Ascension Healthcare
Pension Plan

Plan Summary
Revision Date: January 1, 2019
For Information About Your Benefits

There are several resources available in addition to this Summary if you have questions about your Ascension Healthcare Pension Plan benefits.

Access Online Ascension Pension Services

Online services for any frozen pension benefits you may have at Ascension, including your Ascension Healthcare Pension Plan benefits, are available through Benefit Connect at www.ascension.org/pensioninfo. This website is available 24/7 and offers many online tools, including, for example, an online estimator for calculating your pension benefits (based on different retirement ages and forms of payment). You can also request a retirement application, change your Beneficiary, send specific questions to Ascension Pension Services via the Message Center and more!

- When you first visit www.ascension.org/pensioninfo, follow the prompts to enter this login information:
  - Your Social Security Number (SSN) with no dashes
  - Your date of birth
  - Your ZIP code
  - Your year of hire (if you have more than one hire date, any year during which you were hired will work)
  - Your email address and your phone number
- Once you enter your login information, you will receive two access codes via email. Follow the email instructions to create your personal login and then log in to the site. After you are logged in for the first time, you may want to log out and then log back in a second time. During the second login, if you prefer to not receive an access code each time you visit the site, check “remember this device.”

Remember that www.ascension.org/pensioninfo only provides information and services for your frozen pension benefits. For information about your Ascension Healthcare Retirement Savings Program benefits, go online to the associate portal at www.myascension.org or to Transamerica’s website at www.transamerica.com/portal/ascension/. You may also call 877-346-7284 and follow the prompts to speak to a Transamerica representative.

Contact Ascension Pension Services

- Call 877-346-7284 and follow the prompts to speak with an Ascension Pension Services representative
- Email pensionservices@ascension.org
- Send correspondence to Ascension Pension Services at one of the following addresses:
  4600 Edmundson Road
  St. Louis, MO 63134
  or
  PO Box 45998
  St. Louis, MO 63145-5998
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Section 1: Introduction

Benefit accruals and eligibility under the Ascension Healthcare Pension Plan (“Plan” or “Pension Plan”) were frozen as of the Freeze Date listed for your health ministry (Participating Institution) in Appendix II or Appendix III. As a result, you stopped accruing additional pension benefits, including Credited Service, as of the applicable Freeze Date.

You will not lose any benefits that you have earned through the Freeze Date if you are Vested in the Plan. And, if you were not Vested on the Freeze Date, you may continue to earn Vesting Service.

Although you will not earn future benefits in the Plan, the lump-sum value of your benefit will increase as your age increases and it will remain in the Plan until you are eligible for distribution.

This Document is a Summary
This Summary is intended to serve as a summary of the Pension Plan. You should refer to the official Plan document for details. If there are any discrepancies between the information in this Summary and the official Plan document, the terms of the Plan document will prevail. The information in this Summary is intended to be current as of January 1, 2019.

This Summary does not constitute a contract of employment or a guarantee of benefits or future employment. In addition, your participation in the Pension Plan should not be construed as an employment contract.

An oral representation regarding the Plan will not be binding on the Plan, even if an oral representation is made by an authorized Plan representative.

The Plan is a church plan. Ascension Healthcare, the Participating Institutions and the Plan Administrator are controlled by or associated with the Roman Catholic Church.

It is important that you understand that the Plan is well funded. Ascension Healthcare works regularly with attorneys, actuaries, investment consultants, investment managers and other experts to maintain the funded status of the Plan. All Plan assets are held in a Trust Fund that is separate from the general assets of Ascension Healthcare and can be used only to pay benefits and expenses of the Plan. However, as a church plan, the Plan is not subject to the Employee Retirement Income Security Act of 1974 (“ERISA”) or Pension Benefit Guaranty Corporation (“PBGC”) rules. This means that in the unlikely event that the Plan terminates without sufficient assets to pay the value of your Vested benefit, the PBGC will not provide any portion of your benefit.

See the Glossary for Definitions of Terms
Many terms that are defined in the official Plan document are also used throughout this Summary. Other terms that are not defined in the official Plan document are used solely for purposes of this Summary. All of these terms, which are capitalized, are defined in the Glossary provided in Appendix I. Also note that “you” refers to the Participant and “day” or “days” refers to calendar day(s).
Section 2: Participation and Vesting

Participation

No new individuals were eligible to become Participants in the Plan after the Freeze Date. In general, you are a Participant in the Plan if you were an Employee who met the eligibility requirements of the Plan prior to the applicable Freeze Date and accrued a benefit under the Plan.

Whether you are a Participant in the Plan (and how your Accrued Benefit under the Plan is determined) depends on many factors, including, but not limited to:

- The date you were hired;
- The date you terminate employment;
- Your Participating Institution’s Transition Effective Date and whether your date of hire was before, on or after your Participating Institution’s Transition Effective Date; and/or
- Whether your Participating Institution adopted a Post-Transition Effective Date.

Current Employees

You are eligible for a Pension Plan benefit as a Current Employee if:

- You were employed by a Participating Institution on the day before your Participating Institution’s Transition Effective Date and remained employed on or after the Transition Effective Date; or
- You were not employed on the Transition Effective Date, have credited service under the Pension Plan (or any defined benefit plan of any entity that is part of the Ascension Healthcare retirement program) and, as of any rehire date, have not yet lost credited service under the break-in-service rules under that defined benefit plan.

New Employees

If your Participating Institution elected the Pension Plan for Employees hired on or after the Participating Institution’s Transition Effective Date, you are eligible for a Pension Plan benefit as a New Employee if you were employed by your Participating Institution on or after the Transition Effective Date but before the Freeze Date. To determine whether your Employer elected this Plan for New Employees, please see Appendix II and Appendix III, as applicable.

Important Dates

Freeze Date

The date after which Employees of a Participating Institution no longer earn benefits in the Pension Plan. Generally, this date is December 31, 2012, unless otherwise stated in Appendix II. If you were hired on or after your Participating Institution’s Freeze Date, you are not eligible to participate in the Pension Plan.

Transition Effective Date

The date your Participating Institution elected to convert benefits to a new Pension Plan design, including changing the benefit formula so that it defines a Lump Sum Benefit payable at age 55 (instead of a lifetime benefit commencing at age 65) as the normal form of benefit.

Post-Transition Effective Date

If applicable, a date after the Transition Effective Date but before the Freeze Date adopted by a specific Participating Institution. Employees hired after a Participating Institution’s Post-Transition Effective Date were not eligible to participate in the Pension Plan. Instead, they became eligible for employer contributions under the Ascension Healthcare Retirement Savings Program.

For the specific dates applicable to your Participating Institution, see Appendix II or Appendix III, as applicable.
Note: A few Participating Institutions adopted a Post-Transition Effective Date. If this applies to you, and you were hired by your Participating Institution after the Post-Transition Effective Date, you will receive employer contributions under the Ascension Healthcare Retirement Savings Program, not under the Pension Plan.

Pre-Conversion Vested Terminated Employees
If you terminated employment with a Participating Institution before its Transition Effective Date and you were Vested, you are eligible for a Plan benefit as a Pre-Conversion Vested Terminated Employee.

Note: If a Pre-Conversion Vested Terminated Employee is reemployed by Ascension or other Participating Institution on or after the Participating Institution’s Transition Effective Date, he or she will be re-classified as a Current Employee.

Ascension Healthcare Retirement Savings Program
If you are not eligible for a benefit under the Pension Plan, any employer contributions made on your behalf will instead be made to the Ascension Healthcare Retirement Savings Program.

If you are eligible for a benefit under this Plan and were still employed as of the applicable Freeze Date, any employer contributions made on your behalf to the Ascension Healthcare Retirement Savings Program will begin after the applicable Freeze Date.

See For Information About Your Benefits at the beginning of this Summary to learn how to access information about your Ascension Healthcare Retirement Savings Program benefit.

Vesting Service
Vesting refers to your ownership, or your nonforfeitable right to receive, the benefits you earn as a Participant in the Pension Plan.

You earn 1 year of Vesting Service for each calendar year in which you are credited with at least 1,000 Hours of Service with a Participating Institution or an Associated Entity. Your Vesting Service under a Prior Plan will count toward your Vesting Service in this Plan.

Note: All Hours of Service related to a single payroll period will be credited only to the calendar year that includes the pay date related to that payroll period, even if some or all of the hours were actually worked in the prior calendar year.

Participants can continue earning Vesting Service after the applicable Freeze Date.

If you were not Vested on the Freeze Date, you will become Vested in your Accrued Benefit, provided you are an actively-employed Participant:

• After earning 5 years of Vesting Service,
• When you reach age 65,
• At the time of your death, or
• As otherwise specified in the Pension Plan.
You may also be entitled to Vesting Service for your period of employment prior to the date your Participating Institution adopted the Pension Plan or for your period of employment with an employer that was acquired by your Participating Institution. This Vesting Service will be calculated in accordance with the conditions set forth at the time your Participating Institution adopted the Pension Plan.

If you are not Vested upon Termination of Employment, you are not entitled to a benefit under the Pension Plan.

Disabled Participants who did not meet the Vesting requirements of the Pension Plan as of the Freeze Date automatically became Vested in their benefits earned as of the Freeze Date.

**Breaks in Service**

The term “Break in Service” means any calendar year in which you are not credited with more than 500 Hours of Service, regardless of whether you are actively employed or have terminated employment. However, an Employee or Participant who has terminated employment will not incur a Break in Service in the first Plan Year that he or she fails to be credited with more than 500 Hours of Service solely because of maternity or paternity absence or absence under the Family and Medical Leave Act of 1993.

If you have 5 or more consecutive Breaks in Service at a time when you are not Vested, your years of Vesting Service and Credited Service are forfeited.

Breaks in Service before the Transition Effective Date are determined according to the provisions of the Pension Plan in effect before that date.
Section 3: Your Plan Benefits

The amount of your Pension Plan benefit at retirement and the formula used to calculate your Accrued Benefit depends on whether you are a Current Employee, New Employee or Pre-Conversion Vested Terminated Employee.

Your **Accrued Benefit** is the benefit you have earned under the Pension Plan as of a specific date. No Employee earned any additional Accrued Benefit attributable to Credited Service or Earnings after the Freeze Date.

**Plan Benefit for Current Employees**

If you are a Current Employee, the Pension Plan provides a Lump Sum Benefit based on:

- Your Opening Balance,
- Your years of Credited Service through the Freeze Date,
- Your Highest Average Earnings (HAE), which is the average of your highest 5 consecutive calendar years of Earnings during your last 10 years of employment, up to the Freeze Date, and
- Your age at the time you request a distribution.

Benefits are payable as early as age 55, provided you have terminated employment with all Associated Entities.

**Amount of Benefit**

At retirement, your Pension Plan benefit equals the greater of the Accrued Benefit as described in this section or the minimum lump sum benefit as determined according to the *Minimum Lump Sum Benefit* section on page 14. At retirement, your Accrued Benefit takes into account:

- The lump-sum value of the Accrued Benefit you earned through the day before your Participating Institution’s Transition Effective Date, updated thereafter as your Earnings may have increased before the Freeze Date, and
- Any benefit you earned between your Participating Institution’s Transition Effective Date and the Freeze Date under the lump-sum formula.

Your benefit will be adjusted for increases in your age.

You may also be eligible for an Account Based Benefit (more commonly known as the Match Account). See *Other Benefits* later in this Section 3 for details.

**Converting Your Pension Earned as of the Transition Effective Date**

Your Accrued Benefit as of the day before your Participating Institution’s Transition Effective Date (that is, the annual lifetime benefit payable at age 65), was determined using the pension benefit formula then in effect, your Credited Service, and your Highest Average Earnings (HAE) on the day before the Transition Effective Date.

