



BUILDING A BETTER  
**TOMORROW**

**WELCOME TO FIDELITY INVESTMENTS®:  
A GUIDE TO THE TRANSITION AHEAD**

Hospital Sisters Health System is committed to offering you resources to help you map out your retirement goals—and along with Fidelity, we're here to help you at every step in your journey.



**Hospital Sisters**  
HEALTH SYSTEM

Important notice concerning your rights under The Hospital Sisters Health System 403(b) and 457(b) Retirement Savings Plans: This notice is to inform you that the Plan will be moving to Fidelity Investments® as of July 1, 2021.

# STARTING JULY 1, 2021, FIDELITY INVESTMENTS® WILL BE THE NEW SERVICE PROVIDER FOR THE HOSPITAL SISTERS HEALTH SYSTEM 403(b) AND 457(b) RETIREMENT SAVINGS PLANS (THE “PLAN”).

Your retirement savings plan plays a critical role in your HSHS Total Rewards, so HSHS is dedicated to help you receive the right information, resources, and support to help you make decisions with confidence. With more than 70 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

Use this guide as a resource to help you take an active role in your retirement planning.

-  Review the key transition dates and take note of services that may be temporarily unavailable during the transition.
-  Discover what your 403(b) and 457(b) will offer—new services and features are being added to the Plan.
-  Visit the Plan’s transition website at [myfidelitysite.com/hshs](https://myfidelitysite.com/hshs).
-  Explore how your current investment lineup may change as a result of the transition.

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**A special note for former employees, alternate payees, and plan beneficiaries:** If you are a former employee, alternate payee, or beneficiary with an account balance in the Plan, some of the information in this Guide may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.



Hospital Sisters Health System believes in not only offering a strong benefits program, but also providing you the tools and resources to make those benefits best work for you and your unique circumstances. Together with Fidelity, we'll provide a new level of service and commitment to help you prepare for retirement.

## HSHS has done the heavy lifting, including automatically transferring:

<b>Account Balances</b>	All of your Plan balances with HSHS at Transamerica will transfer to Fidelity with no action required from you. Review this guide for important dates and when you are able to view your balance at Fidelity.
<b>Investment Allocations</b>	Your fund allocations for both current investments and future contributions will transfer to Fidelity. For funds that will no longer be offered, the allocation will be moved to a similar fund as outlined later in this guide.
<b>Contribution Rates</b>	Your current per pay contribution elections will transfer to Fidelity. <b>Important:</b> Deferral elections must be made as a percentage of your paycheck rather than on a flat-dollar basis. Any contribution elections on a flat-dollar basis as of July 1, 2021 will be automatically converted to an equivalent percentage based on your pay rate at that time.
<b>Outstanding Loans</b>	Any outstanding loan balances in the Plan will transfer to Fidelity. The transition will not affect the terms or length of your loan(s). Loans currently paid on a quarterly basis will be reamortized to monthly as part of the transition. Once the transition is complete, you will receive a notice with directions to establish your monthly recurring payments via the automated clearing house (ACH).

## Where you'll need to take action:

<b>Learning and Planning Opportunities</b>	Prior to the transition, visit the transition website at <a href="http://www.myfidelitysite.com/hshs">www.myfidelitysite.com/hshs</a> to register for a webinar or review FAQs. Following the transition, schedule time with a dedicated HSHS Retirement Planner to develop your savings goals.
<b>NetBenefits® Website (NetBenefits.com/atwork) and Mobile App</b>	Access Fidelity's comprehensive website dedicated to retirement planning. Manage your account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals. The NetBenefits mobile app allows you to access your accounts anytime, anywhere.
<b>Beneficiary Designations</b>	<b>Beneficiary information currently on file with Transamerica will not transfer to Fidelity.</b> You can designate your beneficiaries on NetBenefits at <a href="http://NetBenefits.com/atwork">NetBenefits.com/atwork</a> or call <b>800-343-0860</b> for help or to request a beneficiary form.



