

## Important information about your retirement plan

As part of the integration efforts with Ascension Living, eligible associates of Ascension Living – Chicago will be able to participate in the Ascension Healthcare Retirement Savings Program effective January 1, 2019. Transamerica Retirement Solutions is the recordkeeper for the Ascension Healthcare Retirement Savings Program.

We are excited about this change and are working to make the transition as smooth as possible for you. To ensure that your retirement contributions continue, you will need to enroll in the Ascension Healthcare Retirement Savings Program beginning October 15, 2018. Beginning October 15, 2018, you'll have access to your new Transamerica account to choose your savings rate, designate a new beneficiary, and select your investment options. Simply visit the plan's website at [ahtransitions.trsuretire.com](http://ahtransitions.trsuretire.com), then choose "New user? Get started now" in the upper right corner, and follow the instructions for first-time users to access your account. You may also call Transamerica to enroll at **877-346-7284**.

We want to keep you fully informed during this transition. We have enclosed the notices below for your reference. Please note that under the Ascension Healthcare Retirement Savings Program, your employee and employer contributions will go into separate accounts established on your behalf at Transamerica, so notices pertaining to each account are enclosed.

- **Fee disclosure notices:** Like all retirement plans (including your current one), the investments and services offered through your plan have associated fees. Read these notices for more information.
- **Privacy notice:** Protecting your privacy is very important to us. Read this notice to learn more about what information we collect, how we use it, and how we keep it secure.

If you have questions, please call Transamerica at **877-346-7284**. Representatives are available Monday through Friday, from 8:00 a.m. to 9:00 p.m. ET.

*This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.*

*Transamerica Retirement Solutions (TRS) is affiliated with Massachusetts Fidelity Trust Company (MFTC) through which TRS provides certain investment education services to plan participants and other administrative services on behalf of the plan. MFTC is an Iowa trust company with its principal office located at 6400 C Street SW, Cedar Rapids, IA 52499. All Transamerica companies identified are affiliated, but are not affiliated with Ascension Healthcare.*

Thank you,

Ascension Pension Services

PT-13921 (9/18)

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## Ascension Healthcare 403(b) Retirement Savings Plan

TT069090 00001

### IMPORTANT INFORMATION REGARDING YOUR PLAN

We want you to enjoy the many features and benefits of your retirement plan. We also want to make sure you understand your plan and investment fees. The enclosed report details the types and amounts of fees that may apply to your account, depending on which features and investments you choose.

The report is organized into multiple sections:

- **General Plan Information** offers an overview of your plan.
- **Potential General Administrative Fees and Expenses** may be charged against everyone's account in the plan to cover the day-to-day costs of operating the plan.
- **Potential Individual Fees and Expenses** are associated with certain plan features or services and apply only to participants who use the particular features or services.
- **Investment Information** details each of the options available in your plan. This section features up to three tables, depending on what your plan offers. This may include investments with variable rates of return, such as mutual funds or those with fixed or stated rates of return, such as some stable value funds. Details include:
  - **Historical performance** for each variable option and its "benchmark," typically a broad market index used for comparison.
  - **Expenses**, including fund operating costs which are automatically deducted from your investment returns. (The specific expenses that apply to you will depend on how your account is invested.)

You may receive this information electronically by signing up for *e-documents* at [ah.trsrretire.com](http://ah.trsrretire.com).

Visit [ah.trsrretire.com](http://ah.trsrretire.com) to access the report and other related materials, including a glossary of terms and an interactive tutorial. To access the participant fee disclosure document, visit [ah.trsrretire.com](http://ah.trsrretire.com), and select "investments and associated fees" from the Funds and Fee Information heading. If you are not enrolled in the plan, enter the account number from the upper right-hand corner of this document and click "Submit." If you are already enrolled, enter your customer ID and password and click "Sign in."

In addition, your quarterly statement will show the specific fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period.

If you have any questions, please sign in to your account at [ah.trsrretire.com](http://ah.trsrretire.com) and click on Help, or call us at **877-346-7284** Monday through Friday, 8 a.m. to 9 p.m. ET.

