounts on www.schwab.com/cbrspricingguide for a more complete description of all other commissions and transaction fees.
- Your PCRA is a cash-up-front account. For all purchases, we require cleared funds in the account. When you're selling, we require securities on deposit. It is your responsibility to avoid overspending your account. If your account becomes overspent, Schwab reserves the right to liquidate a portion of your account to cover the debit balance. If liquidation is necessary, a broker-assisted fee of \$25 will apply.

¹ Excluding mutual funds, commissionable trades that execute over more than one day will be charged a separate commission for each additional day; each separate commission will apply to the portion of the trade executed on the corresponding additional day. Electronic trade orders for which price or quantity are changed by the client, and as a result execute over multiple trades on the same day, are each charged a separate commission.

² Trades placed through Schwab's electronic channels, such as Schwab.com, mobile applications, and automated phone services. Certain securities may not be available through all electronic trading channels. Up to 999,999 shares can be placed per trade.

³ The standard electronic \$0 commission does not apply to large block transactions requiring special handling, restricted stock transactions, trades placed directly on a foreign exchange, transaction-fee mutual funds, futures, or fixed income investments. Options trades will be subject to the standard \$.65 per-contract fee. Service charges apply for trades placed through a broker (\$25). Exchange process, ADR, foreign transaction fees for trades placed on the US OTC market, and Stock Borrow fees still apply. See the *Charles Schwab Pricing Guide for Retirement Plan Accounts* for full fee and commission schedules.

⁴ For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource[®] service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds[®], which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

⁵ Standard fees apply on both transactions when placing simultaneous orders to sell one or more transaction-fee fund(s) and purchase additional transaction-fee fund(s) with the proceeds.

⁶ Options carry a high level of risk and are not suitable for all investors. Certain requirements must be met to trade options through Schwab. Please read the Options Disclosure Document titled "Characteristics and Risks of Standardized Options" before considering any option transaction. Call Schwab at 1-800-435-4000 to request a current copy. Supporting documentation for any claims or statistical information is available upon request.

⁷ Transactions in foreign ordinary shares incur additional custody, clearing, and settlement expenses. A foreign transaction fee is added to trades placed on the U.S. over-the-counter market through the online or automated phone channels. The commission and foreign transaction fee will be combined and appear as one line item, labeled "Commission," on your trade confirmation.

⁸ For fixed income trades placed through one of Schwab's electronic channels, discounts may apply.

⁹ Schwab reserves the right to act as principal on any Bond transaction. In secondary market principal transactions the price will be subject to our standard mark up in the case of purchases, and a mark down in the case of sales, and also may include a profit or loss to Schwab in the form of a bid-ask spread. When trading as principal, Schwab may also be holding the security in its own account prior to selling it to you and, therefore, may make (or lose) money depending on whether the price of the security has risen or fallen while Schwab has held it.

Schwab Personal Choice Retirement Account[®] (PCRA) is offered through Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer that also provides other brokerage and custody services to its customers.

Qualified Default Investment Alternative

150031-01 IU Health 401(k) Savings Plan empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the IU Health 401(k) Savings Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
The Vanguard Target Retire Inc Select	1900 to 1947
The Vanguard Target Retire 2015 Select	1948 to 1952
The Vanguard Target Retire 2020 Select	1953 to 1957
The Vanguard Target Retire 2025 Select	1958 to 1962
The Vanguard Target Retire 2030 Select	1963 to 1967
The Vanguard Target Retire 2035 Select	1968 to 1972
The Vanguard Target Retire 2040 Select	1973 to 1977
The Vanguard Target Retire 2045 Select	1978 to 1982
The Vanguard Target Retire 2050 Select	1983 to 1987
The Vanguard Target Retire 2055 Select	1988 to 1992
The Vanguard Target Retire 2060 Select	1993 to 1997
The Vanguard Target Retire 2065 Select	1998 or later

The Vanguard Target Retire 2015 Select	Investment Objective & Strategy
	Target Retirement 2015 Trust uses an asset allocation strategy designed for investors planning to retire between 2013 and 2017. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.
Fund Investment Expense as of 10/04/2021	Risk and Return Profile
Gross: 0.05% Net: 0.05%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.

