

OhioHealth Capital Accumulation Plan (OHCAP)

Powerful Wealth Accumulation by Design



OhioHealth recognizes the tremendous value our employees bring to our patients and communities, which is why we've developed competitive retirement benefits programs to reward and support their impact.

The OhioHealth Capital Accumulation Plan (OHCAP) is a wealth accumulation and retirement benefit designed for eligible physicians and executives, combining long-term savings growth with powerful tax advantages. It offers a flexible way to build and access wealth while supporting your financial goals during and after your career at OhioHealth.

Key Benefits of OHCAP

The OHCAP offers participants:

-  Opportunities to reduce taxable income.
-  A strategy to grow your retirement savings.
-  Tax-free access to policy benefits during and after employment.
-  Support for your long-term wealth goals.

Key Features of OHCAP

The OHCAP offers unmatched flexibility and advantages compared to traditional plans:

-  Pre-tax contributions: Contributions are made on a pre-tax basis, reducing taxable income.
-  Immediate vesting: All contributions and benefits are fully vested from day one.
-  Tax-free benefits: All cash and death benefits are distributed on a non-taxable, non-reportable basis.
-  Freedom from restrictive tax rules: Not subject to Section 457(f) or other restrictive rules for tax-exempt organizations.
-  Creditor protection: Benefits are secure from OhioHealth insolvency creditors.
-  Flexible distribution options: The OHCAP is designed to be tailored to your financial goals.
-  Supplemental death benefits: Additional security for your beneficiaries.

How the OHCAP Works

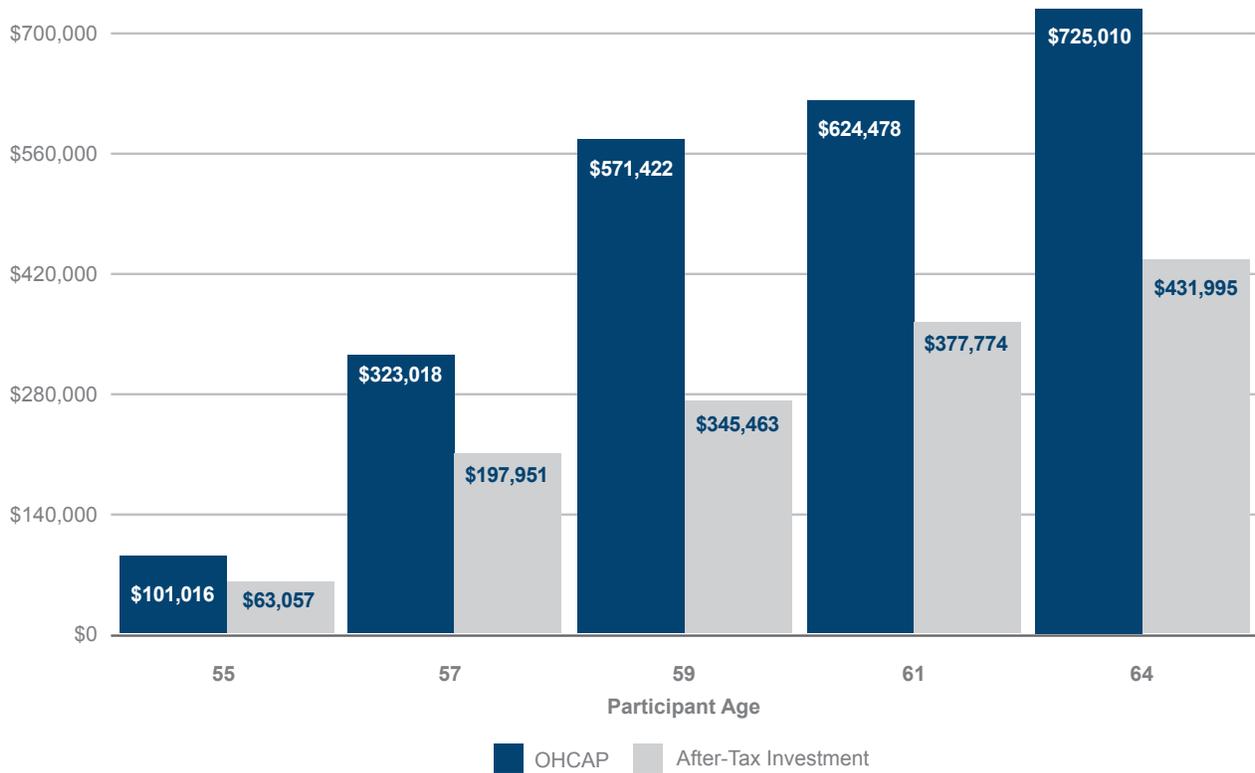
The OHCAP allows you to contribute up to 75% of your compensation pre-tax. Contributions grow tax-free, and future distributions remain tax-advantaged. By participating, you can lower your marginal tax bracket and avoid being taxed on contributions altogether. Additionally, OhioHealth provides a 20% Administrative Fee Offset (AFO) on all plan contributions, effectively offsetting most plan and policy expenses.

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Here's an example of how it works:

Investing in OHCAP vs. Investing After Tax

Plan Equity (EOY Balance)



Notes: Graph illustrates sample participant, age 55, contributing \$100,000 annually for a period of five years. Level distributions assumed from age 65-84. Assumptions: Gross earnings rate of 6.0%, income tax rate of 38.0%; tax rate on after-tax earnings of 20.0%. Figures include 20% Administrative Fee Offset (AFO)

Why Choose OHCAP?

The OHCAP is built on a foundation of proven tax and financial principles, guided by:

- Treasury regulations and IRS guidance.
- Review by OhioHealth's independent national firm.
- Experts in executive benefits for tax-exempt organizations.

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For over 30 years, **Simplicity Keystone** has provided leading edge solutions for executives and key employees of tax-exempt organizations. Keystone's clients can expect customized solutions for their benefit needs. Proprietary solutions

and concepts allow highly-compensated employees to help achieve their tax planning and financial goals by implementing supplemental programs that allow the individual to create ultimate financial security. Keystone's principals have implemented plans at over 150 independent organizations including national and large regional health systems, major universities and medical schools, and other various tax-exempt executive groups.