Stay up-to-date with the transition to Fidelity Investments.

Visit [www.myfidelitysite.com/hshs](http://www.myfidelitysite.com/hshs)

Have Questions? Call Fidelity at **800-343-0860**



To ensure that all information is transferred accurately from your current Plan account at Transamerica to your new Plan account at Fidelity, there will be a period of time when you will be unable to access, make changes, or obtain a loan or distribution from the Plan.

**This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a “blackout period.” The blackout period will begin at 3:00 p.m. Central time on June 23, 2021, and is expected to end the week of July 18, 2021. During this time, you can determine whether the blackout period has started or ended by contacting the Fidelity Retirement Service Center at 800-343-0860.**

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact the Fidelity Retirement Service Center at P.O. Box 770002, Cincinnati, OH 45277, or by calling **800-343-0860**.

Your retirement savings contributions will continue to be deducted from your paycheck according to your election through the blackout period. After the blackout period has ended, you will be able to view your entire account balance transfer in addition to any contributions deducted during the blackout period.

Since most investment options are not changing, most of your funds will transfer “in-kind” to Fidelity Investments and will remain fully invested throughout the entire process.

**Please review this transition calendar to understand how your account may be affected during the transition period.**

KEY DATES*	PLAN ACTIVITY/ACTION STEPS
<p><b>June 23, 2021 by 3:00 p.m. Central time</b></p>	<p><b>BLACKOUT PERIOD BEGINS</b></p> <p>Return all necessary paperwork to Transamerica to process a loan or distribution before the blackout period begins. Please allow enough time to request, receive, complete, and return the paperwork to Transamerica before this deadline.</p> <p><b>This is the last day at Transamerica to:</b></p> <ul style="list-style-type: none"> <li>• Enroll in the Plan.</li> <li>• Request a loan or distribution.</li> <li>• Change your future contribution rate and how contributions will be invested.</li> <li>• Check your account balance.</li> <li>• Request an exchange between investment options.</li> </ul>

KEY DATES*	PLAN ACTIVITY/ACTION STEPS						
<b>June 30, 2021 at 3:00 p.m. Central time</b>	Your account balances are valued at the close of the market.						
<b>July 1, 2021</b>	Your account balances are scheduled to transfer to Fidelity. Review the “Investment Options” section of this guide to learn how your current investment lineup may change as a result of the transition.						
<b>During the week of July 18, 2021</b>	<p><b>BLACKOUT PERIOD ENDS</b></p> <p>The blackout period is expected to end during this week. You will be notified when the blackout period has ended and you can:</p> <ul style="list-style-type: none"> <li>• Visit NetBenefits at <a href="https://NetBenefits.com/atwork">NetBenefits.com/atwork</a> to set up your username and password.</li> <li>• On NetBenefits, you can: <table border="1" data-bbox="423 905 1463 1035"> <tbody> <tr> <td>- Review your account balances</td> <td>- Access investment option descriptions</td> </tr> <tr> <td>- Enroll in the Plan</td> <td>- Research investment performance</td> </tr> <tr> <td>- Request changes to your account</td> <td>- Request a loan or distribution</td> </tr> </tbody> </table> </li> <li>• Call <b>800-343-0860</b> to speak with a Fidelity representative who can answer questions and walk you through any transaction you want to make in your account.</li> <li>• Choose your beneficiaries. <b>Beneficiary information currently on file will not transfer to Fidelity.</b> You can designate your beneficiaries on NetBenefits at <a href="https://NetBenefits.com/atwork">NetBenefits.com/atwork</a> or call <b>800-343-0860</b> for help or to request a beneficiary form.</li> </ul>	- Review your account balances	- Access investment option descriptions	- Enroll in the Plan	- Research investment performance	- Request changes to your account	- Request a loan or distribution
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- Enroll in the Plan	- Research investment performance						
- Request changes to your account	- Request a loan or distribution						
<b>July 2021</b>	Final account statement from Transamerica will be sent to you.						
<b>October 2021</b>	<p>First quarterly statement is available online from Fidelity.</p> <ul style="list-style-type: none"> <li>• Compare Fidelity’s statement with your final account statement from Transamerica. Contact Fidelity with any questions.</li> <li>• Account statements for the Plan are available online at NetBenefits and will not be automatically mailed to your home.</li> </ul> <p>To change your mail preferences and request that statements be mailed to your home address, call Fidelity at <b>800-343-0860</b> or log on to NetBenefits at <a href="https://NetBenefits.com/atwork">NetBenefits.com/atwork</a>. Simply click <i>Profile</i>, then <i>Preferences</i>.</p>						