<p>The Vanguard Target Retire 2020 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2020 Trust Plus an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2025 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2025 Trust uses an asset allocation strategy designed for investors planning to retire between 2023 and 2027. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2030 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2030 Trust uses an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>The Vanguard Target Retire 2035 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2035 Trust Plus an asset allocation strategy designed for investors planning to retire between 2033 and 2037. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p>Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2040 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2040 Trust uses an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p>Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2045 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2045 Trust uses an asset allocation strategy designed for investors planning to retire between 2043 and 2047. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p>Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>The Vanguard Target Retire 2050 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2050 Trust uses an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2055 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2055 Trust uses an asset allocation strategy designed for investors planning to retire between 2053 and 2057. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>
<p>The Vanguard Target Retire 2060 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2060 Trust uses an asset allocation strategy designed for investors planning to retire between 2058 and 2062. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds.</p>

<p>The Vanguard Target Retire 2065 Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement 2065 Trust uses an asset allocation strategy designed for investors planning to retire between 2063 and 2067. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>The Vanguard Target Retire Inc Select</p>	<p align="center">Investment Objective & Strategy</p> <p>Target Retirement Income Trust uses an asset allocation strategy designed for investors currently in retirement. The trust seeks to provide current income and some capital appreciation by investing in a mix of the following five funds: Total Bond Market II Index Fund, Total Stock Market Index Fund, Total International Bond Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.</p>
<p align="center">Fund Investment Expense as of 10/04/2021</p> <p>Gross: 0.05% Net: 0.05%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios.</p>

Investing involves risk, including possible loss of principal.

If you do not direct the investment of your account, your account will be invested in a Plan QDIA as determined by the Plan Administrator or other designated Plan investment fiduciary.

Participant accounts are directed into a Plan QDIA based on information reflected in the Plan's records at the time of default, including but not limited to the normal retirement age specified in the Plan, a participant's date of birth and the risk profile for the account determined by the Plan fiduciary, as applicable. You should contact the Plan Administrator to make sure the indicative information for your account, including your date of birth, is accurately reflected in the Plan's records.

In the event your account information changes (e.g., the Plan is provided with an updated date of birth), the Plan fiduciary may direct the investment of your future contributions into a different Plan QDIA based on the updated information. Please note that your existing account balance will remain invested in the QDIA designated by the Plan fiduciary at the time of the initial default unless and until you provide investment direction for your account, or as instructed by the Plan fiduciary.

Should you have further questions regarding the Plan fiduciary's QDIA investment fund selection process for your account, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-844-IUH-5840.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-844-IUH-5840 or visit empowermyretirement.com. Also, you can contact your employer's Plan Administrator.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. Please read them carefully before investing.

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NOVEMBER 15, 2021

Plan Number: 150031-01
Plan Name: IU Health 401(k) Savings Plan

RE: Annual Automatic Enrollment Notice

IU Health 401(k) Savings Plan (Employer) is continuing to make saving for retirement under the 401(k) Plan even easier by continuing to offer an automatic enrollment feature for the upcoming plan year.

PAYCHECK CONTRIBUTION INFORMATION UPON INITIAL ELIGIBILITY	
Employee Pre-Tax Election	4.00%

Your employer has selected the above contribution to be deducted from your paycheck upon initially becoming eligible for the plan. Paycheck contribution changes will be forwarded to your employer for processing. The actual effective date is dependent upon your employer's payroll cutoff date and the date that you are eligible to participate in the plan. It is your responsibility to ensure that amounts contributed fall within limits under the Plan and the Internal Revenue Code.

Your paycheck contribution rate may be a result of either your affirmative election or being automatically enrolled at the default paycheck contribution election under the terms of the Plan. The Plan's automatic enrollment feature won't change your paycheck contribution if you already elected a contribution to the Plan or elected not to contribute. Your earlier election will continue to be followed. You can change your paycheck contribution at any time by accessing the website at empowermyretirement.com or the Voice Response System at 1-844-IUH-5840. Depending on when your paycheck contribution change is submitted, your requested change will be effective either with the next payroll or the subsequent payroll after the beginning of the plan year.

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature. The notice covers these points:

- Whether the Plan's automatic enrollment feature applies to you
- How much will be automatically deducted from your pay and contributed to your Plan account
- How your Plan account will be invested
- How you can opt out or change your contribution amount

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD).

Does the Plan's automatic enrollment feature apply to me?

The Plan's automatic enrollment feature will apply to you if you have not already made an election pursuant to Plan procedures to make paycheck contributions to the Plan or to not contribute. If you made an election, your paycheck contribution will not automatically change. But you can always change your paycheck contribution at any time by accessing empowermyretirement.com or calling the Voice Response System at 1-844-IUH-5840.

