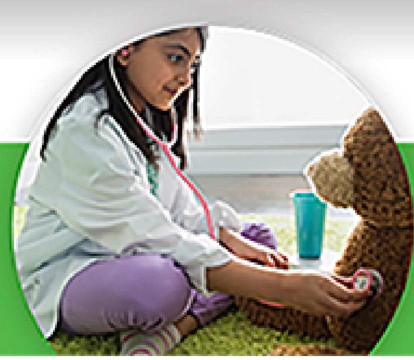
Southwestern Health Resources

Texas Health Resources | UT Southwestern Medical Center

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



Texas Health 401(k) Retirement Plan Highlights

Take advantage of the Texas Health 401(k) Retirement Plan and all the features and benefits it has to offer. To log on to your account, to enroll or to learn more about the tools and resources available visit **netbenefits.com/swhrcin** 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?
You are eligible to enroll in the 401(k) Retirement Plan at any time. To enroll, log on to Fidelity NetBenefits® at **netbenefits.com/swhrcin**. Or call Fidelity at **800-343-0860**. Your enrollment becomes effective once you indicate how much you'd like to contribute, also known as the deferral. You will generally begin to see your contributions deducted from your paycheck in the next pay period, or as soon as administratively possible.

How much can I contribute?
Through automatic payroll contributions, you can contribute a minimum of 2% up to 100% of your salary on a pretax and/or Roth 401(k) after-tax basis to the 401(k) Retirement Plan, up to the IRS contribution limit. For current year IRS limits, go to behealthythr.org/401k/.

What is the Roth contribution option?
With Roth contributions, you can make after-tax payroll contributions to your plan and withdraw those contributions tax-free (subject to the terms of the plan). Your earnings may also be withdrawn tax-free if you have a qualified distribution. A qualified distribution, in this case, is one that is taken five tax years after the year of your first Roth contribution and after you have reached age 59½, become disabled, or died. Unlike a Roth IRA, there are no income limits to be eligible for a Roth 401(k) option within an employer-sponsored retirement plan. Generally, a Roth contribution may be beneficial if you expect your tax rate in retirement will be higher than it had been during the years you contributed.

Is there a company match?
Southwestern Health Resources Clinically Integrated Network will match a portion of each dollar you save, up to the first 6% of pay. The match is made each pay period and depends on your length of service. You are eligible for the matching contributions once you have completed one year of service.

You must contribute at least 2% up to 6% each payroll period to receive the following matching contribution:

Years of service	Matching contributions
1-4 years	$0.75 for each dollar you contribute up to 6%
5-9 years	$1.00 for each dollar you contribute up to 6%
10 or more years	$1.25 for each dollar you contribute up to 6%

What "catch-up" contribution can I make?
A catch-up contribution allows people over 50 to make additional contributions to their 401(k) Retirement Plan account. You make catch-up contributions through payroll deduction, the same way you make regular contributions (a separate election is not required).

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 employee contributions to your Plan, as well as any earnings on them.

The matching contributions will become vested according to the following schedule:

Years of service	Percent vested
Less than 2	0%
2 but less than 3	25%
3 but less than 4	50%
4 but less than 5	75%
5 or more	100%

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/swhrcin** or in the 401(k) Retirement Plan enrollment guide.

If you do not select specific investment options in the Plan, your contributions will be invested in the JPMCB SmartRetirement® Passive Blend Fund CF-A with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65. The target date funds may also be referred to as Lifecycle funds.

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach the target date. The investment risk of each target date fund changes over time as the fund's asset allocation changes.

The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds ‘target dates.

Is there a self-directed brokerage option in my plan?
A Self-directed brokerage account combines the convenience of your 401(k) Retirement 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 33% 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 or become permanently disabled. Also you may be eligible for a distribution if you have a financial hardship as defined by your Plan. 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?
Contact Fidelity Investments for details on rolling over your account balance in a conduit IRA or an employer sponsored retirement plan to your 401(k) Retirement Plan. You should discuss with your tax advisor the impact of rolling contributions from a prior employer retirement plan or from an IRA to your current employer's retirement plan. You can also make an appointment with a Fidelity Representative or stop by one of Fidelity's Investor Centers. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

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/swhrcin** 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/swhrcin.**

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including the risk of loss.

[1]Fidelity® Personalized Planning & Advice *at Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies 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 Texas Health 401(k) Retirement Plan, and the Plan document will govern in the event of any discrepancies.

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