



## UnityPoint Health 457(b) Retirement Plan Overview

The UnityPoint Health 457(b) Plan is a non-qualified retirement plan that allows you to make additional contributions toward your retirement in addition to the UnityPoint 401(k) Plan.

You can access the Plan through NetBenefits [www.netbenefits.com/unitypoint](http://www.netbenefits.com/unitypoint) or contact the Fidelity Retirement Service Center at 1-800-343-0860 just as you do with your other Plans.

### Here are some features of the 457(b) Plan:

**Eligibility:** You must earn a minimum of \$150,000 gross salary year to date to become eligible for the 457(b) plan. Eligibility only has to be met once to continue the 457(b) Plan.

**Employee Contributions:** You can contribute 0-100% of your pay to the Plan on a pretax basis. This is in addition to any election that you have made for the 401(k) Plan. Roth contributions are not available in the 457(b) Plan.

**Catch-up contributions-** You may make a catch-up contributions for the 3 calendar years prior to the calendar year in which you will reach 70.5 years of age which is considered the Normal Retirement Age by the Plan.

**Employer contributions-** UnityPoint Health may make Non-Elective Contributions on behalf of any participant in lieu of an increase in compensation. Such contributions will be made at the sole discretion of the Employer. Non-Elective Contributions may be in the form of matching contributions on the participant's Elective Contributions.

**Vesting:** When you are "vested" in your savings, it effectively means the money is yours to keep. You are always 100% vested in all contributions to the 457(b) Plan.

**Investment options:** The Plan offers the same investment lineup as the UnityPoint 401(k) Plan. You can access full details on all of the investment options on NetBenefits.

**Online Beneficiaries Service:** When you enroll in the Plan it is important to designate your beneficiaries. You can designate, review, or update your beneficiary elections using Fidelity's secure online election tool located under the *Profile* link on NetBenefits®.

**Online planning tools:** Fidelity offers a wide variety of investment analysis and retirement planning tools on NetBenefits®. Click the *Planning* link at the top right of the NetBenefits homepage to access the Fidelity Planning and Guidance Center.



**Loans:** Loans are not available through the 457(b) Plan.

**Withdrawals:** When you separate from employment you will elect the type of payment you wish to receive from the Plan, and the date you wish payment to commence. This election must be made within sixty days from your date of separation. This is a one-time election and it cannot be changed. Payment must commence prior to the date you will turn 70.5 years of age.

You have three payment options for your benefits from the Plan.

- (a) One lump sum payment;
- (b) Monthly or annual payments for a period not to exceed fifteen (15) years in an amount selected by the Participant and continuing until the Account is exhausted;
- (c) Any payment option elected by the Participant before the first permissible payment date under the Plan and agreed to by the Committee; provided that such payment option satisfies the minimum distribution requirements of Code Section 401(a)(9) and the Income Tax Regulations under Code Section 401(a)(9).

**Transfers:** You may be permitted to transfer a prior non-governmental 457(b) retirement plan to the UnityPoint Health 457(b) Plan. Please contact the provider of your former 457(b) retirement plan to confirm if permitted, as well as Fidelity for assistance.

We hope you will take full advantage of the UnityPoint Health Retirement Savings Plans to help you reach your retirement goals. If you have any questions about the Plan, please call the Fidelity Service Center at 1-800-343-0860. Representatives are available Monday through Friday from 7a.m. to 11p.m. CT excluding New York Stock Exchange holidays.

Sincerely,

Fidelity Retirement Service Center

Investing involves risk, including risk of loss.

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