Retirement Savings Plan

Contact information:
Transamerica is the primary contact for the Retirement Savings Plan. For questions and assistance with your retirement plan benefits or information in this section, log on to Transamerica's website through:

www.healthysteps4u.org
or call 800-755-5801

Building retirement income takes advance planning and smart investments. Stanford Health Care (as plan sponsor) and Lucile Packard Children's Hospital Stanford (as a participating employer) encourage you to prepare financially for your future by offering a program designed to help you save for retirement — the Retirement Savings Plan (the "Plan" or the "RSP").

For Non-Represented, SEIU and CRONA Employees, and House Staff

Effective January 1, 2015

Stanford HEALTH CARE

Lucile Packard Children's Hospital Stanford

HealthySteps

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Summary of the Retirement Savings Plan

Stanford Health Care (SHC) as the plan sponsor and Lucile Packard Children's Hospital Stanford as a participating employer, referred to collectively as "the hospitals," offer the Retirement Savings Plan to help employees save for retirement. The RSP is designed to comply with Section 403(b) of the Internal Revenue Code and is considered a "defined contribution" plan. By participating in the Retirement Savings Plan, you accumulate and invest money in mutual funds or an insurance contract. The amount of money you have at retirement depends on the performance of the investment funds you select. Investment options through our retirement plan provider, Transamerica Retirement Services, are made available to plan participants.

A Note about the Tax-Deferred Annuity Plan: Effective December 31, 2014, the Tax-Deferred Annuity Plan was merged into the Retirement Plan, which has been renamed the Retirement Savings Plan as of January 1, 2015. Your Tax-Deferred Annuity Plan accounts (including any frozen vendor accounts) have been transferred to the Retirement Savings Plan and are included in the portion of your account attributable to voluntary contributions.

The Retirement Savings Plan at a Glance

	Retirement Plan
When can you contribute?	• You can make voluntary contributions beginning as soon as administratively feasible following your election. • You can make voluntary matched contributions starting with the pay period beginning after you complete one year of service.*
How much can you contribute?	Combined voluntary contributions and pre-tax voluntary matched contributions up to IRS annual limit. Voluntary matched contributions up to 4% of eligible pay** each pay period if you are an eligible employee.
How much do the hospitals contribute?	For eligible employees, an amount equal to 5% of your eligible pay each pay period. The hospitals also match your voluntary matched contributions** each pay period.
When do you become vested in the Plan?	You are always 100% vested in the Plan. This means when you leave the hospitals, you may take your account balances with you.
Can you withdraw your account balance while you are still working at the hospitals?	Your own contributions (subject to certain limitations), including rollover contributions, are eligible for loans, withdrawal upon eligible hardship, age 59½ and disability, and qualified reservist withdrawals.
What are the payment options when you leave the hospitals?	• Take part or all of your account balance in cash, • Roll your account to another employer's plan or to an IRA, • Leave part or all of your account balance in the Plan, or • Receive all or a part of your account balance in lifetime annuity payments.

	Retirement Plan
Who receives your account balance if you die while you are employed (or after you leave the hospitals but before your account balance is paid out or annuity payments begin)?	Your beneficiaries receive the balance in your account. However, if you are married, your spouse automatically receives at least 50% of your account balance. You may name your spouse or anyone else for the remaining 50%. Your spouse can give up his or her right to at least 50% of your account balances by providing written, notarized consent. When you turn age 35, your spouse will have to give his/her consent again.

* Employment or prior service with an employer in the hospitals' controlled group may affect your eligibility. Please notify the Human Resources Talent Acquisition Recruiter at time of hire you were previously employed by Stanford Health Care, Lucile Packard Children's Hospital Stanford, Stanford University (including SLAC), University HealthCare Alliance (previously Menlo Health Alliance), Packard Children's Health Alliance, SAA Sierra Programs LLC (including Alpine Chalet) or CareCounsel. For a current list of the employers in the hospitals' controlled group, please contact the HR Business Center at (650) 723-4748 if you are an employee of Stanford Health Care, or contact HR Ops at (650)-721-5400 if you are an employee of Lucile Packard Children's Hospital Stanford.

** See "Special Provisions for Certain Employees" on page 15.

Overview

The hospitals want to be sure that you have an opportunity to create a secure, comfortable retirement for yourself and your family. The Retirement Savings Plan helps you save for retirement in several ways.