Your Accrued Benefit as of the day before your Participating Institution’s Transition Effective Date was converted from a monthly benefit payable at age 65 to a lump-sum amount payable at age 55. This lump-sum amount became your **Opening Balance** on the Transition Effective Date.
When the lump-sum amount is taken as a percentage of HAE (lump sum amount divided by your HAE) on the day before your Participating Institution’s Transition Effective Date, this creates your **Opening Balance Percentage**. This percentage is applied to your HAE in the future so that your Accrued Benefit on the day before the Transition Effective Date increases as your HAE increases, up to the Freeze Date. See the Lump Sum Benefit for Current Employees table below to learn how the Opening Balance Percentage is applied to your HAE as of the Freeze Date.

**Pension Benefits from the Transition Effective Date to the Freeze Date**

You began earning benefits under the Lump Sum Benefit formula on your Participating Institution’s Transition Effective Date.

- You will receive a pension benefit that is equal to P% of your HAE times your years of Credited Service between the Transition Effective Date and the Freeze Date.
- If your HAE is above the Integration Level ($73,000 in 2012), you will receive an additional benefit of T% of your HAE over the Integration Level times your years of Credited Service between the Transition Effective Date and the Freeze Date. This accounts for the fact that Social Security does not cover earnings over a certain level.

### Lump Sum Benefit for Current Employees

*The first three steps give you the lump-sum value at age 55. The last step shows you the value of your benefit at a specific age.*

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step 1</strong></td>
<td>Your Opening Balance Percentage (based on the lump-sum value of your Accrued Benefit as of the day before the Transition Effective Date) times your Highest Average Earnings (HAE) as of the Freeze Date, <strong>plus</strong></td>
</tr>
<tr>
<td><strong>Step 2</strong></td>
<td>P% stated in Appendix II or Appendix III, as applicable, times your HAE times your Credited Service between the Transition Effective Date and the Freeze Date (P% x HAE x Years of Credited Service), <strong>plus</strong></td>
</tr>
<tr>
<td><strong>Step 3</strong></td>
<td>T% stated in Appendix II or Appendix III, as applicable, times your HAE over the Integration Level times your Credited Service between the Transition Effective Date and the Freeze Date (T% x [HAE - Integration Level] x Years of Credited Service), <strong>then</strong></td>
</tr>
<tr>
<td><strong>Step 4</strong></td>
<td>Multiply the sum of Step 1, 2 and 3 by your Age Adjustment Factor as of your age at your Benefit Commencement Date to determine the value of your benefit as of that Benefit Commencement Date. See Age Adjustment Factor later in this Section 3 for a list of Age Adjustment Factors based on different ages.</td>
</tr>
</tbody>
</table>

### Example 1

*This example illustrates how a Lump Sum Benefit for Current Employees is calculated.*

- Pat is considered a Current Employee under the Plan, is age 45 and has Credited Service equal to 13 years as of December 31, 2005 (the day before her Participating Institution’s Transition Effective Date). Her Highest Average Earnings (HAE) as of that date is $48,000. Her Opening Balance Percentage as of the Transition Effective Date (January 1, 2006) is 75.5%.
• Pat works for another 5 years after the Transition Effective Date (January 1, 2006) and leaves Ascension Healthcare at age 50 with an HAE of $69,000. The Integration Level in the year of her termination was $71,000.
• The P% and T% listed for Pat’s Participating Institution in Appendix II is 5.50% and 2.50%, respectively.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>$75.5% \times 69,000 = $52,095, \textit{plus}</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>$5.50% \times 69,000 \times 5 \text{ years} = $18,975, \textit{plus}</td>
</tr>
<tr>
<td>Step 3</td>
<td>$2.50% \times 0 \times 5 \text{ years} = $0, \textit{then}</td>
</tr>
</tbody>
</table>
| Step 4 | The sum of Step 1, 2 and 3 = $71,070. 
$71,070 \times 75\% \text{ (Age Adjustment Factor at age 50)} = \$53,303.
Therefore, $\textbf{\$53,303}$ is the value of Pat’s Pension Plan benefit upon Termination of Employment at age 50. |

Since Pat needs to wait until age 55 to start receiving benefit payments, the amount in Step 4 must be recalculated to reflect the Age Adjustment Factor at the age she begins receiving benefit payments.

For example, let’s assume that Pat decides to wait until age 62 to receive a benefit. Pat’s benefit at age 62 would be calculated as follows:

| Step 4 (recalculated for age 62) | $71,070 \text{ (the sum of Step 1, 2 and 3 above)} \times 149\% \text{ (Age Adjustment Factor at age 62)} = \$105,894. 
Therefore, $\textbf{\$105,894}$ is the value of Pat’s Pension Plan benefit as of age 62. |

**Example 2**
This example illustrates how Pat’s Pension Plan benefit would change if she worked at Ascension until age 62.

Pat now has 7 years of Credited Service between the Transition Effective Date and the Freeze Date and has an HAE of $75,000 as of the Freeze Date. The Integration Level as of the Freeze Date in 2012 was $73,000.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>$75.5% \times 75,000 = $56,625, \textit{plus}</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>$5.50% \times 75,000 \times 7 \text{ years} = $28,875, \textit{plus}</td>
</tr>
<tr>
<td>Step 3</td>
<td>$2.50% \times (75,000-73,000) \times 7 \text{ years} = $350, \textit{then}</td>
</tr>
</tbody>
</table>
| Step 4 | The sum of Step 1, 2 and 3 = $85,850.
$85,850 \times 149\% \text{ (Age Adjustment Factor at age 62)} = \$127,917.
Therefore, $\textbf{\$127,917}$ is the value of Pat’s Pension Plan benefit upon Termination of Employment at age 62. |
Pat may choose to begin receiving this benefit at age 62 whether Pat has decided to retire or accept employment outside of Ascension Healthcare. Pat may also wait until a later date to begin receiving her benefit, which will increase as Pat’s age increases. For example, the value of Pat’s benefit at age 65 would be calculated as follows:

<table>
<thead>
<tr>
<th>Step 4 (recalculated for age 65)</th>
<th>$85,850 (the sum of Step 1, 2 and 3 above) x 170% (Age Adjustment Factor at age 65) = $145,945.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Therefore, <strong>$145,945</strong> is the value of Pat’s Pension Plan benefit as of age 65.</td>
<td></td>
</tr>
</tbody>
</table>

**Plan Benefit for New Employees**

If you are a New Employee, the Pension Plan provides a Lump Sum Benefit based on:

- Your years of Credited Service through the Freeze Date,
- Your Highest Average Earnings (HAE), which is the average of your highest 5 consecutive calendar years of Earnings during your last 10 years of employment, up to the Freeze Date, and
- Your age at the time you request a distribution.

Benefits are payable as early as age 55, provided you have terminated employment with all Associated Entities.

**Amount of Benefit**

At retirement, your Pension Plan benefit equals the greater of the Accrued Benefit you earned between your date of hire and the applicable Freeze Date under the Lump Sum Benefit formula described below or the minimum lump sum benefit as determined according to the **Minimum Lump Sum Benefit** section on page 14. Your benefit will be adjusted for increases in your age.

**Pension Benefits from Your Hire Date to the Freeze Date**

Your benefit under the Plan is determined under the Lump Sum Benefit formula as follows:

- You will receive a pension benefit that is equal to **P%** of your HAE for each year of Credited Service between your hire date and the Freeze Date.
- In addition, if your HAE is above the Integration Level ($73,000 in 2012), you will receive an additional benefit of **T%** of your HAE over the Integration Level for each year of Credited Service between your hire date and the Freeze Date. This accounts for the fact that Social Security does not cover earnings over a certain level.

**P% and T%**

Each Participating Institution specifies the applicable percentage for purposes of "P%" and "T%" in the Lump Sum Benefit formula. See **Appendix II or Appendix III**, as applicable, for your Participating Institution’s percentages.
## Lump Sum Benefit for New Employees

*The first two steps give you the lump-sum value at age 55.*

*The last step shows you the value of your benefit at a specific age.*

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Multiply the P% stated in Appendix II or Appendix III, as applicable, times your Highest Average Earnings (HAE) times your Credited Service between your hire date and the Freeze Date (P% x HAE x Years of Credited Service), <strong>plus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>T% stated in Appendix II or Appendix III, as applicable, times your HAE over the Integration Level times your Credited Service between your hire date and the Freeze Date (T% x [HAE - Integration Level] x Years of Credited Service), <strong>then</strong></td>
</tr>
<tr>
<td>Step 3</td>
<td>Multiply the sum of Step 1 and 2 by your Age Adjustment Factor as of your age at your Benefit Commencement Date to determine the value of your benefit at that Benefit Commencement Date. See <em>Age Adjustment Factor</em> later in this Section 3 for a list of Age Adjustment Factors based on different ages.</td>
</tr>
</tbody>
</table>

### Example

*This example illustrates how a Lump Sum Benefit for New Employees is calculated.*

- John is considered a New Employee under the Plan, has 6 years of Credited Service between his Hire Date and the Freeze Date, and has an HAE of $60,000 as of the Freeze Date. The Integration Level as of the Freeze Date in 2012 was $73,000.
- Let’s assume John works until age 62.
- The P% and T% listed for John’s Participating Institution in Appendix II are 5.50% and 2.50%, respectively.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>5.50% x $60,000 x 6 years = $19,800, <strong>plus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>2.50% x $0 x 6 years = $0, <strong>then</strong></td>
</tr>
</tbody>
</table>
| Step 3 | The sum of Step 1 and 2 = $19,800.  
$19,800 x 149% (Age Adjustment Factor at age 62) = $29,502.  
Therefore, **$29,502** is the value of John’s Pension Plan benefit upon Termination of Employment at age 62. |

John may choose to begin receiving this benefit at age 62 whether John has decided to retire or accept employment outside of Ascension Healthcare. John may also wait until a later date to begin receiving his benefit, which will increase as John’s age increases. For example, the value of John’s benefit at age 65 would be calculated as follows:

| Step 3 (recalculated for age 65) | $19,800 (the sum of Step 1 and 2 above) x 170% (Age Adjustment Factor at age 65) = $33,660.  
Therefore, **$33,660** is the value of John’s Pension Plan benefit as of age 65. |
Minimum Lump Sum Benefit
For Current and New Employees, the minimum benefit payable at age 55 under the Pension Plan is $1,200 for each year of Credited Service. This amount will be adjusted by the Age Adjustment Factor as of your age at your Benefit Commencement Date. You will be entitled to the minimum benefit if it is calculated to be higher than the Accrued Benefit calculated by the applicable Lump Sum Benefit formula. In addition, you will receive any Match Account, if applicable, with which you are credited.

If you are a Current Employee and you had an Accrued Benefit in the Pension Plan as of the day before the Transition Effective Date, your benefit from the Pension Plan can never be less than it was on the day immediately preceding the Transition Effective Date.

If you have questions about how your benefit was calculated as of the day before the Transition Effective Date, please refer to the Summary for the Plan then in effect. You may also contact Ascension Pension Services at 877-346-7284 or go online to www.ascension.org/pensioninfo.

Plan Benefit for Pre-Conversion Vested Terminated Employees
If you are a Pre-Conversion Vested Terminated Employee, the amount of the Accrued Benefit (also called your “Basic Pension Benefit”) payable to you or your Beneficiary is calculated according to the Plan provisions in effect on the date you retired or otherwise terminated employment unless you become reemployed.

In addition, your benefit may include any Account Based Benefit (commonly referred to as the Match Account). See Other Benefits below for details.

For specific details about your Plan benefit, contact Ascension Pension Services at 877-346-7284 or go online to www.ascension.org/pensioninfo.

Other Benefits
If you are a Current Employee or a Pre-Conversion Vested Terminated Employee, you may also be eligible for an Account Based Benefit (commonly known as the Match Account) and/or Employee contributions. Please review this section for details.

