

Helping you get more for retirement.



When it comes time for retirement, you want to be ready. Enrolling in your Saint Francis Health System Savings Plan is an important step in that direction and Fidelity Investments is here to help you.



As a leading retirement provider to health care organizations, we have built our reputation on helping individuals pursue their financial goals, and we're ready to help you feel more confident about saving for retirement.

Help you make the most of your retirement benefits

We review your plan benefits and help you decide how much to contribute and invest to meet your retirement goals.

Offer a range of investment options to help build a well-balanced portfolio

Fidelity's broad selection of funds and commitment to investment management, through all kinds of markets, give you everything you need to help build a diversified portfolio.

Help from Fidelity every step of the way

Our Workplace Financial Consultants are licensed professionals dedicated to health care retirement programs like yours. You can meet one-on-one in person or by phone to develop an action plan for retirement.

Exceptional service and resources to help you make your money work harder for you.

Whether it's getting answers, tapping into educational insights, or processing a transaction, Fidelity provides responsive 24/7 service.¹ Plus, complimentary support and research and planning tools add up to great value.²

Fidelity is here to help

► To learn about your plan, enroll online, or schedule a one-on-one appointment with a licensed Retirement Planner, go to NetBenefits.com/atwork.

Representatives can also assist at **800.343.0860**, Monday through Friday, 7:30 a.m. to 7:00 p.m. Central time.



Enroll today.

Your quick guide to getting started.

Don't overlook the benefits of your Saint Francis Health System Savings Plan. The tax advantages and growth potential that come with making regular retirement plan contributions are an effective way to save for your financial future. Plus, Saint Francis Health System provides eligible employees with a match of 50% of the first 8% of your contributions, and a discretionary employer contribution after the end of the year for those employed as of 12/31 — that's like getting "free" money. (See eligibility requirements for employer contributions in the Saint Francis Health System Savings Plan summary plan description). If you do not enroll, you will be automatically enrolled at a 3% pretax contribution rate. Learn more about your plan features at netbenefits.com/atwork or call 800.343.0860 for assistance.

1

Enroll Online

- Go to netbenefits.com/atwork and click **Get Started**
- Select the Plan Name and click **Enroll Now**
- Follow the prompts to set up your account and select your investments

Resources

A description of your investment options is available at netbenefits.com/atwork. If you are unable to view or print this information, call **800.343.0860** to receive an enrollment guide.

2

Designate your Beneficiary

It's important to designate a beneficiary for your account, and you should review this periodically, especially when you experience a life-changing event such as a marriage, birth of a child, or a death in the family.

Resources

To complete your Beneficiary designations online:

1. Go to Fidelity NetBenefits® at netbenefits.com/atwork.
2. Log in to your account by using your User name and Password.
3. If you are a new user, click *Register* and follow the instructions to set up a password.
4. Once logged into your account, click *Profile*.
5. On the *Summary* page, select *Beneficiaries* and follow the online instructions.

Schedule a Complimentary One-on-One Appointment

Please consider having relevant account statements and any paperwork handy to help address your questions and needs during your consultation. Spouses or partners are also invited to attend.

To schedule:

- Call 800-642-7131*
- Visit fidelity.com/schedule**
- Text TALK to 343898



*Monday through Friday from 8 a.m. to midnight Eastern time. **Enter "Saint Francis Health System" as your employer's name.

Message and data rates may apply. Get details at <http://pages.fidelityinvestments.com/smsee>.

Investing involves risk, including risk of loss.

The plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

¹There is a maintenance period when some services may not be available.

²Benefits may vary depending on your relationship with Fidelity.

