OhioHealth 457(b) Plan

BELIEVE IN WE™

THIS BENEFIT ALLOWS YOU TO DEFER ADDITIONAL INCOME PRE-TAX ABOVE AND BEYOND THE LIMITS IN YOUR 403(b) PLAN!

Benefit

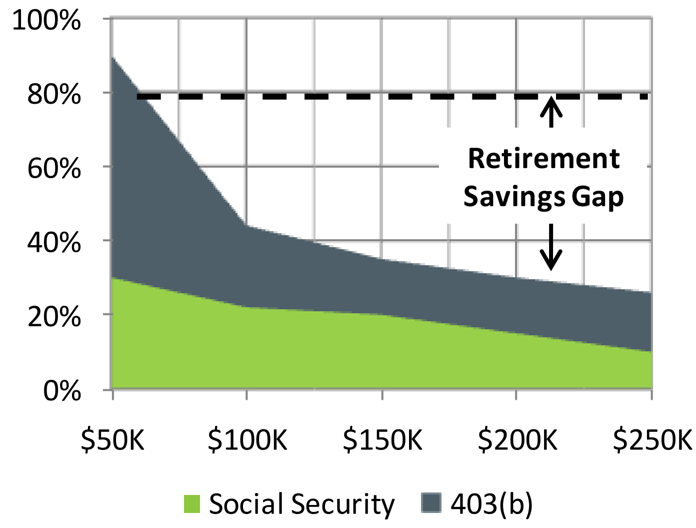
457(b) Plan

OhioHealth offers you the opportunity to defer additional compensation on a pre-tax basis above and beyond the limits in your 403(b) Plan.

How it works

- You may defer compensation on a pre-tax basis
- Deferral limit is $23,000 for 2024 (and is in addition to the deferrals in your 403(b) Plan)
- Account tax-sheltered until distributed (with the exception of Social Security and Medicare taxes)
- Earnings based on mutual fund selections
- You may adjust your election throughout the year
- Distribution of the account is available upon termination (election must be made within 30 days of termination)
- Benefits may be paid out in a lump sum upon termination or within a 5 year period from termination, annually over a maximum of 5 years or transferred to another 457(b) Plan
- Investments are owned by OhioHealth and are available to creditors in the event of OhioHealth's insolvency

RETIREMENT SAVINGS GAP



Assumptions: Age 45, retirement age 60, 20 years of retirement payment, maximum 403(b) each year, 8% return pre- and post-retirement, Social Security benefits begin at 62, 4% salary scale.

OhioHealth has hired Aon to administer this benefit. Your plan contacts are:

Jonathan Ketola
AVP
Phone: 877.815.6366
Email:jonathan.ketola@aon.com

Brittany Amos
Benefits Specialist
Phone: 404.240.6204
Email: brittany.amos@aon.com

24/7 ACCOUNT ACCESS

WEBSITE ACCOUNT ACCESS

1. Go to **alerusrb.com** and click **Login**.
2. The first time you log in, you will need to create an account. Click **Sign Up** or **Create Account**.

   You will need your Social Security Number and Date of Birth. Under **Account Verification**, select **Alerus Retirement and Benefit Hire Date** from the dropdown box.
3. Next, you will be presented with an electronic consent form and terms and conditions. Click **Accept**.
4. On the next page, select a phone number and your preferred method of authentication (text or call). Ensure the information is correct and click **Submit**.
5. Enter the six-digit code sent via text or call and click **Submit**.

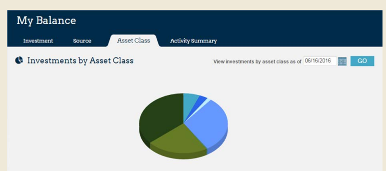
HIGHLIGHTS

SUMMARY

- View customized alerts regarding your plan or your company.
- Access high-level, "at-a-glance" summary information.
  - Year-to-date Account Balance
  - Personal Rate of Return
  - Balance History
- Use calculators to help plan your retirement.
- Download the most recent **Future Focus** newsletter.
- View name, address, and profile information, and manage statement delivery in **My Profile**.

MY BALANCE

- View balance by investment, source, or asset class.
- Query an activity summary by investment or source.
- Download your account history to import into Quicken or in a universal CSV format.



MY CONTRIBUTIONS

- **Contribution Summary** provides:
  - "At-a-glance" contribution history, by source, for each year with Alerus.
  - Your year-to-date contributions by source.
- Click on **Contribution Investments** to view how your future contributions are being invested.

CHANGE MY INVESTMENTS

Use step-by-step instructions to:

- Change how future contributions are invested.
- Change how your current account balance is invested.
- Transfer specific amounts.
- Establish a schedule to automatically rebalance your account.
- View pending transactions.

INVESTMENT PERFORMANCE

- View **Personal Rate of Return** for stated time frames or a specific date range.
- Access fund performance, expense ratios, and prospectuses.
- Search for investments prices by date, or simply view the daily price.

MY DOCUMENTS

- Retrieve copies of your statements.
- View the confirmation of activity you initiated in your account.
- Download tax documents related to your account.

CHANGE MY CONTRIBUTIONS, **LOAN CENTER**, and/or **DISTRIBUTION CENTER** will show if your plan allows the feature.

TELEPHONE ACCOUNT ACCESS

1. Call 800.795.2697.
2. Enter your Social Security Number (SSN).
3. Enter your PIN, the default PIN is the last four digits of your SSN, plus the last two digits of your birth year.
4. Navigate by following the prompts:
   - Press 1 for account information/changes.
   - Press 2 for loans.
   - Press 3 for investment pricing.
   - Press 6 to change your PIN.

Questions? Our client service center representatives are eager to assist you Monday through Friday, 7 a.m. to 6 p.m., Central time at 800.433.1685.

ALERUS