Upon hire, you:

- can choose to make voluntary contributions on a pre-tax basis in a whole percentage (1%, 2%, etc.) of your eligible pay, up to the IRS limits discussed in the section "Limits on Contributions" on page 14, and
- will lower your current taxable income, because your voluntary contributions are made on a pre-tax basis, so you do not pay federal and state income taxes on your voluntary contributions until you receive a distribution.

After you complete the waiting period, you:

- Receive an automatic "basic contribution" from the hospitals each pay period equal to 5% of your eligible pay,
- May choose to make voluntary matched contributions of 1%, 2%, 3% or 4% of eligible pay each pay period,*
- May choose to make voluntary matched contributions on a pre-tax or after-tax basis, and
- Receive the hospitals' dollar-for-dollar matching contribution.*

With respect to your Plan account, you can:

- Direct the investment of all contributions – both yours and those of the hospitals – into a selection of investment funds,
- Take a loan, make a hardship withdrawal or take certain other kinds of in-service distributions, and
- Receive the money in your account when you retire or leave the hospitals (and all employers in the hospitals' controlled group.

* See "Special Provisions for Certain Employees" on page 15.

Frozen Vendors

You may have an account balance under the Plan with one or more of the Plan's "frozen vendors" (TIAA-CREF, Prudential, T. Rowe Price, BlackRock (formerly Merrill Lynch), and Lincoln (formerly UNUM)). The frozen vendors are not permitted to accept new contributions or transfers, but balances with frozen vendors can be transferred to Transamerica. Contact Transamerica for more information.

It is important that you periodically review any accounts that you may have with the frozen vendors to make sure that your beneficiary designations with the frozen vendors are up to date. Keep in mind that a frozen vendor may require you to complete more than one beneficiary designation form if you have more than one annuity contract and/or custodial account with that frozen vendor. You should also review your accounts with the frozen vendors to ensure your investments (including related fees and expenses) continue to be consistent with your financial goals. Please see "When You Have Questions" on page 31 for contact information for the frozen vendors.

Saving for Retirement

When you retire, you stop receiving a paycheck and must live on your retirement income, such as a pension, savings, or Social Security. How can you be sure you will have enough to live comfortably during retirement? One way is to start saving early and stick to a consistent savings plan.

Why Use the RSP to Save for Retirement?

There are many good reasons for using the RSP to help you save for retirement:

- **Convenience.** Your contributions are automatically deducted from each paycheck.
- **Your Employer Contributes.** If you are eligible for employer contributions, the hospitals will automatically deposit an amount equal to 5% of your eligible pay and match your voluntary matched contributions to the Plan. (See "Special Provisions for Certain Employees" on page 15.)
- **Tax Advantage.** When you save with pre-tax dollars, you keep more of your paycheck. Federal and state income taxes on your contributions, the hospitals' contributions to the Plan and your investment earnings on all contributions are deferred until you withdraw them from the Plan.
- **Portability.** You are always 100% vested in your account balance under the Plan. When you leave the hospitals, you may take your account balances with you.
- **Investment Options.** The Plan offers you a choice of investment options with varying risk and return potential.

Start Saving Now and Let Time Work for You

The value of your account at any time depends on a number of factors, including:

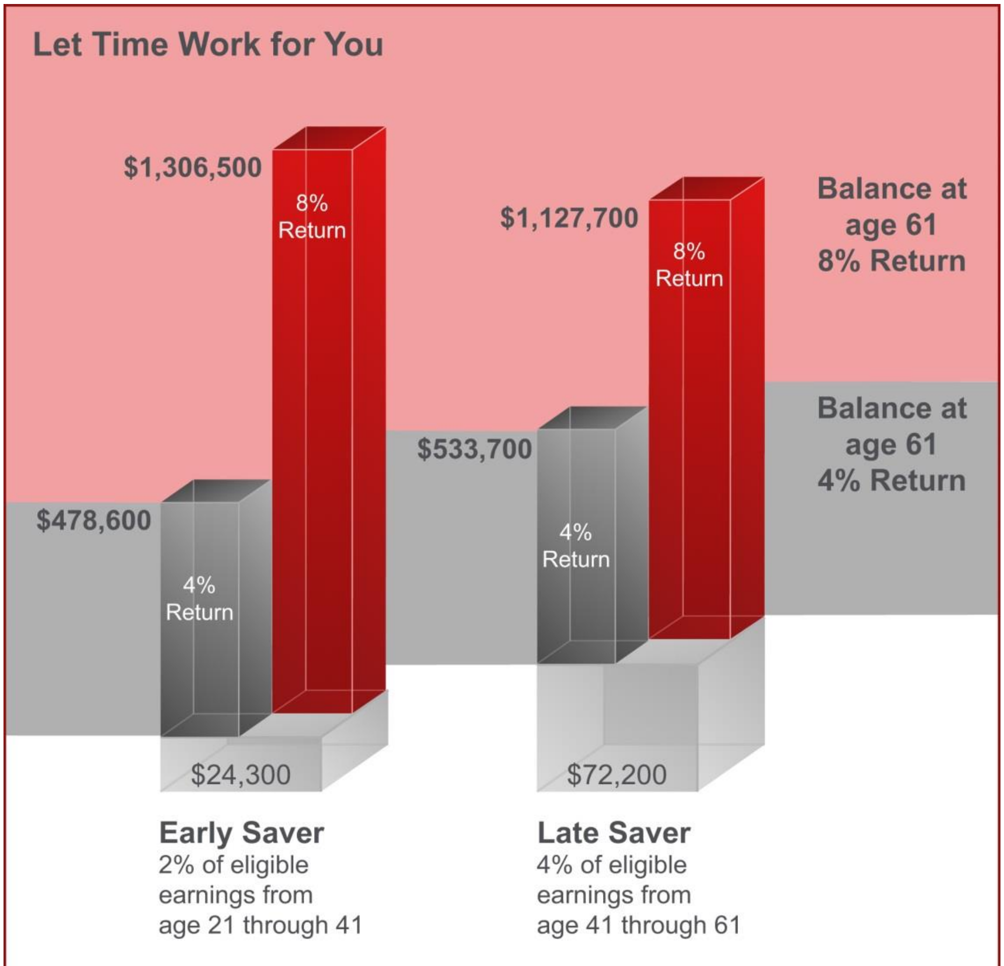
- How much and how long you save,
- How your investments perform, and
- Whether you take any withdrawals or loans.

The examples on this page show how your account might grow assuming different savings patterns and different rates of return.

The examples also illustrate the value of time. The time at which you start saving could be the single most important factor in determining how much money you may accrue. Let time work for you! By consistently saving early, your money works for you – instead of you working for your money.

In the examples, the early saver saves less than the late saver, stops saving after 20 years, and still has more money at the end of 40 years than the late saver! Of course, it is always best to save as much as you can for as long as you can.

The examples are *for illustrative purposes* only. Your actual results will depend on the amount you save each year and the investment return the funds you select achieve.



Assumptions: Pay at hire is $50,000 for both the early saver and late saver. Inflation rate is 2%.

Investing Your Savings

The amount of money you have in your account at retirement will depend on how much you save, when you start saving, and how you invest that money.

You can see from the examples the difference the rate of return makes. In order to maximize your return, consider these established principles of investing:

- **Understand Risk.** All investments carry some risk. You should understand your own tolerance for the ups and downs of volatile investments. Make sure your choices outpace inflation while still meeting your personal tolerance for risk.

- **Diversify.** It is rarely a good idea to have all your eggs in one basket. Stocks, bonds and lower-risk funds often behave very differently; if one fund is doing poorly, another may be doing well. Investing some of your money in several types of funds (instead of just one) can reduce short-term volatility.

- **Think Long Term.** Once you establish your investment strategy, stick to it. Resist the temptation to move investments around in response to short-term blips in the market. By staying with a diversified portfolio, you maximize your chances for long-term investment growth.

- **Investment Management and Other Fees and Expenses.** There may be commissions, sales charges, redemption or exchange fees or other transaction fees or expenses which directly affect the balance in your account. Fees or expenses may also be paid by the individual fund or by Transamerica.

  In either case, these fees or expenses effectively reduce the rate of return for a particular investment option. Before selecting an investment option, consult the investment information (including prospectuses) provided by Transamerica and available on their website.