Match Account
Before your Participating Institution’s Transition Effective Date, your Participating Institution may have made Matching Contributions to the Pension Plan on your behalf based on your 401(k) or 403(b) contributions to the Ascension Healthcare Retirement Savings Program. If applicable, these Matching Contributions were deposited into a Match Account in your name under the Pension Plan. After your Participating Institution’s Transition Effective Date, any employer Matching Contributions made on your behalf were deposited into your Employer Contribution Account under the Ascension Healthcare Retirement Savings Program.

If you have a Match Account under the Pension Plan, the balance of your Match Account (on the day before your Participating Institution’s Transition Effective Date) is credited with interest. Your Match Account will remain in the Plan and will continue to be credited with interest until you are eligible for and elect a distribution. The rate of interest credited to your Match Account will be declared at the end of each calendar year for the next calendar year and will not be less than 5%.

Definitions of Terms
See the Glossary provided in Appendix I or earlier in this Section 3 for definitions of Current Employee or Pre-Conversion Vested Terminated Employee.
The Match Account (plus interest) is payable as of the date you terminate employment with all Associated Entities, regardless of your age, but only if you are fully vested in your Match Account. Refer to Section 2 for information on Vesting.

**Employee Contributions**

Generally, your Participating Institution pays the entire cost of the Pension Plan. Employee contributions were never required nor accepted.

However, some pension plans that were merged into this Plan required after-tax Employee contributions as a condition of participation in the applicable pension plan. Any Employee contributions merged into this Plan on your behalf are included in your Accrued Benefit.

Any such Employee contributions will remain in the Plan and will continue to be credited with interest until you are eligible for and elect a distribution.

The balance of any Employee contributions (plus interest) is payable at any time after you terminate employment with all Associated Entities, regardless of your age.

**Note:** You are always fully Vested in any Employee contributions merged into the Pension Plan.

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**Important: The remainder of this Section 3 applies only to Current Employees and New Employees.**

**A Closer Look at Credited Service, Earnings and Age Adjustments**

**Credited Service After the Transition Effective Date up to the Freeze Date**

Between the Transition Effective Date and the Freeze Date – after your Participating Institution adopted the Pension Plan – you earned 1 year of Credited Service for each calendar year in which you were credited with at least 1,872 Hours of Service with a Participating Institution.

If you were credited with at least 500 but less than 1,872 Hours of Service in a calendar year, you received a fractional year of Credited Service equal to your actual Hours of Service divided by 1,872.

You earned no Credited Service if you were credited with less than 500 Hours of Service in any calendar year. This applies to all years (including the first and last calendar year of employment) if those calendar years are after the Transition Effective Date. (If you were credited with less than 500 Hours of Service, you also incurred a 1-year Break in Service, as explained in Section 2.)

**Note:** All Hours of Service related to a single payroll period will be credited only to the calendar year that includes the pay date related to that payroll period, even if some or all of the hours were actually worked in the prior calendar year.
Credited Service Before the Transition Effective Date
Your benefit attributable to Credited Service before the Transition Effective Date, which may also be
called Transition Credited Service, is represented by your Opening Balance Percentage, as described
earlier in this section.

Your Transition Credited Service is determined based on the Plan provisions specified by your
Participating Institution effective as of the Transition Effective Date.

You may also be entitled to Credited Service prior to the date your Participating Institution adopted the
Plan. Such Credited Service is subject to the conditions set forth by your Participating Institution upon
adoption of the Plan.

Highest Average Earnings (HAE)
Your HAE is the average of the highest 5 consecutive calendar years of Earnings with a Participating
Institution or an Associated Entity during your last 10 years of employment (or actual number of
consecutive calendar years if less than 10 years of employment) up to the Freeze Date. For purposes of
determining your HAE:

- If you were credited with at least 1,872 Hours of Service in a calendar year, your Earnings
equaled your actual Earnings for that year.

- If you were credited with at least 500 but less than 1,872 Hours of Service in a calendar year,
your Earnings were annualized. Your Annualized Earnings are calculated by dividing your actual
Earnings for that calendar year by your actual Hours of Service, then multiplying the result by
1,872. For example, if you were credited with 700 Hours of Service and your Earnings equaled
$30,000 in a calendar year, your Annualized Earnings would equal $30,000 ÷ 700 = $42.86 \times
1,872 or $80,229.

- Earnings for a calendar year during which you were credited with less than 500 Hours of Service
and any Earnings after the Freeze Date will be disregarded for all purposes.

If you have less than 5 consecutive calendar years as an Employee, your HAE is the average of your
actual number of consecutive calendar years prior to the Freeze Date. For example, if you only have
3 consecutive calendar years as an Employee prior to the Freeze Date, your HAE is determined based on
the average of the Annualized Earnings during that 3-year period.

If you have less than 10 consecutive calendar years as an Employee, your HAE is determined using the
average of your highest Earnings in whatever period you were an Employee prior to the Freeze Date. For
example, if you have 7 consecutive calendar years as an Employee prior to the Freeze Date, your HAE is
determined based on the average of the Annualized Earnings for the 5 consecutive calendar years
during that 7-year period during which your Earnings were the greatest.

If you have 10 or more calendar years of employment prior to the Freeze Date, your HAE is determined
using the average of the highest 5 consecutive calendar years of Annualized Earnings out of the last 10
years of employment prior to the Freeze Date.

Note: Calendar years in which you are credited with less than 500 Hours of Service are disregarded
when determining the number of consecutive calendar years for all purposes.
**Age Adjustment Factor**

The Age Adjustment Factor adjusts the Lump Sum Benefit payable at age 55, as defined by the formula, so that it reflects the value of the benefit at a specific age (as provided in the table below).

<table>
<thead>
<tr>
<th>Age</th>
<th>Age Adjustment Factor*</th>
<th>Age</th>
<th>Age Adjustment Factor*</th>
</tr>
</thead>
<tbody>
<tr>
<td>35 years or less</td>
<td>20%</td>
<td>51</td>
<td>80%</td>
</tr>
<tr>
<td>36</td>
<td>23%</td>
<td>52</td>
<td>85%</td>
</tr>
<tr>
<td>37</td>
<td>26%</td>
<td>53</td>
<td>90%</td>
</tr>
<tr>
<td>38</td>
<td>29%</td>
<td>54</td>
<td>95%</td>
</tr>
<tr>
<td>39</td>
<td>32%</td>
<td>55</td>
<td>100%</td>
</tr>
<tr>
<td>40</td>
<td>35%</td>
<td>56</td>
<td>107%</td>
</tr>
<tr>
<td>41</td>
<td>38%</td>
<td>57</td>
<td>114%</td>
</tr>
<tr>
<td>42</td>
<td>41%</td>
<td>58</td>
<td>121%</td>
</tr>
<tr>
<td>43</td>
<td>44%</td>
<td>59</td>
<td>128%</td>
</tr>
<tr>
<td>44</td>
<td>47%</td>
<td>60</td>
<td>135%</td>
</tr>
<tr>
<td>45</td>
<td>50%</td>
<td>61</td>
<td>142%</td>
</tr>
<tr>
<td>46</td>
<td>55%</td>
<td>62</td>
<td>149%</td>
</tr>
<tr>
<td>47</td>
<td>60%</td>
<td>63</td>
<td>156%</td>
</tr>
<tr>
<td>48</td>
<td>65%</td>
<td>64</td>
<td>163%</td>
</tr>
<tr>
<td>49</td>
<td>70%</td>
<td>65</td>
<td>170%</td>
</tr>
<tr>
<td>50</td>
<td>75%</td>
<td>66 and over</td>
<td>Increases 7% each year</td>
</tr>
</tbody>
</table>

*The factor is interpolated for complete months between ages. For example, if your age is 36 years and 6 months, the Age Adjustment Factor would be 24.5%.
Section 4: Receiving Your Benefits

The Pension Plan is designed to provide you with a retirement benefit equal to your Accrued Benefit. Once you become Vested (that is, entitled to a nonforfeitable retirement benefit) and terminate your employment with all entities controlled by or under common control with Ascension Healthcare, or any other entity designated as a Participating Institution, you may choose to receive your Plan benefit as described in this section.

If You Retire

Retirement at Age 55 and Fully Vested
If you terminate employment and are at least age 55 and Vested, you may elect to receive your Plan benefit. Or, you may leave your benefit in the Plan and allow it to increase with adjustments for your age (as described in Section 3) until your benefit begins at age 65 or the date you elect to receive your benefit, if earlier. If you are no longer employed, you must start your benefit at age 65.

Normal Retirement (Age 65)
If you are an active Participant when you reach age 65, you will automatically be Vested. Your benefit will become payable on the first day of the month coincident with or next following the date you terminate employment.

Retirement After Age 65
If you continue working beyond age 65, you may elect to begin receiving your Plan benefit while still employed (in one of the payment options described in Section 6) or wait to begin receiving your benefit until you stop working. Please review the following for additional details.

- As noted previously, you no longer earned any additional benefits under the Plan after your Freeze Date. Therefore, if you continue working beyond age 65 and elect to begin receiving your Plan benefit in a monthly payment form after the Freeze Date, your monthly Plan benefit will remain the same after your Termination of Employment. If you elect a lump-sum payment of your benefit after your Freeze Date, no further benefit will be payable after your Termination of Employment.

- If you continued working beyond age 65 and elected to begin receiving your benefit before your Freeze Date, you stopped accruing any additional benefit as of the earlier of the date you terminated employment or the Freeze Date. If you earned an additional benefit after you began receiving your Plan benefit but before you terminated employment, you will be paid the additional benefit after your Termination of Employment.

Planning for Retirement
Be sure to contact Ascension Pension Services to request an estimate and paperwork at least three months before you want your benefit under the Plan to begin. See For Information About Your Benefits at the beginning of this Summary for contact information.

Payment Options
When you decide to receive your Plan benefit, there are several payment options (as described in Section 6) from which you may choose. However, if the lump-sum value of your benefit is $5,000 or less, then the Plan's "small benefit" automatic distribution provisions will apply. See Distribution of Small Benefits in Section 6 for details.
If you continue working beyond age 65 and wait until you leave employment to begin receiving your Plan benefit, your benefit will become payable on the first day of the month coincident with or next following your Termination of Employment.

If You Terminate Employment Before Age 55
If you are a Current Employee or a New Employee and you are Vested, and you terminate employment before age 55, you may elect to begin receiving your Plan benefit as early as age 55, but no later than age 65 (as provided in Normal Retirement (Age 65) earlier in this section). Your benefit will remain in the Plan (subject to the "small benefit" automatic distribution provisions described in Section 6), where it will continue to grow as your age increases, until benefits begin (no later than age 65).

If You Are a Pre-Conversion Vested Terminated Employee
If you are a Pre-Conversion Vested Terminated Employee, you are entitled (according to the Plan provisions in effect as of the date you terminated employment) to an Accrued Benefit payable on your Normal Retirement Date. You may elect to begin receiving your Plan benefit at any time between age 55 and age 65. If you elect to receive your Plan benefits after age 55 but before age 65, your benefit will be reduced by 5% for each year by which the start date of your pension payments precedes age 65.

If You Have a Match Account and/or Employee Contributions
If you are a Current Employee or Pre-Conversion Vested Terminated Employee and your Plan benefit includes a Match Account and/or Employee contributions, upon retirement or Termination of Employment, and regardless of your age, you may elect to receive one or both, as applicable, plus interest, in a lump-sum payment. Or, you can leave one or both in the Plan, and at retirement, elect to take one or both as part of your monthly benefit. Your Match Account and/or Employee Contributions will earn interest until you elect a distribution.

If you elect to receive a lump-sum payment of either benefit after your Termination of Employment before becoming eligible to or electing to receive the remainder of your Plan benefit, your monthly benefit payable under the Plan will not include the value of your Match Account and/or Employee contributions (plus interest).
Section 5: Naming a Beneficiary

You may designate anyone as your Beneficiary to:

- Receive a Pre-Retirement Death Benefit (as described in Section 7) in the event of your death before receiving any benefits from the Plan, or
- Receive any survivor benefits payable, depending on the form of payment you choose (as described in Section 6).