Si necesita aclaraciones en español, llame al número gratuito de Transamerica 1-877-346-7284 y diga "Español" para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y con mucho gusto uno de nuestros representantes contestará sus preguntas.



# Ascension Healthcare 403(b) Retirement Savings Plan

TT069090 00001

## IMPORTANT INFORMATION REGARDING YOUR PLAN

Disclosure Chart as of October 15, 2018

Your plan offers a convenient way to save for retirement and provides unique features and benefits not available elsewhere. You have the opportunity to make the plan work harder for you by committing early to disciplined savings, taking full advantage of the tools and services available, maintaining a long-term investment strategy, and understanding the plan, including investment options and fees. This document is required to be sent to you to help you understand your retirement plan and will be updated annually and when certain types of changes are made. Although you should review this important information, no action is required on your part.

### General Plan Information

How to Direct Your Investments	You decide how your account will be invested among the available investment options by calling 877-346-7284 or going to <a href="http://ah.trsrretire.com">ah.trsrretire.com</a> .
Transfer and/or Investment Allocation Restrictions	<p>There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.</p> <p>You may change your investment allocation at any time. No plan level allocation restrictions apply.</p> <p>Investment Allocations for future contributions to the Personal Choice Retirement Account (PCRA) are not permitted. A PCRA may be opened via a transfer from other investment options. There is a \$1,000 minimum to open an account and a \$250 minimum for subsequent transfers into a PCRA.</p>
List of Investment Alternatives	For the listing of the Plan's investment alternatives, please see the attached Comparative Investment Chart. Your plan also offers PortfolioXpress. PortfolioXpress is a service that provides an investment mix of the designated investment alternatives offered under your plan based on the target retirement year you select. Your account is rebalanced to become more conservative as you approach your target retirement year.
Investment Manager for PortfolioXpress	Transamerica Retirement Advisors, LLC
Personal Choice Retirement Account (PCRA) Description	To supplement the investment funds offered under your plan, you may choose to open a Schwab Personal Choice Retirement Account® (PCRA). This is a self-directed brokerage account that allows you to direct the investment of your account in investment options other than those offered under the plan. By establishing a PCRA, you assume responsibility for controlling your investments. For more information on establishing and maintaining a PCRA, please call Transamerica at 877-346-7284.

**Potential General Administrative Fees and Expenses**

Administrative Fee — Per Account	<p>When applicable, other general administrative fees for plan services (e.g., legal, accounting, auditing, recordkeeping) which may from time to time be deducted as a fixed dollar amount from your account.</p> <p>The actual amount deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.</p>
Administrative Fee — Pro Rata	<p>The plan incurs general administrative fees for ongoing plan administrative services (e.g., legal, accounting, auditing and recordkeeping) of up to 0.15% annually of assets held in the plan investment options. The general administrative fees will be deducted on a pro rata basis across some or all investment options held in your account, unless paid from other sources. All of the revenue (e.g., 12b-1 fees, administrative fees) that Transamerica Retirement Solutions, LLC or its affiliates receive from the plan's investment options is credited back to your account on a monthly basis as a Plan Service Credit.</p> <p>When applicable, general administrative fees other than the charge above for administrative services (e.g., legal, accounting and auditing), may from time to time be deducted on a pro rata basis across some or all investment options held in your account.</p> <p>The actual amounts deducted from your account, as well as a description of the services to which the fees relate, will be reported on your quarterly benefit statements.</p>
Plan Service Credit	<p>A Plan service credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and lowers the effective annual expense ratios of the investment fund(s) for which a plan service credit applies. Any plan service credit will be reported on your quarterly benefit statements.</p>