If I do nothing, what will happen?

Contributions will be deducted from your pay if you do nothing. But you are in charge of the amount that you contribute. You may decide to do nothing or you may choose to contribute an amount that better meets your needs. You can change your paycheck contribution election by accessing empowermyretirement.com or calling the Voice Response System at 1-844-IUH-5840.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. These limits are described in the Plan's SPD.

How will my Plan account be invested?

DEFAULT CONTRIBUTION INVESTMENT	
Vanguard Target Retire Select Fund	100%
If you have not provided any investment allocation instructions; accordingly your contributions are being allocated to the default option(s) selected by your plan sponsor. You can change this allocation by accessing the voice response system or our website to transfer any existing balance to a new investment option of your choice. Your account will remain in default status unless you provide different instructions.	
To learn more about the plan's investment funds and procedures for changing how your plan account is invested you can contact the Plan Administrator.	

Can I change the amount of my paycheck contribution election?

You can always change the amount you contribute to the Plan. If you know now that you do not want to continue to contribute to the Plan (and you haven't already elected not to contribute), you will want to elect zero paycheck contributions **for all available contribution sources**. That way, you avoid additional automatic contributions.

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator.

If you have any questions about changing your paycheck contribution election, please contact our Client Service Department at 1-844-IUH-5840 (1-844-484-5840).

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Safe Harbor Notice

Safe Harbor Notice for the 2022 Plan Year

This notice informs you of your rights under the IU Health 401(k) Savings Plan (the "Plan") regarding the election made by Indiana University Health ("IU Health") to use an alternative method or safe harbor for satisfying certain nondiscrimination requirements under the Internal Revenue Code.

Elective Contributions

As explained more fully in the Summary Plan Description ("SPD"), you are eligible to contribute up to 80% of your eligible pay on a pretax and/or Roth (after-tax) basis. Your Plan's SPD will define the type of compensation included in the eligible pay for the contributions you make to the Plan. This information may be included in the definitions section of the SPD or in the section that describes the contributions you can make to the Plan. You may begin making contributions or change the amount of your contribution at any time by calling Empower Retirement at **844.IUH.5840** (844.484.5840) or by logging on to **empowermyretirement.com**. To locate the SPD, log into your account and from the homepage, click on IU Health 401(k) Savings Plan, then go to the PLAN INFORMATION section and click on Summary Plan Description.

The Internal Revenue Service (IRS) establishes annual contribution limits. If you are age 50 or older, you may be eligible to make *pretax and/or Roth 401(k)* "catch-up" contributions beyond these limits or beyond the plan contribution limits up to the maximum annual "catch-up" contribution amount.

Contribution Formula

IU Health will make safe harbor matching contributions to your account in the Plan based on the following formula:

- 100% of the elective contributions you make under the Plan, up to 4% of your eligible pay

In addition to the matching contributions, described above, IU Health may also make an additional annual contribution to the Plan. You must work at least 1,000 hours and be employed on December 31 to receive the employer contribution. Safe Harbor contributions may be reduced or suspended and a supplemental notice will be provided if the contributions are suspended.

Vesting Provisions

Your contributions to the plan are always fully vested. Your safe harbor matching contributions are also fully vested when made. You will be 100% vested in any additional employer contributions after 3 years of service.

Withdrawal Restrictions

There are limits to when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally, you may only withdraw your elective deferrals and the safe harbor matching contributions described above after you terminate employment, reach age 59½ or become disabled. Other IU Health contributions may have different withdrawal restrictions. Refer to the Plan's SPD for specific information on these withdrawal restrictions. There is generally an extra 10% tax in taxable distributions taken before age 59½. You can also learn more about the extra 10% tax in Internal Revenue Service (IRS) Publication 575, "Pension and Annuity Income."

Refer to the SPD for an explanation of the situations that qualify for hardship withdrawal. Before you can take a hardship withdrawal, you must have taken other permitted withdrawals from qualifying company plans. If you take a hardship withdrawal, you will continue to be eligible to contribute elective deferrals to the Plan. Your beneficiary will get any vested amount remaining in your account when you die.

Please contact Empower Retirement at **844.IUH.5840** (844.484.5840) for further information about these safe harbor contributions or the Plan in general. The TTY number for those with a hearing impairment is 800.345.1833.

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