Beneficiary designations are subject to the following rules.

- Beneficiary designations must be submitted to the Plan Administrator online or on a form provided by the Plan Administrator. An incomplete Beneficiary designation will not be accepted – if you submit an incomplete designation, you will be notified to complete a new one.
- You may designate anyone as your Beneficiary. However, if you are married, your Spouse is automatically your Beneficiary unless you designate someone else. You must obtain the consent of your Spouse in writing in order to designate someone else as Beneficiary. The spousal consent must be witnessed by a notary public.
- No Beneficiary designations may be made after your death. To be valid, a Beneficiary designation must be received by the Plan Administrator prior to your death. If there is no Beneficiary designation on file and you die before retirement or Termination of Employment, benefits will be paid to (i) your estate if you are single or (ii) your Spouse if you are married.
- In addition to designating a primary Beneficiary(ies), you are permitted to designate one or more contingent Beneficiaries who will be treated as Beneficiaries in the event your primary Beneficiary(ies) dies prior to payment of the Pre-Retirement Death Benefit. See Section 7 for information about the Pre-Retirement Death Benefit.
- If you name your Spouse as Beneficiary and you are subsequently divorced from that Spouse before benefits commence, your entire Beneficiary designation will automatically become void. You will be required to designate a new Beneficiary. If you are divorced from your Spouse after benefits commence, your Beneficiary designation will not automatically become void, and depending on the form of payment you chose, changes to your Beneficiary designation may not be permitted.
- The Plan Administrator has no obligation to identify, locate or pay lineal descendants or heirs pursuant to a per stirpes designation.
- A charitable organization cannot be named as a Beneficiary.

Designating Your Beneficiary

To designate or change your Beneficiary, go online to www.ascension.org/pensioninfo. You may also request a Beneficiary designation form through the website’s Message Center or by calling Ascension Pension Services at 877-346-7284.

Beneficiary Designations at Retirement

When you complete your application for benefits at retirement, and you elect a form of payment that will provide survivor benefits upon your death, you must designate a Beneficiary for those survivor benefits. Depending on the form of payment you choose, changes to your Beneficiary designation(s) may not be permitted after you begin receiving your Plan benefit.
Section 6: Choosing a Form of Payment

Please contact Ascension Pension Services to request an estimate of your benefit and applicable paperwork at least three months before you want your Plan benefit to begin. At that time, you will receive information about any payment options available to you. You may not make any changes to the form of payment you select after your Benefit Commencement Date (regardless of whether you have received any payment of your Plan benefit).

Married Participants
If you are married, the automatic form of payment is the 50% Joint and Survivor form of payment. Your Spouse must consent (in writing and witnessed by a notary public) to any form of payment other than a Joint and Survivor option.

Reminder: You must also obtain the consent of your Spouse (in writing and witnessed by a notary public) to name someone else as Beneficiary, regardless of the form of payment you choose. See Section 5 for more information.

Single Participants
If you are single, the automatic form of payment is the Single Life Annuity form of payment.

Forms of Payment for Current and New Employees
If you are a Current or New Employee as described in Section 2, you may elect to receive your Plan benefit in a single lump-sum payment or in one of the monthly payment options described in this section. Benefit amounts under each option are equivalent in value to the Single Life Annuity form of payment.

Lump-Sum Payment
If you choose this form of payment, your entire benefit is paid in a single lump-sum payment (also called a total Plan distribution). Once this payment is made, no further benefits are payable. Note: The lump-sum payment will include any Match Account and/or Employee contributions, plus interest, if applicable.

Monthly Payment Options
You may choose to receive your benefit in one of the following monthly payment options:

Single Life Annuity. You receive monthly payments for your lifetime only. No payments will be made after your death.

Single Life with Cash Refund Option. You receive a reduced monthly benefit payable for your lifetime. Payments will stop upon your death. However, the remaining balance of your Accrued Benefit, if any, will be paid to your Beneficiary(ies) in a single lump-sum payment.
50%, 75% or 100% Joint and Survivor Options.
You receive a reduced monthly benefit payable for your lifetime so that your Spouse or other Beneficiary can receive a benefit for life if you die first. The amount of reduction depends on your age, the age of your Beneficiary at your retirement date, and the percentage (50%, 75% or 100%) of Joint and Survivor option you choose.

Upon your death, your Spouse or other Beneficiary will receive a monthly survivor benefit for the rest of his or her lifetime equal to all (100%) or a portion (50% or 75%) of the reduced monthly benefit you received.

If your Spouse or other Beneficiary dies before you, you continue receiving the same monthly benefit for the rest of your life. You cannot designate a new Beneficiary if you elected a Joint and Survivor form of payment. No payments will be made after your death.

Spousal Consent
If you are married when you elect to have your benefit begin, you will need your Spouse’s consent (in writing and witnessed by a notary public) if you elect any form of payment other than a Joint and Survivor form of payment and/or if you elect to receive a lump-sum payment of any part of your Plan benefit.

Non-Spouse Beneficiary Age Restrictions for Current and New Employees
There are some restrictions on the age of your Beneficiary if you designate someone other than your Spouse. You may not elect the 100% Joint and Survivor option if a non-spouse Beneficiary is more than 10 years younger than you. You may not elect the 75% Joint and Survivor option if a non-spouse Beneficiary is more than 19 years younger than you.

Comparison of Payment Forms for Current Employees
The following table illustrates an Accrued Benefit payable under each of the payment forms available to Current Employees. In this example, Pat retires at age 62 with a Beneficiary of the same age. Her Accrued Benefit at age 62 is $127,917.

<table>
<thead>
<tr>
<th>Payment Forms</th>
<th>Single Lump-Sum Payment to Pat</th>
<th>Monthly Benefit to Pat for Pat’s Life</th>
<th>Monthly Benefit to Pat’s Spouse or Other Beneficiary upon Pat’s Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Life Annuity</td>
<td>n/a</td>
<td>$1,013</td>
<td>$0</td>
</tr>
<tr>
<td>Single Life with Cash Refund Option</td>
<td>n/a</td>
<td>$974</td>
<td>If Pat dies before receiving the total amount of her Accrued Benefit of $127,917 in monthly payments, Pat’s Beneficiary will receive the balance in a single lump-sum payment.</td>
</tr>
<tr>
<td>50% Joint and Survivor</td>
<td>n/a</td>
<td>$954</td>
<td>$477</td>
</tr>
<tr>
<td>75% Joint and Survivor</td>
<td>n/a</td>
<td>$928</td>
<td>$696</td>
</tr>
<tr>
<td>100% Joint and Survivor</td>
<td>n/a</td>
<td>$902</td>
<td>$902</td>
</tr>
<tr>
<td>Lump-Sum Payment</td>
<td>$127,917</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>
Distribution of Other Benefits (Current Employees)

If you are a Current Employee and part of your Plan benefit is attributable to a Match Account and/or Employee contributions, you may choose to receive one or both, as applicable, plus interest, in a single lump-sum payment.

In the example above, if Pat had Employee contributions and chose to have her Employee contributions plus interest paid as a single lump-sum payment, her monthly benefit payable under any of the payment forms described above would be reduced to reflect the distribution of her Employee contributions.

If Pat had a Match Account and elected to have it included as part of her monthly benefit, the monthly benefit payable to her would be higher than the payment amounts shown in the example above.

Note: As explained in Section 4, if applicable, you may elect to receive your Match Account and/or Employee contributions (plus interest) in a single lump-sum payment upon Termination of Employment, regardless of your age at that time. See Section 4 for details.

Comparison of Payment Forms for New Employees

The following table illustrates an Accrued Benefit payable under each of the payment forms using the Conversion Factors for New Employees. In this example, John retires at age 62 with a Beneficiary of the same age. His Accrued Benefit at age 62 is $29,502.

<table>
<thead>
<tr>
<th>Payment Forms</th>
<th>Single Lump-Sum Payment to John</th>
<th>Monthly Benefit to John for John’s Life</th>
<th>Monthly Benefit to John's Spouse or Other Beneficiary upon John's Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Life Annuity</td>
<td>n/a</td>
<td>$170</td>
<td>$0</td>
</tr>
<tr>
<td>Single Life with Cash Refund Option</td>
<td>n/a</td>
<td>$164</td>
<td>If John dies before receiving the total amount of his Accrued Benefit of $29,502 in monthly payments, John’s Beneficiary will receive the balance in a single lump-sum payment.</td>
</tr>
<tr>
<td>50% Joint and Survivor</td>
<td>n/a</td>
<td>$160</td>
<td>$80</td>
</tr>
<tr>
<td>75% Joint and Survivor</td>
<td>n/a</td>
<td>$156</td>
<td>$117</td>
</tr>
<tr>
<td>100% Joint and Survivor</td>
<td>n/a</td>
<td>$151</td>
<td>$151</td>
</tr>
<tr>
<td>Lump-Sum Payment</td>
<td>$29,502</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>
Forms of Payment for Pre-Conversion Vested Terminated Employees

If you are a Pre-Conversion Vested Terminated Employee as described in Section 2, you may elect to receive your Plan benefit in one of the monthly payment options described in this section. Benefit amounts under each option are actuarially equivalent.

**Single Life Annuity.** You receive monthly payments for your lifetime only. No payments will be made after your death.

**50%, 66-2/3% or 100% Joint and Survivor Option.** You receive a reduced monthly benefit for your lifetime so that your Spouse or other Beneficiary can receive a benefit for life if you die first. The amount of reduction depends on your age, the age of your Beneficiary at your retirement date, and the percentage (50%, 66-2/3% or 100%) of Joint and Survivor option you choose.

Upon your death, your Spouse or other Beneficiary will receive a monthly survivor benefit for the rest of his or her lifetime equal to all (100%) or a portion (50% or 66-2/3%) of the reduced monthly benefit you received.

If your Spouse or other Beneficiary dies before you, you continue receiving the same monthly benefit for the rest of your life. You cannot designate a new Beneficiary if you elected a Joint and Survivor form of payment. No payments will be made after your death.

**Non-Spouse Beneficiary Age Restrictions for Pre-Conversion Vested Terminated Employees**

- There are some restrictions on the age of your Beneficiary if you designate someone other than your Spouse. You may not elect the 100% Joint and Survivor option if a non-spouse Beneficiary is more than 10 years younger than you. You may not elect the 66-2/3% Joint and Survivor option if a non-spouse Beneficiary is more than 24 years younger than you.

**5-Year, 10-Year or 15-Year Certain and Life Options.** You receive a reduced monthly benefit for your lifetime, subject to the following:

- If you die within the 5-, 10- or 15-year period after payments begin, your designated Beneficiary(ies) will continue to receive your reduced monthly benefit for the remainder of the payment period you elect. In this event, your Beneficiary(ies) may designate a beneficiary(ies) for the remainder of the payment period you elected. If your Beneficiary dies before the end of the payment period you elected, the beneficiary(ies) designated by your Beneficiary will receive the actuarial equivalent of any payments remaining in the payment period you elected.

- If you die after the end of the payment period you elect, benefits will cease upon your death.

- If your designated Beneficiary dies before you and you have not previously designated any contingent Beneficiary(ies), you should designate a new Beneficiary(ies) for the remainder of the payment period you elected.

**Spousal Consent**

If you are married when you elect to have your benefit begin, you will need your Spouse’s consent (in writing and witnessed by a notary public) if you elect any form of payment other than a Joint and Survivor form of payment and/or if you elect to receive a lump-sum payment of any part of your Plan benefit.
• If you die before the end of the payment period you elected and no Beneficiary(ies) have been designated or none of your Beneficiaries are living at the time of your death, a single lump-sum payment equal to the actuarial equivalent of the remaining payments will be paid to your Spouse, or if none, to your surviving natural and/or adopted children in equal shares, or if none, to your estate.