\*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.



**Stay up-to-date with the transition to Fidelity Investments.**

Visit [www.myfidelitysite.com/hshs](https://www.myfidelitysite.com/hshs)

Have Questions? Call Fidelity at **800-343-0860**



It is important that you have the information and resources you need to understand the upcoming changes and how they may affect you. Beginning in June, Hospital Sisters Health System and Fidelity representatives will be holding virtual webinars to provide information and updates.

## Virtual Webinars

Fidelity's Virtual Education Consultants will be delivering the **Get Ready for the Move to Fidelity** webinar online beginning in June to answer your questions regarding the transition. Registration is required for all virtual webinars. To register, please visit [www.myfidelitysite.com/hshs](http://www.myfidelitysite.com/hshs).

DATE	TIME
Wednesday, June 9, 2021	1:00 p.m. CT
Tuesday, June 15, 2021	7:00 p.m. CT
Thursday, June 17, 2021	3:00 p.m. CT
Tuesday, June 22, 2021	5:00 p.m. CT



## On-Demand Presentation

If you are unable to attend a virtual webinar, an on-demand presentation will be available online at [www.myfidelitysite.com/hshs](http://www.myfidelitysite.com/hshs) beginning the week of June 21, 2021.

## Meet the Retirement Planner for Hospital Sisters Health System:

### Melanie Graff

Once the Plan transition is complete, you will have the opportunity to schedule a complimentary consultation with one of your Dedicated Retirement Planners. Retirement Planners are skilled at helping every individual through a consultative, needs-based approach.

### What Retirement Planners Do:

- Assist colleagues with their overall financial well-being, including savings habits, asset allocation, income planning, and complex planning discussions, as well as with decisions at retirement or a job change.
- Offer a comprehensive approach to retirement planning, fully integrated with online tools.
- Melanie is a financial professional backed by industry-leading research and analysis, with the skills to help address your needs and help you plan holistically.





**Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund or variable annuity prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

## Overview

You don't need to take any action in order for your Plan account to transition to Fidelity! Your investment elections will automatically transfer to Fidelity, with a few exceptions.

Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

## How investment options will transfer\*

When the market closes (generally 3 p.m. Central time) on June 30, 2021, a few investment options offered through the Plan will no longer be available. As a result, current account balances and future contributions will transfer to the new investment options on July 1, 2021, unless you direct otherwise by making changes to your account before June 23, 2021.

Once the blackout period has ended, expected to be during the week of July 18, 2021, all Plan services will be available, including the ability to make investment exchanges within your account.

EXISTING INVESTMENT OPTION WITH TRANSAMERICA AS OF JUNE 30, 2021, AT 3:00 P.M. CT	TICKER		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS ON JULY 1, 2021	TICKER
Vanguard 500 Index Fund Admiral Shares	VFIAX	▶	Fidelity® 500 Index Fund	FXAIX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX	▶	Fidelity® Inflation-Protected Bond Index Fund	FIPDX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX	▶	Fidelity® U.S. Bond Index Fund	FXNAX
Vanguard Federal Money Market Investor <sup>^</sup>	VMFXX	▶	Lincoln Stable Value Account	NA
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	▶	Fidelity® Total Market Index Fund	FSKAX

**<sup>^</sup>You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.**

## Do you currently have a self-directed brokerage account through your 403(b) Plan with Transamerica?

If so, the self-directed brokerage account will transfer to Fidelity BrokerageLink®.