**Potential Individual Fees and Expenses — applicable only to those using specific features or services**

Loan Set-up Fee	<p>You may borrow from the Plan using your account as security (conditions and restrictions may apply). A set-up fee of \$75.00 will be deducted from your account. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Loan Set-up Fee.</p>
Overnight Check Fee	<p>A fee of up to \$50.00 will be deducted from your account in the event you request a check be sent overnight to you. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Overnight Check Fee.</p>
Personal Choice Retirement Account (PCRA) Fee	<p>An annual fee of \$50.00 will be withdrawn from your Transamerica account and will appear on your Transamerica statement when you choose to open a Schwab PCRA. This fee is expressed as a fixed dollar amount.</p> <p>You may trade many funds with no loads and no transaction fees through Schwab's Mutual Fund OneSource® service. Certain funds in Schwab's Mutual Fund Marketplace are available with no transaction fees, but have 12b-1 fees in excess of .25% and therefore cannot be called "OneSource" funds. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund OneSource or trades on other investment vehicles available through Schwab. To learn about any fees associated with the purchase or sale of a particular investment before making a purchase or sell through your PCRA, access your account online at <a href="http://www.schwab.com">www.schwab.com</a> or contact the Schwab PCRA Call Center at 888-393-PCRA(7272). Schwab fees will appear on your separate PCRA statement directly from Schwab.</p>
Returned Check — Insufficient Funds	<p>A fee of up to \$50.00 will be deducted from your account in the event a check is returned for insufficient funds. The amount deducted from your account as well as a description of the services to which the fee relates will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Returned Check - Insufficient Funds Fee.</p>
Shareholder Type Fees	<p>For applicable redemption fees, please see the Investment Information section. Changes in these fees are announced separately. The amount deducted from your account as well as a description of the services to which the fee relates will be reported on your quarterly benefit statement.</p>

## Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at [ah.trsuretire.com](http://ah.trsuretire.com), by contacting Transamerica at 877-346-7284 or by writing to 4333 Edgewood Road NE, Mail Drop 0001, Cedar Rapids, IA, 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note the following:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a ten year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate in the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at [ah.trsuretire.com](http://ah.trsuretire.com).
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.
- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.
- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

**Comparative Investment Chart - Table 1 Variable Options**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Bonds**

<b>Vanguard Federal Money Market Investor (07/81)</b>  <i>Index: BofA ML 91 day T bill Index</i>	Cash Equivalent/Money Market	0.11% G 0.11% N	\$1.10 G \$1.10 N	0.81%	0.24%	0.41%
				0.86%	0.27%	0.39%
<b>Shareholder-Type Fees / Comments:</b> Only available for investment through the investment service offered on your plan.						
<b>Baird Aggregate Bond Instl (09/00)</b>  <i>Index: Bloomberg Barclays Aggregate Bond Index</i>	Intermediate-Term Bonds	0.30% G 0.30% N	\$3.00 G \$3.00 N	4.20%	2.74%	4.57%
				3.54%	2.10%	4.01%
<b>Fidelity Inflation-Prot Bond Idx InstlPrm (05/12)</b>  <i>Index: Bloomberg Barclays US TIPS Index</i>	Government Bonds	0.05% G 0.05% N	\$0.50 G \$0.50 N	2.98%	0.11%	0.69%
				3.01%	0.13%	0.72%
<b>Transamerica High Yield Bond R4 (06/85)</b>  <i>Index: BofA ML US High Yield Master II Index</i>	High-Yield Bonds	0.88% G 0.85% N	\$8.80 G \$8.50 N	6.32%	4.65%	7.11%
				7.48%	5.80%	7.89%

**Stocks**

<b>Dodge &amp; Cox Stock (01/65)</b>  <i>Index: Russell® 1000 Value Index</i>	Large-Cap Value Stocks	0.52% G 0.52% N	\$5.20 G \$5.20 N	18.33%	16.29%	7.71%
				13.66%	14.04%	7.10%
<b>Steward Large Cap Enhanced Index Instl (10/04)</b>  <i>Index: S&amp;P 500 Index</i>	Large-Cap Blend Stocks	0.54% G 0.54% N	\$5.40 G \$5.40 N	21.34%	15.36%	8.93%
				21.83%	15.79%	8.50%
<b>Vanguard Institutional Index Instl PI (07/90)</b>  <i>Index: S&amp;P 500 Index</i>	Large-Cap Blend Stocks	0.02% G 0.02% N	\$0.20 G \$0.20 N	21.82%	15.78%	8.52%
				21.83%	15.79%	8.50%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>Principal Large Cap Growth I Inst (12/00)</b>  <i>Index: Russell® 1000 Growth Index</i>	Large-Cap Growth Stocks	0.66% G 0.64% N	\$6.60 G \$6.40 N	33.70%	16.75%	10.57%
				30.21%	17.33%	10.00%
<b>Transamerica Mid Cap Value Opportunities R4 (04/14)</b>  <i>Index: Russell® Mid Cap Value Index</i>	Mid-Cap Value Stocks	1.01% G 0.90% N	\$10.10 G \$9.00 N	9.43%	N/A	5.62%
				13.34%	N/A	9.74%