**Comparison of Payment Forms for Pre-Conversion Vested Terminated Employees**
The following table illustrates an Accrued Benefit payable under each of the payment forms available to Pre-Conversion Vested Terminated Employees. In this example, Taylor retires early at age 60 with a Beneficiary of the same age. Taylor has a Single Life Annuity monthly benefit of $1,333 payable at age 65. Since Taylor is retiring prior to age 65, her benefit is reduced for early retirement. Taylor’s Single Life Annuity monthly benefit at age 60 is $1,000.

<table>
<thead>
<tr>
<th>Payment Forms</th>
<th>Monthly Benefit to Taylor for Taylor's Life</th>
<th>Monthly Benefit to Taylor's Spouse or Other Beneficiary upon Taylor's Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Life Annuity</td>
<td>$1,000</td>
<td>n/a</td>
</tr>
<tr>
<td>50% Joint and Survivor</td>
<td>$953</td>
<td>$477</td>
</tr>
<tr>
<td>66-2/3% Joint and Survivor</td>
<td>$938</td>
<td>$626</td>
</tr>
<tr>
<td>100% Joint and Survivor</td>
<td>$910</td>
<td>$910</td>
</tr>
<tr>
<td>5-Year Certain and Life</td>
<td>$993</td>
<td>$993*</td>
</tr>
<tr>
<td>10-Year Certain and Life</td>
<td>$977</td>
<td>$977*</td>
</tr>
<tr>
<td>15-Year Certain and Life</td>
<td>$953</td>
<td>$953*</td>
</tr>
</tbody>
</table>

*This benefit is payable to Taylor’s Beneficiary only if Taylor dies within the stated payment period. The Beneficiary will receive a monthly benefit only for the balance of the payment period after Taylor dies.

**Distribution of Other Benefits (Pre-Conversion Vested Terminated Employees)**
If you are a Pre-Conversion Vested Terminated Employee and part of your Plan benefit is attributable to a Match Account and/or Employee contributions, you may choose to receive one or both, as applicable, plus interest, in a single lump-sum payment.

In the example above, if Taylor had Employee contributions and chose to have her Employee contributions plus interest paid as a single lump-sum payment, her monthly benefit payable under any of the payment forms described above would be reduced to reflect the distribution of her Employee contributions.

If Taylor had a Match Account and elected to have it included as part of her monthly benefit, the monthly benefit payable to her would be higher than the payment amounts shown in the example above.
Note: As explained in Section 4, if applicable, you may elect to receive your Match Account and/or Employee contributions (plus interest) in a single lump-sum payment upon Termination of Employment, regardless of your age at that time. See Section 4 for details.

Distribution of Small Benefits
When you terminate employment, if the current lump-sum value of your Plan benefit is $5,000 or less, the Plan’s “small benefit” provisions will apply.

- **If the current lump-sum value of your Plan benefit is less than $200**, including any Match Account and/or Employee contributions you may have, you will automatically receive your benefit in a cash payment soon after you leave employment.

- **If the current lump-sum value of your Plan benefit is at least $200 but not greater than $5,000**, including any Match Account and Employee contributions you may have, when you leave employment, you will receive a letter explaining that an automatic direct rollover will be made to an individual retirement account (IRA) with Transamerica Retirement Solutions — unless you affirmatively elect to (1) receive the distribution in cash or (2) direct the rollover to another qualified plan or IRA.

- **If you do not make your election within 90 days of being notified of your eligibility**, you will receive a final notice explaining when and how the automatic distribution to the IRA with Transamerica will be made.

- **If an automatic rollover is made to an IRA with Transamerica**, the benefit will be invested in the Transamerica Partners Money Market Fund. Fees and expenses to maintain the account will be deducted from your IRA. For additional information about Transamerica or its Money Market Fund, go online to [www.transamerica.com/portal/ascension/](http://www.transamerica.com/portal/ascension/) or call **877-346-7284** and follow the prompts to speak to a Transamerica representative.

Tax Highlights
Your benefits are taxable income when you receive them; that is, when benefits are paid to you — not when benefits are properly rolled over. We recommend that you consult with a tax advisor or financial planner before you make any elections regarding when and how to receive your benefits from the Plan. After the end of each calendar year during which you receive any benefit payments from the Plan, you will receive Federal Tax Form 1099-R showing the taxable amount of the benefit payments you received.

Lump-Sum Payments
Any lump-sum distribution is subject to automatic withholding unless it is rolled directly to an IRA or another employer’s qualified plan. You will receive notice of the opportunity to make a direct rollover before your lump-sum distribution is made.

- **If you elect a direct rollover to another qualified plan or individual retirement account (IRA)**, no tax withholding will apply. The check will be made payable to the qualified plan or the financial institution you choose to receive the rollover. The check will be mailed to you and you will be responsible for forwarding the check to the qualified plan or financial institution.

- **If you choose to receive your lump-sum distribution** — that is, have the check made payable to you — 20% of the taxable amount will be withheld for Federal income tax purposes, as required by law. If you are younger than age 59½, you may be subject to an additional 10% tax penalty when you file your tax return.
When a lump-sum payment or rollover – also called a total Plan distribution – is made, no additional benefits are due or payable from the Plan.

**Monthly Benefits**
Monthly benefits paid from the Plan are taxable income. Any Employee contributions made to a Prior Plan that were deposited into this Plan as described in Other Benefits in Section 3 are not considered taxable income. Interest on any Employee contributions, however, is considered taxable income.

**Eligible Rollover Distributions**
A Participant, a former Participant, a surviving Spouse, a former Spouse who is an alternate payee under a Qualified Domestic Relations Order (QDRO), or a Beneficiary of a deceased Participant may elect, at the time and in the manner prescribed by the Plan Administrator, to have any portion of a lump-sum distribution paid directly to an eligible retirement plan in a direct rollover. The amount rolled over must be $200 or more.

Retirement plans eligible to receive a direct rollover include:

- An individual retirement account or annuity (an “IRA”) under Code Section 408;
- A qualified retirement plan under Code Section 401(a);
- A qualified annuity plan under Code Section 403(a);
- A tax-deferred annuity under Code Section 403(b); and
- An eligible non-qualified deferred compensation plan under Code Section 457(b) that is maintained by a state, political subdivision of a state, or any agency of a state or political subdivision of a state and that agrees to separately account for amounts transferred.

In the case of a Beneficiary who is not the surviving Spouse of a deceased Participant, an eligible retirement plan means an inherited individual retirement arrangement that satisfies certain requirements.

You cannot make a direct rollover or any other rollover from another plan into this Pension Plan.

**Other Payment Rules**

**Payment Schedule**
If a monthly form of payment is elected, all monthly payments will be made on the first business day of the month.

Lump-sum payments are processed on the second and fourth Mondays of each month.

The timing of your payment(s) is subject to Ascension Pension Services’ payment processing schedule, and when Ascension Pension Services receives all the necessary data and paperwork required to process your payment(s).
Required Minimum Distributions
You cannot keep retirement funds in your account indefinitely. Generally, you must commence benefits under the Plan no later than your required beginning date, which is April 1 of the calendar year following the later of the calendar year in which you reach age 70½ or retire. You will be advised of the required distribution amount at that time.

If you have any questions concerning required minimum distributions, please contact the Plan Administrator or request a copy of the full Plan document.

Benefits to Minors and Incompetents
If any person entitled to payments under the Plan is a minor, the Plan Administrator, in its discretion, may direct payment of the minor’s benefit to:

- The minor’s legal conservator;
- The minor’s legal guardian authorized under the law of the state in which the minor resides to receive funds on behalf of the minor; or
- A custodian for the minor under the Uniform Transfers to Minors Act (or similar act) in the state of such minor’s residence.

If the person who is entitled to a payment is physically or mentally incapable of personally receiving and giving a valid receipt for any payment due, the payment may be made pursuant to a valid power of attorney or to a court-appointed guardian or to any other person authorized under state law to receive the benefit.

Mistakes in Benefit Payments
In the event of any mistake or misstatement with respect to the amount of any benefit payment made or to be made to you or your Beneficiary, the Plan Administrator will determine the extent of the error and take action to correct it in an equitable manner, as determined in the sole discretion of the Plan Administrator, consistent with the following:

- If an amount paid in error is less than the amount that should have been paid, you or your Beneficiary will receive the difference between the amount paid and the amount that should have been paid.
- If the amount paid in error exceeds the amount that should have been paid, the Plan Administrator has the right to recover the excess amount.
  - To the extent possible, the Plan Administrator will reduce any benefit then remaining payable to you or your Beneficiary by the excess of the amount paid over the amount that should have been paid.
  - If reduction of the benefit then remaining payable is not practicable, you or your Beneficiary will have a duty to reimburse the Plan for the overpayment. If you or your Beneficiary does not repay the overpayment to the Plan, the Plan Administrator will make other reasonable efforts to recover the overpayment, including bringing legal action.
Section 7: Pre-Retirement Death Benefits

A Pre-Retirement Death Benefit may be payable in the event of your death before you receive any benefits from the Pension Plan. You may designate one or more Beneficiaries to receive the Pre-Retirement Death Benefit subject to the rules provided in this section and in Section 5.

Pre-Retirement Death Benefits for Current and New Employees

If you die before you receive any benefits from the Pension Plan, the lump-sum value of your entire Accrued Benefit will be calculated as follows.

- If you are still actively employed and a Participant, you will automatically be Vested, and your Accrued Benefit will be calculated as if you had terminated employment on the date of your death.
- If you already terminated employment and were Vested, your Accrued Benefit will be calculated as of your termination date and will be adjusted to reflect your age at the date of your death.
- If you already terminated employment and were not Vested when you terminated employment, no benefits will be payable.

Payment will be made to your Beneficiary as soon as reasonably possible after the date of death. The form of payment depends upon whether you are married or single as described below.

Married Participants

If you are married, your Spouse is your Beneficiary unless you designate someone else. If you designate someone other than your Spouse, you must obtain the written consent of your Spouse. The spousal consent must be witnessed by a notary public.

If your Beneficiary is your Spouse, the following provisions apply:

- Your entire Accrued Benefit (including any Employee contributions) and Match Account, if applicable, may be paid to your Spouse in a single lump-sum payment. Or, your Spouse may instead choose to receive the benefit as a single life annuity, beginning on the first day of the month following the date your Spouse chooses this option – provided he or she makes the election within 90 days of being informed of this option.
- If your Spouse elects a single life annuity, he or she will receive the Match Account and/or any Employee contributions included in your Accrued Benefit, as applicable, as part of the monthly benefit.
- If the value of your Spouse’s benefit is $5,000 or less, the Plan’s “small benefit” automatic distribution provisions (as described in Distribution of Small Benefits in Section 6) will apply.

If your Beneficiary is someone other than your Spouse, your Pre-Retirement Death Benefit will be paid to your Beneficiary in a single lump-sum payment.
Single Participants
If you are not married and you designated a Beneficiary, your entire Accrued Benefit (including any Employee contributions) and/or Match Account, if applicable, will be paid to your Beneficiary in a single lump-sum payment.

If you did not designate a Beneficiary, your entire Accrued Benefit (including any Match Account and/or Employee contributions, if applicable) will be paid to your estate in a single lump-sum payment.

Pre-Retirement Death Benefits for Pre-Conversion Vested Terminated Employees
If you are a Pre-Conversion Vested Terminated Employee as described in Section 2 and you die before receiving any benefits from the Pension Plan, a death benefit may be payable as provided under the Plan in effect before your Participating Institution’s Transition Effective Date.

Payment will be made as soon as reasonably possible after the date of death, subject to the rules of the Plan. The form of payment depends upon whether you are married or single as described below.

Married Participants
If you are married, your surviving Spouse will receive a Pre-Retirement Death Benefit based on the Accrued Benefit (also known as the “Basic Pension Benefit”) you earned under the Plan while you were an Employee and any Match Account and/or Employee contributions (included in your Accrued Benefit), if applicable.