When the market closes on June 17, 2021, Charles Schwab brokerage will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage at Charles Schwab will transfer to Fidelity BrokerageLink on or about July 1, 2021.





## Investment options that are not changing

The current investment options listed below will remain in the Plan. Any balances you have invested in these investment options as of June 30, 2021, will transfer to the same funds (referred to as an “in-kind” transfer). Future contributions will continue to be invested in these funds unless you direct otherwise by making changes to your account before June 23, 2021, at 3:00 p.m. Central time.

INVESTMENT OPTION	TICKER SYMBOL
Dodge & Cox Income Fund	DODIX
Eaton Vance Atlanta Capital SMID-Cap Fund Class R6	ERASX
Fidelity® Extended Market Index Fund	FSMAX
MFS Institutional International Equity Fund	MIEIX
T. Rowe Price U.S. Equity Research Fund I Class	PCCOX
Vanguard Institutional Target Retirement Income Fund Institutional Shares	VITRX
Vanguard Institutional Target Retirement 2015 Fund Institutional Shares	VITVX
Vanguard Institutional Target Retirement 2020 Fund Institutional Shares	VITWX
Vanguard Institutional Target Retirement 2025 Fund Institutional Shares	VRIVX
Vanguard Institutional Target Retirement 2030 Fund Institutional Shares	VTTWX
Vanguard Institutional Target Retirement 2035 Fund Institutional Shares	VITFX
Vanguard Institutional Target Retirement 2040 Fund Institutional Shares	VIRSX
Vanguard Institutional Target Retirement 2045 Fund Institutional Shares	VITLX
Vanguard Institutional Target Retirement 2050 Fund Institutional Shares	VRTLX
Vanguard Institutional Target Retirement 2055 Fund Institutional Shares	VIVLX
Vanguard Institutional Target Retirement 2060 Fund Institutional Shares	VILVX
Vanguard Institutional Target Retirement 2065 Fund Institutional Shares	VSXFX

## New Investment Options Being Added to the Plan

INVESTMENT OPTION	TICKER SYMBOL
<b>Core Investments - Passively Managed</b>	
<b>Stock Investment Option</b>	
Fidelity® Total Market Index Fund	FSKAX
Fidelity® 500 Index Fund	FXAIX
<b>Bond Investment Options</b>	
Fidelity® Inflation-Protected Bond Index Fund	FIPDX
Fidelity® U.S. Bond Index Fund	FXNAX
<b>Core Investments - Actively Managed</b>	
<b>Stable Value Investment Option</b>	
Lincoln Stable Value Account	N/A

## Fidelity BrokerageLink®

Fidelity BrokerageLink® provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

BrokerageLink includes investments beyond those in your plan’s lineup. You should compare investments and share classes that are available in your plan’s lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.



## It all starts on NetBenefits® at NetBenefits.com/atwork

Fidelity's website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account.

When the blackout period ends:

- If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account.
- If you do not have a Fidelity username and password, log on to NetBenefits at [NetBenefits.com/atwork](https://netbenefits.com/atwork), select *Register as a new user* and follow the step-by-step instructions to set up your account.