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Stocks**

<b>Janus Henderson Enterprise N (09/92)</b>  <i>Index: Russell® Mid Cap Growth Index</i>	Mid-Cap Growth Stocks	0.67% G 0.67% N	\$6.70 G \$6.70 N	26.65%	16.67%	9.85%
				25.27%	15.30%	9.10%
<b>DFA US Targeted Value I (02/00)</b>  <i>Index: Russell® 2000 Value Index</i>	Small-Cap Value Stocks	0.37% G 0.37% N	\$3.70 G \$3.70 N	9.59%	14.05%	9.28%
				7.84%	13.01%	8.17%
<b>Vanguard Small Cap Index Instl Plus (10/60)</b>  <i>Index: MSCI US Small 1750 Index</i>	Small-Cap Blend Stocks	0.03% G 0.03% N	\$0.30 G \$0.30 N	16.27%	14.47%	9.67%
				15.16%	14.44%	9.62%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>Hartford SmallCap Growth HLS IA (05/94)</b>  <i>Index: Russell® 2000 Growth Index</i>	Small-Cap Growth Stocks	0.66% G 0.66% N	\$6.60 G \$6.60 N	20.07%	15.52%	10.98%
				22.17%	15.21%	9.19%
<b>Vanguard Real Estate Index Institutional (05/96)</b>  <i>Index: MSCI REIT Index</i>	Real Estate	0.10% G 0.10% N	\$1.00 G \$1.00 N	4.93%	9.26%	7.67%
				5.07%	9.34%	7.44%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>American Funds EuroPacific Gr R6 (05/09)</b>  <i>Index: MSCI All-Country World Ex-US Index</i>	World/Foreign Stocks	0.49% G 0.49% N	\$4.90 G \$4.90 N	31.17%	9.21%	3.90%
				27.77%	7.28%	9.82%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>DFA Intl Small Company I (09/96)</b>  <i>Index: MSCI All-Country World Ex-US Index</i>	World/Foreign Small-Cap Stocks	0.53% G 0.53% N	\$5.30 G \$5.30 N	30.24%	11.75%	5.64%
				27.77%	7.28%	2.31%
<b>Causeway Emerging Markets Instl (03/07)</b>  <i>Index: MSCI Emerging Markets Index</i>	Emerging Market Stocks	1.15% G 1.15% N	\$11.50 G \$11.50 N	39.78%	4.97%	2.63%
				37.75%	4.73%	2.02%
<b>Shareholder-Type Fees / Comments:</b> A short-term redemption fee of 2.00% may apply to amounts transferred out of the fund, if the amounts were held for 60 days or less.						

The following table focuses on investment options that have a fixed or stated rate of return and shows the annual rate of return, the term or length of time that you will earn this rate of return, and other information relevant to performance. (If you are already an investor in such option, please note that personalized rates of return for certain investments are shown on your benefit statements.) The fixed interest rate is net of any expenses and an annual operating expense ratio is not separately shown.

**Comparative Investment Chart - Table 2 Fixed Options**

Fund Name/ Type of Option	Return / Credited Rate	Term	Other
Transamerica Capital Preservation Option Stable Value	2.55%	04/01/2018 - 03/31/2019	The rate applies to new deposits/transfers received during the stated term, and the rate does not change during the term. The rate will never fall below a guaranteed minimum rate of 1.00%. Current rate information is available at the option's Web site. The Contract Fee Rate is 0.500% which is factored into the Credited Rate.