Other Information You Should Obtain Before Selecting Your Investment Options

Ask Transamerica for the following additional information about any investment option you are considering:

- A description of the annual operating expenses (e.g., investment management fees, administrative fees, transaction costs) which reduce the rate of return and the aggregate amount of such expenses expressed as a percentage of average net assets,

- Copies of any prospectuses, financial statements and reports and other materials relating to the investment option,

- A list of assets comprising the portfolio of the investment option,

- The current value of shares or units in the investment option as well as past investment performance (determined net of expenses) on a reasonable and consistent basis, and

- Any voting rights, tender rights, or other similar rights that may be passed through to you.

Plan Participation/Eligibility

When Can You Participate?

You are eligible to make voluntary contributions upon your date of hire. Your election to make voluntary contributions will be effective as soon as administratively feasible following your election.

To make voluntary matched contributions and receive matching and basic employer contributions, you must complete the waiting period. Your participation for these types of contributions will begin on the first day of the next pay period.

Who Is Not Eligible?

You are not eligible to participate in the Plan if you are not on the hospitals' payrolls (e.g., temporary agency or contract workers) or are a nonresident alien with no U.S. source income.

You are not eligible to make voluntary matched contributions or receive matching and basic employer contributions if you are:

- A relief or temporary employee (see "Special Provisions for Certain Employees" on page 15),
- A House Staff employee, or
- An employee who is actively accruing a benefit under the Staff Pension Plan.

Waiting Period

Employees must complete one year of service before becoming eligible to make voluntary matched contributions and to receive matching and basic employer contributions. You earn one year of service if you are credited with at least 1,000 hours of service during your first 12 months of employment. If you are not credited with 1,000 hours of service during your first 12 months of employment, you may earn one year of service during any calendar year beginning after your hire date during which you are credited with 1,000 hours of service. Periods of service as a regular employee count toward your years of service (to the extent not already included).

Other Service Credited to Your Waiting Period

In some instances, other service will help you meet the waiting period to become a participant in the Plan.

IMPORTANT NOTE

If you earned a benefit in the Staff Pension Plan prior to November 1, 1997, and you elected to participate in the Retirement Plan while working at UCSF Stanford Health Care, you will participate in the Plan.

Service as an Ineligible Employee

All service with the hospitals – even service as an ineligible employee – counts toward your waiting period when you become an eligible employee. However, service as a contract or temporary agency worker does not count toward the waiting period because contract and temporary agency workers are not employees of Stanford Health Care or Lucile Packard Children's Hospital Stanford.

Service as a Former Employee

If you leave the hospitals before you have completed the waiting period, and you return to work for the hospitals within 12 months of your original hire date, your prior service will count toward the waiting period. If you leave the hospitals after you have completed the waiting period and return to work for the hospitals, you will not have to complete another waiting period. Please notify the Human Resources Talent Acquisition Recruiter at time of hire if you were previously employed by one of the hospitals.

Service with other Controlled Group Members

Service credit toward the waiting period is given to employees who leave Stanford University (including SLAC), SAA Sierra Programs LLC (including Alpine Chalet), University Healthcare Alliance (formerly Menlo Health Alliance), Packard Children's Health Alliance or CareCounsel and are subsequently hired as eligible employees by one of the hospitals.

Please notify the Human Resources Talent Acquisition Recruiter at time of hire if you were previously employed by one of these controlled group members. If you have questions about prior service credit, please contact the HR Business Center at (650) 723-4748 if you are an employee of Stanford Health Care or contact HR Ops at (650)-721-5400 if you are an employee of Lucile Packard Children's Hospital Stanford.

Employees Who Become Hospital Employees as a Result of a Future Merger/Acquisition

Eligible individuals who become employees of one of the hospitals as part of a future merger or acquisition may be given credit for service with your former employer depending on the terms of the merger or acquisition.

Former UCSF Stanford Health Care Employees Who Became SHC Employees on April 1, 2000

If you were a UCSF Stanford Health Care employee on March 31, 2000 and were hired as an eligible employee by SHC on April 1, 2000, you received credit toward the waiting period for service as a UCSF Stanford Health Care employee. If you had already completed the waiting period for the UCSF Stanford Health Care Retirement Plan, you did not have to complete another waiting period for the RSP.

