

# 403(b) RETIREMENT SAVINGS PROGRAM



*Saving for your future...*

The Tower Health employer-sponsored retirement plan is a powerful way to save for the future.

## EMPLOYEE CONTRIBUTIONS

You can control your contributions in the following ways:

- Tower Health will automatically enroll you in the plan at a 6% pre-tax contribution rate.
  - This applies to all participants who have not entered into a Salary Deferral Election.
  - This applies only to employees who became participants on or after 07/31/2013.
  - If you do not wish to enroll in the plan or want to elect an amount other than 6%, you must opt out within 30 days of your participation date.
- Unless you manually select a different contribution rate or opt out, the plan will automatically increase your deferral rate 1% per year until you reach 12%.
- You can contribute up to 75% of your salary to your retirement savings, not to exceed the maximum allowed by the IRS.
- You can increase or decrease your contribution rate at any time.
- You can discontinue contributions to your retirement savings plan at any time.
- To enroll, log in to [LincolnFinancial.com/Retirement](http://LincolnFinancial.com/Retirement).

## EMPLOYER CONTRIBUTIONS

Tower Health will contribute to your retirement savings through:

- A matching contribution: Tower Health will match 100% of the first 1% you contribute (pretax or Roth) and 50% of the next 5% you contribute (pretax or Roth).

## VESTING

Fully vested means you have 100% ownership of the assets in your retirement account (your plan).

- You always have 100% ownership of anything that you contribute to the plan, including any earnings and/or assets consolidated from another retirement plan.
- After two years of service, you will have 100% ownership of your employer's matching contributions, including any earnings.



## INVESTING

You can choose from a wide variety of investment options to meet your retirement savings goal.

- Make an all-in-one choice if you want one diversified portfolio managed for you.
  - Work with a professional to get professional account management services. Fees may apply.
- Do it yourself and select your own portfolio of investments.
  - You may use a Self-Directed Brokerage Account (SDBA) and choose from thousands of investment options. Fees may apply.
- Still undecided? If you don't choose an investment option, your money will be directed to the qualified default investment alternative selected by Tower Health.

**For a full overview of the Tower Health plan's features and benefits, please visit [www.lfg.com/Tower403bkit](http://www.lfg.com/Tower403bkit).**

## LINCOLN FINANCIAL CONTACT INFORMATION

Lincoln Financial

1-800-234-3500  
[www.LFG.com](http://www.LFG.com)

These highlights are a brief overview of the Tower Health 403(b) Plan and not a legally binding document. Please read these materials carefully and contact your Human Resources department if you have further questions. For any investment option in the plan, including an option that is part of an asset allocation portfolio, you may obtain a prospectus or similar document by requesting one from your employer, visiting your plan's web site, or calling a Lincoln Financial representative at 800-234-3500.