

Capital Health Retirement Savings & Investment Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document the Plan Document will govern.

About the 403(b) Tax-Deferred Retirement Plan

A 403(b) plan is a retirement savings plan designed for employees of public schools and tax-exempt organizations. A 403(b) plan allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

All active employees of Capital Health are immediately eligible to contribute their own salary deferrals into their 403(b) account.

Enrollment

New employees may enroll by using the online enrollment option. Each participant would sign on to www.empower-retirement.com/participant

New and/or existing employees who have never enrolled may enroll by completing an enrollment form and returning it to your Empower Retirement representative.

2016 Contribution Limits

- Combined maximum limit of 100% of your compensation or \$18,000, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2016 may contribute an additional \$6,000.

Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or a percentage of included compensation that is determined by the employer.

Your employer provides a matching contribution of 25% up to the first 4% of eligible pay that you contribute. Matching contributions are made each pay period into your account.

Once you have completed 15 years of continuous service with Capital Health, the matching amount is 50% up to the first 4% of eligible pay that you contribute.

Matching contributions are only made in a pay period that you make an elective contribution and are eligible to receive a match. You are 100% vested in employer contributions after two years of service.

Investment Options¹

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the Web site at www.empower-retirement.com/participant or call KeyTalk[®] toll free at (866) 467-7756. The Web site and KeyTalk are available to you 24 hours a day, 7 days a week².

In addition to the core investment options, a Self-Directed Brokerage (SDB) account is available. The SDB account allows you to select from numerous investment options for additional fees. The SDB account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDB account.

Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the Web site or you can use your social security number and PIN to access KeyTalk. You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested³.

Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59½
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Recordkeeping or Administrative Fees:

There is an annual Asset Charge of 0.15% that is calculated and deducted quarterly.

Distribution Fees:

There are no Plan distribution fees.

Investment Option Fees:

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Empower Retirement representative for more information about any potential investment option fees.

There are additional quarterly fees and/or transaction fees to participate in the Self-Directed Brokerage option. Please see your Plan's website for more information.

Loans

Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000 and you have up to 5 years to repay your loan — up to 15 years if the money is used to purchase your primary residence. There is a \$50 origination fee for each loan, plus an ongoing quarterly \$6.25 fee.

Reality Investing[®] Advisory Services (Advisory Services)

Your Plan has a suite of services called Advisory Services. You can have a qualified investment adviser, Advised Assets Group, LLC (AAG), manage your retirement account for you. Or if you prefer to manage your retirement account on your own, you

can use online investment guidance and advice tools. These services help create a personalized retirement strategy for you.

The annual cost of Reality Investing Advisory Services is as follows:

- Investment Guidance – included, no additional charge
- Investment Advice – \$25.00 per year, or \$6.25 per quarter
- Managed Account Service fees based on participant account balance:

- First \$100,000	0.45%
- Next \$100,000 to \$250,000	0.35%
- Next \$250,000 to \$400,000	0.25%
- Amounts over \$400,000	0.15%

For more detailed information about Reality Investing[®] Advisory Services, including any applicable fees, visit your Plan's website at www.empower-retirement.com/participant (click on the "Advisory Services" tab) or call KeyTalk at (866) 467-7756 to speak to an AAG adviser representative.

How Can I Get More Information?

Visit the Web site at www.empower-retirement.com/participant or call KeyTalk toll-free at (866) 467-7756 for more information. The Web site provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to **KeyTalk and/or** any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

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