**Shareholder Type Fees:** Amounts may not be transferred directly to competing options. Amounts transferred out may not subsequently be transferred to a competing option for 90 days. Withdrawals that do not constitute benefit responsive withdrawals, to the extent permitted by the plan, may be subject to a withdrawal adjustment of 0.00%. Refer to Table 3 for additional restrictions that may be applicable due to Employer actions.





## Ascension Healthcare Employer Contribution Account

TT080215 00001

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Visit [ah.trsrretire.com](http://ah.trsrretire.com) to access the report and other related materials, including a glossary of terms and an interactive tutorial. To access the participant fee disclosure document, visit [ah.trsrretire.com](http://ah.trsrretire.com), and select "investments and associated fees" from the Funds and Fee Information heading. If you are not enrolled in the plan, enter the account number from the upper right-hand corner of this document and click "Submit." If you are already enrolled, enter your customer ID and password and click "Sign in."

In addition, your quarterly statement will show the specific fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period.

If you have any questions, please sign in to your account at [ah.trsrretire.com](http://ah.trsrretire.com) and click on Help, or call us at **877-346-7284** Monday through Friday, 8 a.m. to 9 p.m. ET.

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Disclosure Chart as of October 15, 2018

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List of Investment Alternatives	For the listing of the Plan's investment alternatives, please see the attached Comparative Investment Chart. Your plan also offers PortfolioXpress. PortfolioXpress is a service that provides an investment mix of the designated investment alternatives offered under your plan based on the target retirement year you select. Your account is rebalanced to become more conservative as you approach your target retirement year.
Investment Manager for PortfolioXpress	Transamerica Retirement Advisors, LLC
Personal Choice Retirement Account (PCRA) Description	To supplement the investment funds offered under your plan, you may choose to open a Schwab Personal Choice Retirement Account® (PCRA). This is a self-directed brokerage account that allows you to direct the investment of your account in investment options other than those offered under the plan. By establishing a PCRA, you assume responsibility for controlling your investments. For more information on establishing and maintaining a PCRA, please call Transamerica at 877-346-7284.

**Potential General Administrative Fees and Expenses**

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Overnight Check Fee	<p>A fee of up to \$50.00 will be deducted from your account in the event you request a check be sent overnight to you. The amount deducted from your account, as well as a description of the services to which the fee relates, will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Overnight Check Fee.</p>
Personal Choice Retirement Account (PCRA) Fee	<p>An annual fee of \$50.00 will be withdrawn from your Transamerica account and will appear on your Transamerica statement when you choose to open a Schwab PCRA. This fee is expressed as a fixed dollar amount.</p> <p>You may trade many funds with no loads and no transaction fees through Schwab's Mutual Fund OneSource® service. Certain funds in Schwab's Mutual Fund Marketplace are available with no transaction fees, but have 12b-1 fees in excess of .25% and therefore cannot be called "OneSource" funds. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund OneSource or trades on other investment vehicles available through Schwab. To learn about any fees associated with the purchase or sale of a particular investment before making a purchase or sell through your PCRA, access your account online at <a href="http://www.schwab.com">www.schwab.com</a> or contact the Schwab PCRA Call Center at 888-393-PCRA(7272). Schwab fees will appear on your separate PCRA statement directly from Schwab.</p>
Returned Check — Insufficient Funds	<p>A fee of up to \$50.00 will be deducted from your account in the event a check is returned for insufficient funds. The amount deducted from your account as well as a description of the services to which the fee relates will be reported on your quarterly benefit statement. The fee and the related service will be identified as a Returned Check - Insufficient Funds Fee.</p>
Shareholder Type Fees	<p>For applicable redemption fees, please see the Investment Information section. Changes in these fees are announced separately. The amount deducted from your account as well as a description of the services to which the fee relates will be reported on your quarterly benefit statement.</p>

## Investment Information

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at [ah.trsuretire.com](http://ah.trsuretire.com), by contacting Transamerica at 877-346-7284 or by writing to 4333 Edgewood Road NE, Mail Drop 0001, Cedar Rapids, IA, 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale. Please note the following:

- The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a ten year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized. Performance prior to the inception date of the share class (if any) is based on returns of an older share class, which have been adjusted for expenses.
- Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. So while an investor could have been charged as much as the gross expense rate in the past year, they will only have paid the net expense rate because of the waivers. Fund specific operating expense details are available at [ah.trsuretire.com](http://ah.trsuretire.com).
- Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.
- You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.
- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

**Comparative Investment Chart - Table 1 Variable Options**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Bonds**

<b>Vanguard Federal Money Market Investor (07/81)</b>  <i>Index: BofA ML 91 day T bill Index</i>	Cash Equivalent/Money Market	0.11% G 0.11% N	\$1.10 G \$1.10 N	0.81%	0.24%	0.41%
				0.86%	0.27%	0.39%
<b>Shareholder-Type Fees / Comments:</b> Only available for investment through the investment service offered on your plan.						
<b>Baird Aggregate Bond Instl (09/00)</b>  <i>Index: Bloomberg Barclays Aggregate Bond Index</i>	Intermediate-Term Bonds	0.30% G 0.30% N	\$3.00 G \$3.00 N	4.20%	2.74%	4.57%
				3.54%	2.10%	4.01%
<b>Fidelity Inflation-Prot Bond Idx InstlPrm (05/12)</b>  <i>Index: Bloomberg Barclays US TIPS Index</i>	Government Bonds	0.05% G 0.05% N	\$0.50 G \$0.50 N	2.98%	0.11%	0.69%
				3.01%	0.13%	0.72%
<b>Transamerica High Yield Bond R4 (06/85)</b>  <i>Index: BofA ML US High Yield Master II Index</i>	High-Yield Bonds	0.88% G 0.85% N	\$8.80 G \$8.50 N	6.32%	4.65%	7.11%
				7.48%	5.80%	7.89%

**Stocks**

<b>Dodge &amp; Cox Stock (01/65)</b>  <i>Index: Russell® 1000 Value Index</i>	Large-Cap Value Stocks	0.52% G 0.52% N	\$5.20 G \$5.20 N	18.33%	16.29%	7.71%
				13.66%	14.04%	7.10%
<b>Steward Large Cap Enhanced Index Instl (10/04)</b>  <i>Index: S&amp;P 500 Index</i>	Large-Cap Blend Stocks	0.54% G 0.54% N	\$5.40 G \$5.40 N	21.34%	15.36%	8.93%
				21.83%	15.79%	8.50%
<b>Vanguard Institutional Index Instl PI (07/90)</b>  <i>Index: S&amp;P 500 Index</i>	Large-Cap Blend Stocks	0.02% G 0.02% N	\$0.20 G \$0.20 N	21.82%	15.78%	8.52%
				21.83%	15.79%	8.50%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>Principal Large Cap Growth I Inst (12/00)</b>  <i>Index: Russell® 1000 Growth Index</i>	Large-Cap Growth Stocks	0.66% G 0.64% N	\$6.60 G \$6.40 N	33.70%	16.75%	10.57%
				30.21%	17.33%	10.00%
<b>Transamerica Mid Cap Value Opportunities R4 (04/14)</b>  <i>Index: Russell® Mid Cap Value Index</i>	Mid-Cap Value Stocks	1.01% G 0.90% N	\$10.10 G \$9.00 N	9.43%	N/A	5.62%
				13.34%	N/A	9.74%

Comparative Investment Chart - Table 1 Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross; N: Net		Average Annual Total Return as of 12/31/2017		
		As %	Per \$1000	1Yr.	5Yr.	10yr. or Since Inception