## Online resources to help you succeed

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools, you now have access to Fidelity's innovative resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: <ul style="list-style-type: none"> <li>• Estimate how much income you may have—or need—in retirement</li> <li>• Receive tips to help you get or stay on track</li> <li>• Create a retirement plan in minutes</li> </ul>	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	View hypothetical scenarios showing some differences between a Roth deferral and a pretax deferral.	Roth Modeler
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Understand how much you may need to save and what your options are for investing.	College Planner
	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View
	See how your savings and spending compare using a simple rule of thumb.	Savings and Spending Checkup
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	Determine Your Asset Mix Worksheet
	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

**IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis tools regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.**



## Before the blackout period begins on June 23, 2021:

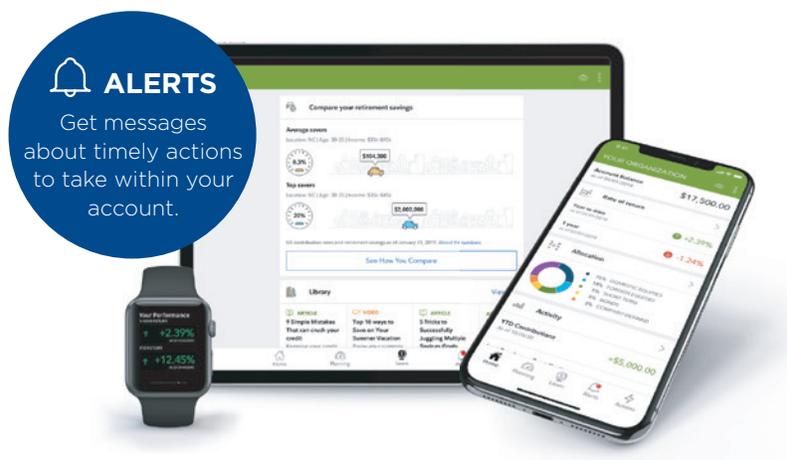
- ☑ Make any changes to your Transamerica account(s). Call **800-755-5801** or go online to **hshs.trsuretire.com**.

## After the blackout period, scheduled to end during the week of July 18, 2021:

- ☑ Visit NetBenefits at **NetBenefits.com/atwork** to:
  - Set up your username and password to access your account. If you have an existing Fidelity account, you can use that same login information to access your HSHS account.
  - Add your preferred email address and elect eDelivery.
  - Enroll in the Plan, adjust your contribution amount, and/or change your investment elections.
  - Enter your beneficiary information – beneficiary information **will not** transfer from Transamerica.
  - Research investment options.
  - For those with outstanding loans, set up recurring ACH payments on NetBenefits.

## Go mobile! Download the NetBenefits® Mobile App.

Easily access all of your Fidelity workplace accounts—anytime, anywhere.



Download the NetBenefits® app today for an Apple, Android, or Amazon device or for the Microsoft Surface.

**Fidelity.com/go/NetBenefitsapp**



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

Screenshots are for illustrative purposes only.

System availability and response times may vary.

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Android and Google Play are registered trademarks of Google LLC.

Microsoft and Microsoft Surface are registered trademarks of Microsoft Corporation in the United States and/or other countries.

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# HOW YOU CAN LEARN MORE



Register for one of the webinars by visiting the Register for a Webinar tab on the Fidelity Transition Site at:

[www.myfidelitysite.com/hshs](http://www.myfidelitysite.com/hshs)

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**Hospital Sisters**  
HEALTH SYSTEM

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of The Hospital Sisters Health System Tax Deferred Annuity Program and 457(b) Plan, and the Plan document will govern in the event of any discrepancies.

You are not permitted to make a direct exchange from Lincoln Stable Value Account to Fidelity BrokerageLink® (considered “competing funds”). Before exchanging from Lincoln Stable Value Account, you must first exchange to a “noncompeting” fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

Full View® is an account aggregation service (the “Service”) operated by eMoney Advisor, LLC (“eMoney”), a Fidelity affiliate. This Service is made available to you as a Fidelity customer at no additional charge and is subject to certain limitations and restrictions. The Terms of Service, Privacy Policy, and Security Policy that govern your use of Full View differ from those applicable to your experience at Fidelity. Review carefully prior to use. Full View® is a registered service mark of FMR LLC.

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Security Policy - <https://wealth.emaplan.com/fidelity/Legal/Security?fidelity>

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