- If you die before age 55, your Accrued Benefit will be reduced for early commencement as if you had elected to begin receiving your monthly pension at age 55 and calculated as if you elected to receive your benefit in the 50% Joint and Survivor form of payment. Your Spouse will receive a monthly benefit equal to 50% of the benefit you would have received for his or her lifetime. Benefits will begin the month after the date you would have reached age 55. If you would have reached age 55 on the first day of a month, payments will begin that month.

- If you die after age 55 but before age 65, your Accrued Benefit will be reduced for early commencement as if you had elected to begin receiving your pension at your age at the date of death and calculated as if you elected to receive your benefit in the 50% Joint and Survivor form of payment. Your Spouse will receive a monthly benefit equal to 50% of the benefit you would have received for his or her lifetime. Benefits will begin the month following your death. If you die on the first day of a month, payments will begin that month.

- If you had a Match Account, your Spouse may receive the Match Account as part of his or her monthly benefit. Or, your Spouse may elect to receive the balance of your Match Account (plus interest) in a single lump-sum payment. If elected, any lump-sum payment will be made as soon as reasonably possible after the date of death.

- If the total value of your Spouse’s benefit (including any Employee contributions and/or Match Account, if applicable) is $5,000 or less, the Plan’s “small benefit” automatic distribution provisions (as described in Distribution of Small Benefits in Section 6) will apply.
**Single Participants**

If you are not married, your surviving natural and/or adopted children below the age of 21 (together referred to as a “family unit”) may receive a Pre-Retirement Death Benefit equal to your Match Account and/or Accrued Benefit attributable to Employee contributions to the extent that any such funds have not yet been distributed. The balance of your Match Account and/or Employee contributions, as applicable, on the date of your death will be paid to your family unit in a single lump-sum payment. If there is no family unit, the lump sum will be paid to your designated Beneficiary, or if none, to your children over age 21, or if none, to your estate.

No Pre-Retirement Death Benefit based on your Basic Pension Benefit is payable from the Pension Plan.
Section 8: Special Situations

If You Terminate Employment and are Later Rehired After Receiving any Plan Benefits

If you return to work at a Participating Institution or Associated Entity and you had elected a monthly pension when you retired or otherwise terminated employment, you will continue to receive your monthly pension payments while you are working. If you were over age 65 and elected to receive your benefit while continuing to work (see Retirement After Age 65 in Section 4), any additional benefits you earned prior to the Freeze Date will be paid in accordance with the below.

If you return to work after the Freeze Date, you will not earn additional Credited Service, and your Highest Average Earnings (HAE) and the Integration Level relating to your second period of employment will be disregarded. You will not earn any additional benefits.

If you returned to work prior to the Freeze Date, you may have accrued additional benefits for your period of reemployment up to the Freeze Date. Upon your final Termination of Employment, any additional benefits you earned will be paid to you as an additional retirement benefit, based on the Credited Service you earned during the period of reemployment up to the Freeze Date and your Highest Average Earnings (HAE) and the Integration Level (calculated as of the earlier of the Freeze Date or your final Termination of Employment), and the Age Adjustment Factors on your final termination date.

The following rules determine how you may receive any additional benefits at your final Termination of Employment:

- **If you retired after the Transition Effective Date**, any additional benefits earned after retirement will be paid in the same form you elected at retirement. For example, if you elected a lump-sum payment, you will receive your additional benefits in one lump-sum payment after your last day of work as a retiree. On the other hand, if you elected a Single Life Annuity form of payment, your additional benefits will be paid in a Single Life Annuity.

- **If you retired before your Participating Institution’s Transition Effective Date**, you may elect to receive any additional benefits earned after retirement in one lump-sum payment or in the monthly form of payment you elected upon retirement.
If You Terminate Employment and are Later Rehired Before Receiving any Plan Benefits

If you terminate employment with a Participating Institution or an Associated Entity and are rehired before receiving any Plan benefits, no additional benefit based on the period of re-employment on or after the Freeze Date will accrue.

- **If you were Vested when you initially left employment,** the Vesting Service and Credited Service you already earned will be reinstated for purposes of determining your benefit amount at your final Termination of Employment – based upon the Integration Level at the Freeze Date and the Age Adjustment Factor as of your age at your Benefit Commencement Date.

- **If you were not Vested when you terminated employment and you are rehired before incurring 5 consecutive Breaks in Service,** your prior Vesting Service and Credited Service will be reinstated. You may continue to earn Vesting Service and, if you are Vested upon your final Termination of Employment, any benefit you may have earned before the Freeze Date will be recalculated based upon the Age Adjustment Factor as of your age at your Benefit Commencement Date.

- **If you were not Vested and you are rehired after incurring 5 or more consecutive Breaks in Service,** your prior Vesting Service and Credited Service will not be reinstated. In addition, your Match Account, if applicable, will not be reinstated. See Section 2 for details about Breaks in Service.

If You Transfer Employment

If you transfer from one Participating Institution and/or Associated Entity to another and are not yet Vested, you will continue to earn Vesting Service under the Plan in the same manner as before you transferred. Your benefits are calculated separately for each period of your employment using the benefit formulas adopted by each Participating Institution. However, all Earnings, including those with other Participating Institutions or Associated Entities, will be considered when determining the HAES used to calculate the separate benefits. Credited Service with the two entities, if during the same year, will be prorated so that the fraction so determined will not exceed 1 for any year.

If You Were Considered “Disabled” on or Before the Freeze Date

The information provided in this section is only applicable to Participants who were considered disabled under the Plan on or before the Freeze Date. If you have any questions on whether you are considered disabled for purposes of the Plan, please contact Ascension Pension Services.

You were considered disabled for purposes of the Plan if, on or before the Freeze Date, you were unable to work for at least 3 months and were receiving Social Security disability benefits, or you were receiving a benefit under your Participating Institution’s long-term disability (LTD) plan (or would have been considered disabled under the Ascension Long-Term Disability Plan if you were not covered under your Participating Institution’s LTD plan).

If you were considered “disabled” for purposes of the Pension Plan on or before the Freeze Date, you were credited with Earnings and Credited Service while disabled up to the Freeze Date. Disabled Participants as of the Freeze Date who were not already Vested in the Plan became Vested on the Freeze Date. No Participant will become a Disabled Participant on or after the Freeze Date.
Determining Your Benefit
In determining your benefit, your Hours of Service and Earnings during your period of disability are assumed to equal your Hours of Service and Earnings in whichever of the following years you were paid the highest Earnings:

- In the year you became disabled, if prior to the Freeze Date, or
- In either of the 2 years prior to disability, if prior to the Freeze Date.

Receiving Your Plan Benefit Following Disability
You may choose to have your Plan benefits begin as early as age 55, or you may leave your benefits in the Plan up to age 65. Your benefit will increase with adjustments for age until it is distributed. When you elect to commence your benefits, they will be determined and paid to you as if you had elected to retire.

Note: Benefits from the Ascension Long-Term Disability Plan are not reduced as a result of any distributions you receive from the Pension Plan after January 1, 2013.

Recovery and Return to Work
If you recover prior to receiving any retirement benefits from the Pension Plan and return to work with a Participating Institution, you will be treated as an active Participant. You will not earn additional Credited Service under the Plan after the Freeze Date but may be eligible to participate in other retirement plans offered to active Participants.

If you recover after the Freeze Date and after receiving retirement benefits from the Pension Plan, the provisions described in If You Terminate Employment and are Later Rehired After Receiving any Plan Benefits at the beginning of this Section 8 will apply.

Leaves of Absence

Leaves of Absence (Other Than for Military Service)
Parental leaves of absence and absences that qualify under the Family and Medical Leave Act are not considered Breaks in Service. However, they do not count towards your Vesting Service (or Credited Service if prior to the Freeze Date), except as specified under the definition of Hours of Service provided in Appendix I.

Other types of absences are generally counted as a Break in Service if you were credited with less than 500 Hours of Service during a calendar year after your Participating Institution’s Transition Effective Date. See Section 2 for more information about Breaks in Service.

Uniformed Services Rights (Leaves of Absence Due to Military Service)
If you are absent from employment to serve in the United States uniformed services, your benefits under this Plan may be protected by the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). USERRA was signed into law to ensure that, under certain conditions, those who serve their country can retain their civilian employment and benefits. If you were ever on a leave of absence due to military service or are thinking about leaving employment to serve in the military, please contact Ascension Pension Services to learn more about your rights under USERRA.
Section 9: Administrative Provisions

Claim Procedures

Submitting a Claim
If you are a Participant, former Participant, Beneficiary or alternate payee, you may file a claim for benefits under the Plan by sending documentation stating the reasons why you are entitled to a benefit to the Ascension Healthcare Pension Committee at the address stated in Section 10.

The Initial Determination
If your claim for a benefit from the Plan is denied in whole or in part, you will be notified in writing within 90 days of the receipt of your claim. The written notice will give specific reasons for the denial. The denial will reference the specific Plan provisions on which the denial is based, describe any additional material necessary for you to resubmit your claim, and explain the Plan’s claim review procedures.

In special circumstances, a response to your claim may take more than 90 days. If an extension is needed, you will receive written notice before the end of the 90-day period. In no event will the extension be more than 90 days.

Appealing a Claim
Within 60 days of receiving written notice of a claim denial, you or your authorized representative may submit a written request for reconsideration to the Plan Administrator. In your request for review, you must state the reasons you believe the claim was improperly denied and submit any additional information, material or comments that you consider appropriate. You may also review any pertinent Plan documents and include a request for an in-person hearing.

If you submit your request for a review of your claim more than 30 days before the Plan Administrator’s regularly scheduled quarterly meeting, the Plan Administrator will review the disputed claim and render a decision in writing at the quarterly meeting following receipt of your request. If you request a review within 30 days before the Plan Administrator’s regularly scheduled quarterly meeting, the Plan Administrator will review the disputed claim and render a decision in writing at the second quarterly meeting following its receipt of your request for review. However, if special circumstances require an extension of the time for processing your request for review, a determination will be made no later than the third quarterly meeting of the Plan Administrator. A written notice of the extension will be furnished to you before the extension begins.

In the case of an adverse benefit determination on review, the notification will be in writing and will include the specific reasons for the decision, give references to the appropriate Plan provisions on which the decision is based, include a statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records and other information relevant to the claim.
The Plan Administrator has full discretionary authority to decide all claims under the Plan. Decisions of the Plan Administrator are final and conclusive and binding on all parties. Moreover, benefits under the Plan will only be paid if, and to the extent, the Plan Administrator decides in its discretion that the claimant is entitled to such benefits under the terms of the Plan.

**Plan Amendment and Termination**

Ascension Healthcare reserves the right to amend the Plan, in whole or in part, at any time. However, no amendment to the Plan can reduce your Accrued Benefit to less than the Accrued Benefit you would have been entitled to if you had severed your employment with your Participating Institution on the day prior to the effective date of the amendment.

Ascension Healthcare may also terminate the Plan at any time. Upon termination or partial termination of the Plan, all affected Participants and Beneficiaries with benefits accrued to such date will be fully Vested to the extent such benefits are funded. **If assets are not sufficient to pay you the value of your benefit, the Pension Benefit Guaranty Corporation (PBGC) will not provide any portion of your benefit. This is because the Plan is a church plan and is not subject to PBGC annual premium payments; therefore, it is not covered by termination insurance provided by the PBGC.**

**Qualified Domestic Relations Orders**

The Plan will pay all or a portion of your benefit to your former Spouse (or other dependent) in compliance with a Qualified Domestic Relations Order (QDRO).

For purposes of the Plan, a QDRO is any judgment, order, decree or approval of a property settlement agreement made on the basis of domestic relations laws. The order may relate to child support, alimony or marital property rights of a Spouse, former Spouse, child or other dependent and may direct payment of all or a part of your Plan benefit to the other person. The QDRO cannot require the Plan to provide any type of benefit or any option that is not already provided under the Plan.