**Stocks**

<b>Janus Henderson Enterprise N (09/92)</b>  <i>Index: Russell® Mid Cap Growth Index</i>	Mid-Cap Growth Stocks	0.67% G	\$6.70 G	26.65%	16.67%	9.85%
		0.67% N	\$6.70 N			
				25.27%	15.30%	9.10%
<b>DFA US Targeted Value I (02/00)</b>  <i>Index: Russell® 2000 Value Index</i>	Small-Cap Value Stocks	0.37% G	\$3.70 G	9.59%	14.05%	9.28%
		0.37% N	\$3.70 N			
				7.84%	13.01%	8.17%
<b>Vanguard Small Cap Index Instl Plus (10/60)</b>  <i>Index: MSCI US Small 1750 Index</i>	Small-Cap Blend Stocks	0.03% G	\$0.30 G	16.27%	14.47%	9.67%
		0.03% N	\$0.30 N			
				15.16%	14.44%	9.62%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>Hartford SmallCap Growth HLS IA (05/94)</b>  <i>Index: Russell® 2000 Growth Index</i>	Small-Cap Growth Stocks	0.66% G	\$6.60 G	20.07%	15.52%	10.98%
		0.66% N	\$6.60 N			
				22.17%	15.21%	9.19%
<b>Vanguard Real Estate Index Institutional (05/96)</b>  <i>Index: MSCI REIT Index</i>	Real Estate	0.10% G	\$1.00 G	4.93%	9.26%	7.67%
		0.10% N	\$1.00 N			
				5.07%	9.34%	7.44%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>American Funds EuroPacific Gr R6 (05/09)</b>  <i>Index: MSCI All-Country World Ex-US Index</i>	World/Foreign Stocks	0.49% G	\$4.90 G	31.17%	9.21%	3.90%
		0.49% N	\$4.90 N			
				27.77%	7.28%	9.82%
<b>Shareholder-Type Fees / Comments:</b> If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.						
<b>DFA Intl Small Company I (09/96)</b>  <i>Index: MSCI All-Country World Ex-US Index</i>	World/Foreign Small-Cap Stocks	0.53% G	\$5.30 G	30.24%	11.75%	5.64%
		0.53% N	\$5.30 N			
				27.77%	7.28%	2.31%
<b>Causeway Emerging Markets Instl (03/07)</b>  <i>Index: MSCI Emerging Markets Index</i>	Emerging Market Stocks	1.15% G	\$11.50 G	39.78%	4.97%	2.63%
		1.15% N	\$11.50 N			
				37.75%	4.73%	2.02%
<b>Shareholder-Type Fees / Comments:</b> A short-term redemption fee of 2.00% may apply to amounts transferred out of the fund, if the amounts were held for 60 days or less.						

## Ascension Healthcare Employer Contribution Account TT080215 00001

The following table focuses on investment options that have a fixed or stated rate of return and shows the annual rate of return, the term or length of time that you will earn this rate of return, and other information relevant to performance. (If you are already an investor in such option, please note that personalized rates of return for certain investments are shown on your benefit statements.) The fixed interest rate is net of any expenses and an annual operating expense ratio is not separately shown.

### Comparative Investment Chart - Table 2 Fixed Options

Fund Name/ Type of Option	Return / Credited Rate	Term	Other
Transamerica Capital Preservation Option Stable Value	2.55%	04/01/2018 - 03/31/2019	The rate applies to new deposits/transfers received during the stated term, and the rate does not change during the term. The rate will never fall below a guaranteed minimum rate of 1.00%. Current rate information is available at the option's Web site. The Contract Fee Rate is 0.500% which is factored into the Credited Rate.

**Shareholder Type Fees:** Amounts may not be transferred directly to competing options. Amounts transferred out may not subsequently be transferred to a competing option for 90 days. Withdrawals that do not constitute benefit responsive withdrawals, to the extent permitted by the plan, may be subject to a withdrawal adjustment of 0.00%. Refer to Table 3 for additional restrictions that may be applicable due to Employer actions.

**PRIVACY NOTICE**  
**Information Only - No Response Required**

At Transamerica Retirement Solutions, protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use "nonpublic personal information" in order to provide our customers with a broad range of financial products and services. We treat nonpublic personal information of our customers and former customers with the utmost respect and in accordance with our Privacy Notice.

**What information is collected, and from whom is it collected?**

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from non-affiliated third parties.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. This information may be collected in person, by mail, fax, or by other electronic means.

**What information is disclosed, and to whom is it disclosed?**

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. For example, we may disclose all of the nonpublic personal information we collect, as described above, to affiliates and non-affiliated third parties that perform services on our behalf, to other financial institutions with which we have joint marketing agreements, and to law enforcement or other governmental authority to prevent or prosecute fraud or other unlawful activities.

