YOUR PLAN, AT A GLANCE

PRISMA HEALTH
RETIREMENT SAVINGS PLAN

403(b) plan highlights

The information provided here is an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your plan administrator.

Eligibility	You are immediately eligible to enroll in the plan.
Enrollment	Your enrollment in the plan is automatic unless you actively enroll or decline participation within 30 days following your plan entry date.
Types of contributions	You can make traditional pre-tax contributions, Roth after-tax contributions, or a combination of both.
Your contributions	You can contribute from 1% to 75% of your annual pay, up to the IRS limit of $23,500 in 2025. If you will be at least age 50 in 2025, you are also eligible to make an additional catch-up contribution of $7,500. Starting in 2025, employees aged 60 to 63 years old have a higher catch-up contribution limit of $11,250. If you are automatically enrolled, your contribution rate will be 3%, and your contribution will be invested in an age-appropriate Advisor Moderate GoalMaker® model, unless you make a change.
Company contributions	Discretionary company match and non-elective contributions may be made on your behalf. View the Prisma Health 401(a) section below for more details.
Contribution Accelerator	Your contribution rate will automatically increase by 1% annually until it reaches 15% of your pay. You can make changes or opt out of the Contribution Accelerator feature at any time.
GoalMaker	The age-appropriate Advisor Moderate GoalMaker model is the Prisma Health Retirement Plan's Qualified Default Investment Alternative (QDIA) investment. Once you are auto-enrolled as a new hire or rehire, your contributions and all monies in any existing prior account balances are invested in an age-appropriate Advisor GoalMaker model with an assumed retirement age of 65.
Vesting	You are always fully vested in your own contributions. You are also immediately fully vested in Prisma Health's discretionary matching contributions. Employer non-elective contributions are fully vested after you have worked at least 1,000 hours in three different plan years.

Continues

Loans	Both general purpose and primary residence loans are permitted. See the SPD or call Empower for details.
Fees	There will be an annual account fee of $10 deducted from your account.
In-service withdrawals*	Upon attainment of age 59½, you are entitled to withdraw all or a portion of your 403(b) deferral account balance.
Hardship withdrawals**	While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions.
Leaving Prisma Health	If your employment ends, or you retire, become permanently disabled, or die, you or your beneficiary will have decisions to make regarding your vested account balance. Options may include making a lump-sum or systematic distribution, leaving your money in the plan, and moving or "rolling over" the money to another qualified plan. It is important that you understand your options before making a decision. In some instances, if you do nothing, Empower will act according to plan instructions.

Prisma Health 401(a) Plan

This plan receives a discretionary employer-matching contribution, plus the 3% employer non-elective contribution. The discretionary employer match will depend on Prisma Health's financial performance during the previous calendar year. The amount may be from 0% to 3%.

Contact your dedicated Retirement Education Consultant to learn how to enroll

Shara Gleason: **412-439-3283** or shara.gleason@empower.com
Justin Greene: **854-253-0248** or justin.greene@empower.com
Riku Oinonen: **864-520-3886** or riku.oinonen@empower.com
Josie Stewart: **864-420-0614** or josie.stewart@empower.com
Clay Thompson: **803-230-0998** or clay.thompson@empower.com

Questions?

Call Empower at **833-961-5287**. Empower Customer Care representatives are available weekdays from 8 a.m. to 10 p.m. and on Saturday from 9 a.m. to 5:30 p.m. ET. You may also go online at **empower.com/prismahealth** for more information.

EMPOWER

Investors should review the prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, for underlying fund objectives, risks, fees and expenses. Investors should also periodically reassess their investments to make sure their model continues to correspond to their changing risk tolerance and retirement time horizon.

Empower is not undertaking to provide investment advice with respect to the presentation of any particular investment option or asset allocation model described herein.
*Withdrawals, except for qualified distributions from a Roth 401(k), are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Qualified Roth distributions are federally tax-free, provided the Roth account has been open for at least five tax years and the owner has reached age 59½, has died or has become disabled. Qualified Roth distributions may be subject to state and local income tax.

**The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need; however, you may have the option to "gross up" the amount you receive to cover taxes. You may want to consult with a tax professional before taking a withdrawal from the plan.

Disability option: If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.

Asset Allocation Models are pre-established asset allocation strategies comprised of the plan's core investment options. The models are not securities. When you allocate your investment to a model, you will be invested in various underlying investment options comprising each model, as made available by the plan and according to the model's allocation methodology.

An Asset Allocation Model provides targeted asset allocation for your plan account and allocates your account across the model's underlying investments. Your plan may include Asset Allocation Models designed according to certain risk levels (e.g. Aggressive, Moderate or Conservative), Asset Allocation Models that follow a glide path based on a target date (2025, 2030, 2035 etc.), or both model types depending upon the models selected by your plan. Neither of which is without risk or guarantee of positive returns. The date in the name of a target date model is an assumed date in which an investor will retire. The asset allocation becomes more conservative as the target retirement date nears, and depending on the model's design, can remain static at the target date or adjust further through retirement. There is no guarantee the investment will provide adequate retirement income.

Asset Allocation Models are subject to change at the plan's (or an authorized rep representative thereof) discretion.

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