The Pension Plan has documented procedures governing QDRO determinations and a model QDRO. You may contact Ascension Pension Services to obtain, without charge, a copy of these procedures and/or the model QDRO.

**Plan Administrator**

The Plan Administrator is responsible for constructing, interpreting and administrating the Plan in a uniform and nondiscriminatory manner. The Plan Administrator has discretionary authority to determine eligibility for benefits and to interpret the terms of the Pension Plan. The Plan Administrator for the Plan is the Ascension Healthcare Pension Committee.

**Plan Fiduciaries**

The Plan Sponsor, the Plan Administrator, the Plan Trustee and the Investment Committee are fiduciaries of the Plan, but only with respect to their respective specific responsibilities for administering the Plan and its Trust and not with respect to any responsibilities not specifically and expressly assigned to them.
**Plan Funding**

The Plan Administrator will establish a funding policy and method consistent with the objectives of the Plan and legal requirements. The Plan Administrator will periodically review the funding policy and method. In establishing and reviewing the funding policy and method, the Plan Administrator will endeavor to determine the Plan’s short-term and long-term objectives and financial needs, taking into account the need for liquidity to pay benefits and the need for investment growth.

**Limitations on Litigation**

No lawsuit can be brought under the Plan before you exhaust the Plan’s administrative claim and appeal procedures. No lawsuit to recover benefits can be commenced or maintained later than 2 years after the Plan Administrator’s final determination regarding a claim under the Plan’s claim and appeal procedures. Regardless of the date of a former Participant’s Termination of Employment, any lawsuits seeking benefits or other rights with respect to the Plan must be filed in the state courts situated in St. Louis County, Missouri or in the United States District Court for the Eastern District of Missouri. Each party will be responsible for paying its own costs and attorney’s fees.
# Section 10: Plan Information

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Ascension Healthcare Pension Plan</th>
</tr>
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<tbody>
<tr>
<td>Employer Identification Number</td>
<td>31-1662309</td>
</tr>
<tr>
<td>Type of Plan Benefits</td>
<td>Defined Benefit Pension Plan</td>
</tr>
</tbody>
</table>
| Plan Sponsor                     | **Ascension Health d/b/a Ascension Healthcare**  
                                   4600 Edmundson Road  
                                   St. Louis, MO 63134  
                                   314-733-8600  
                           or  
                           PO Box 45998  
                           St. Louis, MO 63145-5998 |
| Plan Administrator               | **Ascension Healthcare Pension Committee**  
                                   4600 Edmundson Road  
                                   St. Louis, MO 63134  
                                   314-733-8600  
                           or  
                           PO Box 45998  
                           St. Louis, MO 63145-5998  
                           314-733-8600 |
| Plan Year                        | Plan records are administered on a calendar-year basis beginning January 1 and ending December 31 of each year. |
| Agent for Service of Legal Process| **Ascension Healthcare Pension Committee**  
                                   4600 Edmundson Road  
                                   St. Louis, MO 63134  
                                   314-733-8600  
                           or  
                           PO Box 45998  
                           St. Louis, MO 63145-5998  
                           314-733-8600 |
| Type of Funding                  | Employer                          |
Appendix I: Glossary

You may find it helpful to refer to this Glossary for definitions of specific terms that are used in this Summary.

**Account Based Benefit**
More commonly known as the Match Account, the Account Based Benefit consists of the balance of Employer Matching Contributions credited to the Plan as of the day before a Participating Institution’s Transition Effective Date (plus interest) on behalf of eligible Current Employees and Pre-Conversion Vested Terminated Employees.

**Accrued Benefit**
The pension benefit you have earned as of a specific date. No Employee will earn any Accrued Benefit attributable to Credited Service or Earnings after the Freeze Date.

**Age Adjustment Factor**
A factor that adjusts the Lump Sum Benefit payable at age 55, as defined by the formula, so that it reflects the value of your benefit as of a specific age.

**Annualized Earnings**
Earnings are annualized for a calendar year during which a Participant is credited with at least 500 but less than 1,872 Hours of Service. Annualized Earnings are calculated by dividing the Participant’s actual Earnings for that calendar year by the Participant’s actual Hours of Service in that calendar year, then multiplying the result by 1,872. For example, if you were credited with 700 Hours of Service in the calendar year and earned $30,000, your Annualized Earnings would be: $30,000 ÷ 700 = 42.86 x 1,872 = $80,229.

**Annualized Hours of Service**
Hours of Service are annualized for a calendar year during which a Participant is credited with at least 500 but less than 1,872 Hours of Service. Annualized Hours of Service are calculated by dividing the Participant’s actual Hours of Service in that calendar year by the number of completed months in the period of time, then multiplying by 12. For example, if you were hired June 1, 2002 and were credited with 700 Hours of Service in the 7 months from June through December, your Annualized Hours of Service for 2002 would be: 700 ÷ 7 = 100 x 12 = 1,200.

**Ascension Healthcare**
Ascension Health d/b/a Ascension Healthcare, the Plan Sponsor.

**Ascension Healthcare Retirement Savings Program**
The Ascension Healthcare Employer Contribution Account and the Ascension Healthcare 401(k) Retirement Savings Plan or the Ascension Healthcare 403(b) Retirement Savings Plan. See For Information About Your Benefits at the beginning of this Summary for where to find information on the Ascension Healthcare Retirement Savings Program.

**Associated Entity**
Any entity specifically designated as an Associated Entity by your health ministry in the Plan documents.
**Basic Pension Benefit**
Also known as the “Accrued Benefit” with respect to Pre-Conversion Vested Terminated Employees only, the Basic Pension Benefit was based on Plan provisions in effect prior to the Transition Effective Date.

**Beneficiary**
The person or persons (or estate or trust) that you designate as Beneficiary online or on a form provided by the Plan Administrator.

**Benefit Commencement Date**
The date you begin receiving your Plan benefits in accordance with your election of one of the monthly payment forms. If you are eligible and elect a lump-sum payment, the Benefit Commencement Date is the date your lump-sum payment is distributed.

**Break in Service**
A Break in Service occurs when you are credited with less than 500 Hours of Service during a calendar year, whether you are actively employed or not.

Breaks in Service before the Transition Effective Date are determined according to the Plan provisions in effect at that time. If you are not Vested and your consecutive Breaks in Service equal or exceed 5, then you forfeit the Vesting Service, Credited Service and Accrued Benefit earned before the breaks.

**Code**
The Internal Revenue Code of 1986, as amended.

**Conversion Factor**
A factor used to convert your Accrued Benefit payable in one form to the actuarial equivalent of your Accrued Benefit paid in another form. The actuarial adjustment factors utilize the 1994 Group Annuity Mortality table (blended 80% female/20% male) and assume the following long-term rate of return:

- For converting the Lump Sum Benefit to a single life form of payment, the long-term rate of return is assumed to be 7.50% for Current Employees and 4% for New Employees.
- For converting a Single Life Annuity form of payment to any other optional lifetime benefit payment form, the interest rate is assumed to be 7.50%.

**Credited Service**
The sum of Transition Credited Service and Credited Future Service. Credited Service is used to determine the amount of your Pension Plan benefits.

**Credited Future Service**
The service after the Transition Effective Date through the Freeze Date used to determine the amount of your benefit under the Plan. In general, you earned a full year of Credited Service for each year between the Transition Effective Date and the Freeze Date during which you were credited with at least 1,872 Hours of Service. If you were credited with at least 500, but less than 1,872 Hours of Service in a calendar year, you earned a partial year of Credited Service equal to your Hours of Service for that calendar year divided by 1,872. No Credited Service is earned for any calendar year during which you were credited with less than 500 Hours of Service.
**Current Employee**

- Any Employee who is employed by a Participating Institution on the day prior to his or her Participating Institution’s Transition Effective Date and remains employed on or after the Transition Date; or
- Any Employee who was not employed on the Transition Effective Date, has credited service under this Plan (or any defined benefit plan of any entity that is part of the Ascension Healthcare retirement program) and, as of any rehire date, has not yet lost credited service under the break-in-service rules of that defined benefit plan.

**Earnings**

This is your pay prior to the Freeze Date such as base pay, overtime, shift differential, on-call and other performance-related pay and incentives — plus amounts you elect to defer on a before-tax basis to:

- The Ascension Healthcare Retirement Savings Program (Section 403(b) or 401(k) contributions),
- A Section 125 plan (cafeteria plan), or
- A Section 457(b) plan (elective deferrals).

Examples of amounts excluded from Earnings are:

- PTO cash-outs whether voluntary or involuntary
- Hiring, referral, retention and other non-performance related bonuses and reimbursements
- Imputed income (for example, imputed income on life insurance above $50,000)
- Severance pay
- Section 457(f) and Section 451 plan deferrals and distributions
- Chaplain housing allowance

A federally mandated earnings limitation is in effect. For 2012 (the year in which the Plan was frozen), the earnings limitation was $250,000. This means that your pay in excess of this limit will not be included in determining your Highest Average Earnings (HAE).

If you were paid a differential wage payment for any period between January 1, 2009 and December 31, 2012 during which you were performing qualified military service while on active duty for a period of more than 30 days, that payment is included in determining your HAE.

If you participated in a pension plan that was merged into this Pension Plan, Earnings for the years you were covered by that plan are determined according to the rules of the Prior Plan.

**Employee**

Any person who is employed by and who receives Earnings from a Participating Institution or Associated Entity, unless such person is an independent contractor. Leased employees and associates covered by a collective bargaining agreement that does not specify the Pension Plan as its pension plan are considered Employees but did not become Participants in the Pension Plan as long as they were leased employees or union employees.
**Freeze Date**
The Freeze Date is generally December 31, 2012 — the date that benefit accruals were frozen under the Plan. See Appendix II or Appendix III for the Freeze Date applicable to your Participating Institution.

**Highest Average Earnings (HAE)**
This is the average of your highest 5 consecutive calendar years (500 Hours of Service or more) of Earnings during your last 10 years of employment up to the Freeze Date with a Participating Institution or an Associated Entity. Earnings are annualized if Hours of Service worked in a calendar year are at least 500 Hours of Service and less than 1,872 Hours of Service. Earnings in years of less than 500 Hours of Service are ignored. Years of less than 500 Hours of Service are also ignored in counting the last 10 years of employment.

**Hours of Service**
Hours of Service you work and for which you receive pay plus certain Hours of Service you do not work, for example, vacation, holiday, sick leave, leaves of absence, military leave, Hours of Service for which back pay is awarded and certain periods of disability. Excluded from Hours of Service are:

- Hours of Service related to pay that is excluded from Earnings
- On-call hours
- Hours associated with PTO cashout payments
- Low census hours (if you are paid not to report to work)

**Integration Level**
A specified level of Earnings over which the Pension Plan may provide an additional benefit. The Integration Level was adjusted annually based on changes to the Consumer Price Index (CPI), except the amount was rounded down to the nearest $1,000. The Integration Level applicable to 2012, the year in which the Pension Plan was frozen, was $73,000.

**Lump Sum Benefit**
A Participant’s Accrued Benefit at a specific date, expressed as a single-sum payment.

**Match Account**
The Account Based Benefit is more commonly known as the Match Account. The Match Account consists of the balance of Employer Matching Contributions credited to the Plan as of the day before a Participating Institution’s Transition Effective Date (plus interest) on behalf of eligible Current Employees and Pre-Conversion Vested Terminated Employees.

**Matching Contributions**
Employer contributions that were based on your 401(k) or 403(b) contributions to the Ascension Healthcare Retirement Savings Program prior to the Transition Effective Date.
**New Employee**
If a Participating Institution elected the Plan for Employees hired on or after the Participating Institution’s Transition Effective Date, the Employee is a New Employee if he or she was employed by the Participating Institution on or after the Transition Effective Date.

**Note:** A few Participating Institutions adopted a Post-Transition Effective Date. If this applies, you are considered a New Employee if you were employed by the Participating Institution on or after the Transition Effective Date but before the Post-Transition Effective Date.