Our affiliates are companies with which we share common ownership and which offer life and health insurance and pension and savings products. When you are no longer our customer, we continue to share your information as described in this Privacy Notice.

**How can you verify the accuracy of information we collect?**

Keeping your information accurate and up to date is very important to us. You have reasonable access to your nonpublic personal information. If you believe the information we collected about you is inaccurate, you may request that we amend, correct or delete it. Your request will be verified with the persons or companies from whom we obtained the information.

**What are our security procedures?**

We restrict access to your nonpublic personal information to persons who need access to it in order to do their jobs or to provide products or services to you. We train our workforce in the proper handling of personal information. In addition, we maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

**To which companies does this notice apply?**

This Notice applies to Transamerica Retirement Solutions, LLC, Transamerica Retirement Advisors, LLC, Transamerica Retirement Insurance Agency, LLC, and Transamerica Investors Securities Corporation.



## **NOTIFICACIÓN DE PRIVACIDAD**

### **Únicamente Para su Información: No Requiere Respuesta**

Para nosotros en Transamerica Retirement Solutions, es muy importante proteger su privacidad. Queremos que conozca qué información colectamos y cómo la empleamos. Colectamos y empleamos “información personal no pública” para proporcionar a nuestros clientes una amplia variedad de productos y servicios financieros. Tratamos esta información personal no pública de nuestros clientes actuales y antiguos con el máximo respeto, de acuerdo con nuestra Notificación de Privacidad.

#### **¿Qué información es colectada y de quién se colecta?**

Es posible que colectemos su información personal no pública de las siguientes fuentes:

- Información que recibimos de usted en nuestras solicitudes o en otros formularios;
- Información sobre sus transacciones con nosotros, nuestros afiliados, u otros; e
- Información que recibimos de terceros no afiliados.

"Información personal no pública" es información no pública sobre usted que obtenemos en el proceso de proveerle con un producto o servicio financiero. Esta información puede ser colectada en persona, por correo, fax o por otros medios electrónicos.

#### **¿Qué información es revelada y a quién se revela?**

No revelamos ninguna información personal no pública sobre usted a nadie, salvo según sea permitido por la ley. Por ejemplo, podríamos revelar toda la información personal no pública que colectamos, según lo descrito arriba, a afiliados y terceros no afiliados que desempeñan servicios para nosotros, a otras instituciones financieras con las cuales tenemos acuerdos conjuntos de marketing, y a los organismos de la seguridad u otra autoridad gubernamental para prevenir o perseguir casos de fraude u otras actividades ilegales.

Nuestros afiliados son compañías con las cuales compartimos propiedad común, y que ofrecen seguros de vida y de salud, además de productos de pensiones y ahorros. Cuando usted ya no sea nuestro cliente, continuamos compartiendo su información según lo descrito en esta Notificación de Privacidad.

#### **¿Cómo puede verificar la precisión de la información que colectamos?**

A nosotros nos importa mucho el mantenimiento preciso y actualizado de su información. Usted tiene acceso razonable a su información personal no pública. Si usted cree que la información que colectamos sobre usted no está correcta, usted puede solicitar que la enmendemos, corrijamos o borremos. Su solicitud será verificada con las personas o compañías de quien obteníamos la información.

#### **¿Cuáles son nuestros procedimientos de seguridad?**

Restringimos el acceso a su información personal no pública a personas que necesitan tener acceso a ella para desempeñar su trabajo o para proveerle a usted con productos o servicios. Entrenamos a nuestra fuerza laboral en el manejo apropiado de la información personal. Además, mantenemos protecciones físicas, electrónicas y de procedimiento para resguardar su información personal no pública.

#### **¿A cuáles compañías aplica esta notificación?**

Esta Notificación aplica a Transamerica Retirement Solutions, LCC, Transamerica Retirement Advisors, LLC, Transamerica Retirement Insurance Agency, LLC, y Transamerica Investors Securities Corporation (TISC).