

Get to know Lincoln Financial

At Lincoln, we're committed to help plan participants face the future with confidence and optimism.

Lincoln benefit consultants seek to better prepare you for retirement. Financial planning tools used by BCs can help you plan for a desired level of retirement income. Our highly trained consultants provide education, tools, and assistance tailored to each step of the journey to retirement, from enrolling in the plan through receiving income during your retirement.

Ryan Jones, Jayme Schwartzburg, Shannon Anderson, John Desselle, and Sarah Jefferson are your dedicated Lincoln Financial BCs. All three specialize in retirement planning and are dedicated to providing quality customer service for all of your retirement needs. They were hand-selected to work with FMOLHS because of their dedication to clients and their consistency in delivering outstanding service.

Your BCs are equipped to provide you with tools and resources to help you with every aspect of retirement investing and planning, including:

- Social Security analysis
- Funds and ways to diversify
- Retirement income projections
- Retirement distribution planning
- Paycheck comparison
- Asset consolidation assistance
- Annual review

If you have questions, please contact Ryan, Jayme, Shannon, John, or Sarah, or make an appointment, at LincolnFinancial.com/FMOLHSSchedule.



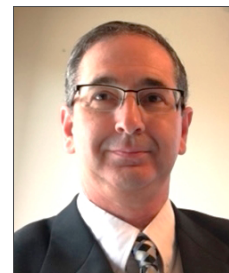
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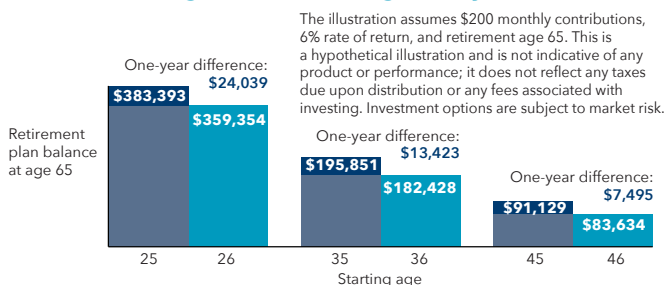
Your retirement plan options

	Franciscan Missionaries of Our Lady Health System Voluntary 403(b) Plan	Franciscan Missionaries of Our Lady Health System Voluntary 457(b) Plan
Plan type	403(b) plan	457(b) plan
Contribution types	Automatically enrolled at 4% pretax. You may make pretax or after-tax Roth contributions each pay period, subject to IRS tax limits.	Pretax contributions made voluntarily each pay period, subject to IRS tax limits
Eligibility	Immediate	Immediate
Special contributions	<ul style="list-style-type: none"> • Age-50 catch-up contributions • Roll-in contributions 	None
Match eligibility and amount	<ul style="list-style-type: none"> • Contributing to the 403(b) plan • 1,000 hours of service worked during the payroll year • Actively employed on the first day of the last pay period of the payroll year • Match contributions will be made annually. FMOLHS will provide a 50% matching contribution for each salary dollar you contribute to the 403(b) plan, up to the first 6% (3% maximum).	None
Core contribution eligibility and amount	<ul style="list-style-type: none"> • 1,000 hours of service worked during the payroll year • Actively employed on the first day of the last pay period of the payroll year • Core contributions will be made annually. FMOLHS will contribute 2% of your pay whether you contribute to the plan or not.	None
Vesting	Your contributions: 100% vested immediately Matching and core contributions: 100% vested after three years of service	100% vested immediately
Beneficiary	Each plan requires a beneficiary to be on file. If no beneficiary is on file, default beneficiary rules apply.	
Investment lineup	The investment lineup is identical for all plans. For investment information, please see the enrollment kit at LincolnFinancial.com/FMOLHS ; click Investment options under Retirement & workplace benefits .	

You have options

You may change your contribution percentage so you contribute more or less than the amount set for you by the plan's automatic features. You can also choose to contribute Roth after-tax or pretax. You can opt out of participation, but you'll lose out on a powerful way to achieve financial security in retirement. You'll also miss receiving FMOLHS matching contributions that can help your savings grow faster. Don't pass up this opportunity to start building your tomorrow.

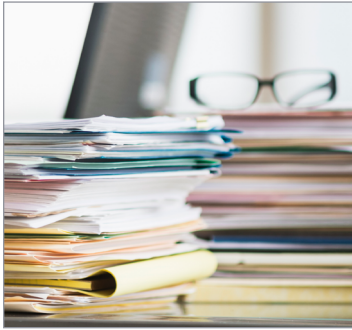
The advantage of enrolling one year earlier



More information and assistance

To learn more about your retirement plan features and other options, go to LincolnFinancial.com/FMOLHS.

For personal help, we encourage you to contact a Lincoln representative at **877-562-4738** with questions about planning for your future.



Too many retirement accounts?

Consolidate

It's a fact ...

The typical American worker holds an average of 12 jobs from age 18 to age 56.¹ Many people leave their retirement savings behind when they change jobs simply because they don't know what else to do with it. Their savings may be scattered among several different retirement plans.

If you left money in a former employer's retirement plan, you have options. You can move assets to your current plan, leave them where they are, roll them into an IRA (additional fees may apply), take a cash withdrawal, or use a combination of these options. Be careful to review the costs and expenses of each option. If you decide that moving your assets into your current account at Lincoln Financial is right for you, the transfer is easy. And having all your money in one place has lots of benefits:

- A single, consolidated statement
- One phone number, website, and retirement plan
- More control over your asset allocation
- A more complete financial picture
- Continued tax-deferred growth potential



Protect your family and your paycheck

FMOLHS provides life and disability insurance along with special voluntary benefits through Lincoln to eligible team members. These workplace benefits help provide financial security for you and your family at an affordable price. For more information go to LincolnFinancial.com/FMOLHS, and select the **Learning center** tab.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LincolnFinancial.com/Retirement

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Order code: FMO-DRKIT-BRC001

Other Lincoln benefits and services

The Lincoln National Life Insurance Company

- Basic life/AD&D
- Supplemental life/AD&D
- Long-term disability

Lincoln Financial

- Voluntary critical illness
- Voluntary accident

When contacting Lincoln, your ID is your Lawson ID (2345), in an SSN format with leading zeros
Example: 000-00-2345

855-818-2883
LincolnFinancial.com

¹"Number of Jobs, Labor Market Experience, Marital Status, and Health: Results From A Longitudinal Survey," Department of Labor Bureau of Labor and Statistics, August 22, 2023, <https://www.bls.gov/news.release/pdf/nlsoy.pdf>.

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