**Normal Retirement Age**
Age 65. You will be automatically Vested if you are a Participant and actively employed at age 65, and you will be eligible to take an in-service distribution of your Plan benefits.

**Normal Retirement Date**
The first day of the month coinciding with or following the date you terminate employment because of normal retirement on or after you attain Normal Retirement Age.

**Opening Balance**
The lump-sum value of your Accrued Benefit as of the day before the Transition Effective Date.

**Opening Balance Percentage**
If you had an Accrued Benefit on the day before the Transition Effective Date, the Opening Balance Percentage is the result of dividing your Opening Balance by your Highest Average Earnings (HAE) as of the day before the Transition Effective Date. See Section 3 for additional details.

**Participant**
An Employee who met the eligibility requirements of the Pension Plan prior to January 1, 2013, the day after the Pension Plan was frozen, and accrued a benefit in the Plan, whether or not the Employee is Vested.

**Participating Institution**
Ascension Healthcare and all other institutions which adopted the Plan.

**Pension Committee**
The Ascension Healthcare Pension Committee, which is the Plan Administrator.

**Plan or Pension Plan**
The Ascension Healthcare Pension Plan sponsored by Ascension Healthcare.

**Plan Administrator**
The Ascension Healthcare Pension Committee, which has discretionary authority to construct, interpret and administer the Pension Plan in a uniform and nondiscriminatory manner.

**Plan Sponsor**
Ascension Healthcare.

**Plan Year**
The calendar year.
**Post-Transition Effective Date**
If applicable, the date after the Transition Effective Date but before the Freeze Date adopted by a Participating Institution as of which New Employees hired by the Participating Institution were no longer eligible to become Participants under the Plan and instead became eligible for employer contributions under the Ascension Healthcare Retirement Savings Program. The Participating Institutions that adopted a Post-Transition Effective Date are listed in Appendix III.

**Pre-Conversion Vested Terminated Employee**
Any Employee who was Vested and terminated employment with a Participating Institution before the Participating Institution’s Transition Effective Date. Note: If a Pre-Conversion Vested Terminated Employee is re-employed by Ascension or other Participating Institution after the Participating Institution’s Transition Effective Date, he or she will be re-classified as a Current Employee.

**Pre-Retirement Death Benefit**
Benefits that may be payable if you die before receiving any benefits from the Pension Plan.

**Prior Plan**
A plan that was sponsored by a Participating Institution before the Pension Plan.

**Spouse**
A person who is validly married to a Participant in accordance with the laws of the state in which such individuals were married.

**Termination of Employment**
The date on which there is a severance of the employment relationship between the Employee and all Participating Institutions, Associated Entities and/or controlled group members.

**Transition Credited Service**
The Participant’s Credited Service as of the Transition Effective Date.

**Transition Effective Date**
The date a Participating Institution elected to convert benefits to a new Pension Plan design, including changing the formula so that it defines a Lump Sum Benefit payable at age 55 instead of a lifetime benefit commencing at age 65.

**Trust Agreement**
The agreement between the Plan Sponsor and the Trustee with respect to the investment and custodianship of the assets for this Plan.

**Trust Fund**
All assets held by the Trustee pursuant to the terms of the Trust Agreement, together with the income thereon.

**Trustee**
The Trustee under the Trust Agreement that may be designated from time to time.
**Vested**
Your status under the Pension Plan once you have satisfied the Vesting requirements. You become Vested under the Pension Plan after 5 years of Vesting Service, if you are an active Participant when you turn age 65, or if you die while you are an active Participant.

**Vesting**
Your ownership of, or nonforfeitable right to receive, the benefit you earn as a Participant in the Plan.

**Vesting Service**
The years that are credited to you for purposes of determining your entitlement to various benefits under the Pension Plan. You earn 1 year of Vesting Service for each calendar year during which you complete 1,000 Hours of Service in a calendar year.
### Appendix II: Addenda Provisions – Participating Institutions Without a Post-Transition Effective Date

<table>
<thead>
<tr>
<th>Location Code</th>
<th>Participating Institution and Location</th>
<th>Transition Effective Date</th>
<th>Percentages for Benefit Formula</th>
<th>Freeze Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>For Current Employees on the Transition Effective Date</td>
<td>For New Employees Hired After the Transition Effective Date</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>P%</td>
<td>T%</td>
</tr>
<tr>
<td>AHIS</td>
<td>Ascension Health - IS, Inc. St. Louis, MO</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.50%</td>
</tr>
<tr>
<td>ALBIR</td>
<td>St. Vincent’s Health System Birmingham, AL</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.75%</td>
</tr>
<tr>
<td>ALMOB</td>
<td>Providence Health System Mobile, AL</td>
<td>1/1/2005</td>
<td>5.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>ARDCS</td>
<td>DOC Services Gould, AR</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.75%</td>
</tr>
<tr>
<td>CTBRI</td>
<td>St. Vincent’s Health Services Bridgeport, CT</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.75%</td>
</tr>
<tr>
<td>DCWAS</td>
<td>Providence Hospital Washington, DC</td>
<td>1/1/2006</td>
<td>5.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>FJAC</td>
<td>St. Vincent’s HealthCare Jacksonville, FL</td>
<td>1/1/2005</td>
<td>5.75%</td>
<td>3.00%</td>
</tr>
<tr>
<td>FLPEN</td>
<td>Sacred Heart Health System Pensacola, FL</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>3.00%</td>
</tr>
<tr>
<td>ILCHI</td>
<td>St. Vincent DePaul Center Chicago, IL</td>
<td>1/1/2006</td>
<td>7.25%</td>
<td>3.00%</td>
</tr>
<tr>
<td>ILCHI</td>
<td>Marillac Social Center Chicago, IL</td>
<td>1/1/2006</td>
<td>6.00%</td>
<td>3.00%</td>
</tr>
<tr>
<td>INEVA</td>
<td>St. Mary’s Medical Center Evansville, IN</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.50%</td>
</tr>
<tr>
<td>ININD</td>
<td>St. Vincent Health Indianapolis, IN</td>
<td>1/1/2005</td>
<td>5.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>INMXL</td>
<td>Medxcil Indianapolis, IN</td>
<td>1/1/2006</td>
<td>5.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>LADCS</td>
<td>DOC Services New Orleans, LA</td>
<td>1/1/2006</td>
<td>5.75%</td>
<td>2.75%</td>
</tr>
<tr>
<td>MDBAL</td>
<td>Saint Agnes HealthCare Baltimore, MD</td>
<td>1/1/2005</td>
<td>5.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Location Code</td>
<td>Participating Institution and Location</td>
<td>Transition Effective Date</td>
<td>Percentages for Benefit Formula</td>
<td>Freeze Date</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------------------------------</td>
<td>---------------------------</td>
<td>---------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>MDSJM</td>
<td>St. Joseph Ministries (Villa St. Catherine) Emmitsburg, MD</td>
<td>1/1/2006</td>
<td>P%: 5.75%  T%: 2.75% P%: 5.75%  T%: 2.75%</td>
<td>6/30/2011 service; 12/31/2011 earnings</td>
</tr>
<tr>
<td>MDSL</td>
<td>St. Luke Institute Silver Spring, MD</td>
<td>1/1/2006</td>
<td>P%: 7.25%  T%: 3.00% P%: 7.25%  T%: 3.00%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>MDET</td>
<td>Providence Hospital in SJPHS Detroit, MI</td>
<td>1/1/2006</td>
<td>P%: 5.75%  T%: 2.50% 0% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>MISAG</td>
<td>Ascension St. Mary’s Hospital Saginaw, MI</td>
<td>1/1/2006</td>
<td>P%: 6.00%  T%: 3.00% 0% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>MOSET</td>
<td>Seton Center Kansas City, MO</td>
<td>1/1/2006</td>
<td>P%: 5.75%  T%: 2.75% P%: 5.75%  T%: 2.75%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>MOSTL</td>
<td>Ascension St. Louis, MO</td>
<td>1/1/2006</td>
<td>P%: 5.50%  T%: 2.50% 0% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>MODCM</td>
<td>DOC Ministries St. Louis, MO</td>
<td>1/1/2005 – Marillac 1/1/2006 – Mater Dei</td>
<td>P%: 6.00%  T%: 3.00% P%: 6.00%  T%: 3.00%</td>
<td>6/30/2011 service; 12/31/2011 earnings</td>
</tr>
<tr>
<td>NYBIN</td>
<td>Lourdes Hospital Binghamton, NY</td>
<td>1/1/2006</td>
<td>P%: 5.75%  T%: 2.75% 0% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>NYNIA</td>
<td>Mount St. Mary’s Hospital and Health Center Niagara, NY</td>
<td>1/1/2005</td>
<td>P%: 7.50%  T%: 3.00% 0% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td>NYNIA</td>
<td>Mount St. Mary’s Child Care Center Niagara, NY</td>
<td>1/1/2005</td>
<td>P%: 4.50%  T%: 3.00% P%: 4.50%  T%: 3.00%</td>
<td>12/31/2012</td>
</tr>
</tbody>
</table>

TNAS / Saint Thomas Health / Nashville, TN (see Appendix III)

| TXAUS         | Seton Healthcare Family Austin, TX    | 1/1/2005 | P%: 5.75%  T%: 2.50% 0% 0% | 12/31/2012 |
| TXCSV         | Centro San Vicente El Paso, TX        | 1/1/2006 | P%: 4.50%  T%: 2.75% P%: 4.50%  T%: 2.75% | 12/31/2012 |
| TXDCS         | DOC Services San Antonio, TX          | 1/1/2006 | P%: 5.75%  T%: 2.75% P%: 5.75%  T%: 2.75% | 12/31/2012 |
| TXNAZ         | Nazareth Hall El Paso, TX             | 1/1/2006 | P%: 4.50%  T%: 2.75% P%: 4.50%  T%: 2.75% | 12/31/2012 |
| TXWAC         | Providence Healthcare Network Waco, TX | 1/1/2006 | P%: 5.50%  T%: 2.50% P%: 5.50%  T%: 2.50% | 12/31/2012 |

WIMIL / Columbia St. Mary’s / Milwaukee, WI (see Appendix III)
## Appendix III: Addenda Provisions – Participating Institutions With a Post-Transition Effective Date

<table>
<thead>
<tr>
<th>Location Code and Location</th>
<th>Participating Institution</th>
<th>Transition Effective Date</th>
<th>Post-Transition Effective Date</th>
<th>Percentages for Benefit Formula</th>
<th>Freeze Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TNNAS Nashville, TN</strong></td>
<td>Saint Thomas West Hospital</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>6.00% 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Saint Thomas Network</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>6.00% 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Saint Thomas Midtown Hospital</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>6.00% 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Saint Thomas Health</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>6.00% 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Saint Thomas Hickman Hospital</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>5.00% 0.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Baptist Healthcare Group</td>
<td>1/1/2004</td>
<td>1/1/2008</td>
<td>5.00% 0.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Baptist Healthcare Affiliates</td>
<td>1/1/2004</td>
<td>1/1/2008</td>
<td>6.00% 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
<tr>
<td></td>
<td>Saint Thomas Rutherford Hospital</td>
<td>1/1/2004</td>
<td>1/1/2009</td>
<td>6.00%* 3.00% 5.00% 0%</td>
<td>12/31/2012</td>
</tr>
</tbody>
</table>

*Plus a Transition Credit for Current Employees of St. Thomas Rutherford on the day before the Transition Effective Date. The percentage is based on your points, accumulated by adding your age plus your service at December 31, 2003. If your points are less than 55, your Transition Credit is 1%; if your points are 55 or more, your Transition Credit is 1.5%.

| **WIMIL Milwaukee, WI** | Columbia St. Mary’s | 1/1/2004 | 1/1/2008 | 6.00% 3.00% 6.00% 3.00% | 12/31/2012 |