Texas Health Resources®

Where Wellness = Body, Mind, and Spirit + *Financial Well-being*

Frozen Prior Employer 401(k) Plan Highlights

Take advantage of all the features and benefits your Plan has to offer. To log on to your account to learn more about the tools and resources available visit **netbenefits.com/thr** or you may call the Fidelity Retirement Service Center at **800-343-0860.** Fidelity Representatives are available Monday through Friday, 7 a.m. to 11 p.m. Central time. The following are Plan Highlights to help you get started.

When and how can I enroll in the Plan?
This Plan is frozen to new enrollment.

How much can I contribute?
This Plan is frozen to all contributions. All contributions are directed to the Texas Health 401(k) Retirement Plan.

When am I vested?
When you are "vested" in your savings, it effectively means the money is yours to keep. You are always 100% vested in all contributions previously made to the Plan, as well as any earnings on them.

How do I designate my beneficiary?
Your beneficiary or beneficiaries will inherit your account in the event of your death. You should consider identifying a beneficiary when you enroll in your Plan, and update the information if you experience a life-changing event such as a marriage, divorce, birth of a child, or death in the family. Fidelity's Online Beneficiaries Service, available through NetBenefits offers a straightforward, convenient process that takes just minutes. To designate your beneficiary, simply click on "Profile" from the main menu within NetBenefits.

What are my investment options?
You have access to a range of investment choices in your Plan, including conservative, moderately conservative, and aggressive funds. We encourage you to take an active role in your Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. You can review available investments in your Plan online at **netbenefits.com/thr.**

Is there a self-directed brokerage option in my plan?
A Self-directed brokerage account combines the convenience of your 401(k) Plan account with the additional flexibility of a brokerage account. BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks. Investment elections and exchanges into BrokerageLink are limited to 50% of your total vested account balance in the applicable Plan.

What are the managed account options in my plan?
Fidelity® Personalized Planning and Advice, a managed account service that offers professional investment management of your Accounts.[1] Fidelity's team of investment professionals invest, monitor, and rebalance your accounts as needed to adjust to changes in the market, or changes to your situation. It's a way to help you get, and stay, on course toward your retirement goals.

Can I take a loan from my account?
Although your Plan account is intended for the future, you may borrow from your account for any reason. Generally, Plan rules allow you to borrow

up to 50% of your vested account balance. The minimum loan amount is $1,000, and a loan must not exceed $50,000. You may have one loan outstanding at a time. The cost to initiate a loan is $50, and is deducted directly from your Plan account.

Can I make withdrawals from my account?
You are generally allowed to withdraw money from your Plan when you leave your employer, retire, reach age 59½, or become permanently disabled. Also you may be eligible for a distribution if you have a financial hardship as defined by your Plan or withdrawal prior plan rollover balances, if applicable.

Withdrawals may be subject to income taxes and, if they occur prior to you becoming age 59½, a 10% early withdrawal tax penalty.

Can I move money from another retirement plan into my account?
Rollover contributions into this Plan are not allowed. Rollover contributions should be directed to the Texas Health 401(k) Retirement Plan.

How do I access my account?
Online, on the phone, or in person, you have access to your account the way you want it. Log on to NetBenefits at **netbenefits.com/thr** virtually 24/7 or call Fidelity at **800-343-0860** to speak with a representative or use the automated voice response system.

To schedule a one-on-one consultation with a Fidelity representative, call Fidelity at **800-642-7131** or go online to **netbenefits.com/thr.**

Investing involves risk, including the risk of loss.

[1] Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This document provides only a summary of the main features of the Frozen Prior Employer 401(k) Plan, and the Plan document will govern in the event of any discrepancies.

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

Investor Center products and services are offered beyond those of your employer-sponsored retirement plan.

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