Contributions and Vesting

Your Contributions

You can make two types of elections under the Plan: an election to make voluntary contributions and an election to make voluntary matched contributions.

Your voluntary contributions, when combined with your voluntary matched contributions, cannot exceed the applicable IRS annual limit (which is $18,000 for 2015 or, for participants who are at least age 50, $24,000). Any age 50 contributions are treated as voluntary contributions under the Plan (not voluntary matched contributions).

You may make an election to make voluntary matched contributions equal to 1%, 2%, 3% or 4%* of eligible pay through convenient payroll deductions. You decide if you want your voluntary matched contributions to come out of your eligible pay before taxes (pre-tax), which reduces the taxes you pay now, or after taxes (after-tax), or a combination of the two. If you want to contribute more than 4%* of your eligible pay to the Plan, be sure to make a separate election to make voluntary contributions.

* See "Special Provisions for Certain Employees" on page 15.

Changing Your Contributions

You can increase, decrease, or stop your voluntary contributions and/or voluntary matched contributions at any time. The effective date of your change will be the second paycheck following your election change or as soon as administratively possible, whichever is later.

Employees with at Least 10 or 15 Years of Service

Eligible employees with 10 or more years of service (based on your adjusted date of hire) may make voluntary matched contributions up to 5% of eligible pay and eligible employees with 15 or more years of service may make voluntary matched contributions up to 6% of eligible pay and receive a matching contribution equal to your voluntary matched contributions.

Hospital Contributions

Your Annual Retirement Plan Contributions*	
Hospital Basic 5% Contribution	5%
Your Maximum Voluntary Matched Contribution	4%
Hospital Matching Contribution	4%
Total Saved	13%

If you are eligible, the hospitals help you save in two ways.

Automatic 5% Basic Contribution*

Each pay period after you complete the waiting period, the hospitals contribute an amount equal to 5% of your eligible pay for that pay period into your RSP account, whether or not you make any contributions.

Matching Contributions*

For every dollar you contribute to the RSP, the hospitals contribute another dollar up to a maximum of 4%.*

This means if you contribute the maximum of 4%, a total amount equal to 13% of your eligible pay will go into the Retirement Savings Plan. You can increase your savings by making voluntary contributions in addition to your voluntary matched contributions (up to the annual IRS limit).

* See “Special Provisions for Certain Employees” on page 15.

Definition of "Eligible Pay"

CRONA members should consult your collective bargaining agreement for the definition of eligible pay. For all other employees, for the purposes of the Plan, "eligible pay" includes:

- Base pay, including pre-tax contributions to the Retirement Savings Plan and Dependent Day Care, HSA and HIA Accounts, and contributions for your health insurance and parking,
- Non-weekend evening and night shift differential associated with straight time pay, and
- Paid time off paid out as cash or pay.

Amounts described above that are paid after severance from employment will be included, provided the payment is made no later than the last day of the plan year following severance from employment (or 2½ months after severance from employment if payment is made later than the last day of the plan year).

Eligible Pay Does Not Include

- Any earnings for any portion of the year when you are not a participant,
- Any earnings from overtime, double time, bonuses or extra service pay or any other allowances,*
- Severance pay,
- Premium or on-call pay,
- Any military-related differential wage payment, or
- Annual pay over $265,000 for 2015 (this limit is periodically adjusted by the IRS).

For information about IRS limits on contributions, see "Limits on Contributions" on page 14.

* For weekend x-ray technicians or weekend radiology supervisors hired prior to January 1, 2014 (including an individual who was reclassified as a CT technologist) who work consecutive 8-hour shifts, this exclusion does not apply to overtime compensation and weekend shift differential pay.

Rollovers and Plan-to-Plan Transfers from Other Plans

You may roll over money from an IRA or a previous employer's 401(a), 401(k), 403(a), 403(b) or governmental 457(b) plan into your Plan account with Transamerica (except that the Plan does not accept rollovers of Roth 401(k) or 403(b) contributions). If your rollover includes after-tax contributions, it must come directly from another 403(b) plan or qualified plan. Call Transamerica for instructions on how to roll over money to your Plan account.

If you have an account under the CRONA 403(b) Retirement Plan or the Lucile Packard Children's Hospital at Stanford Tax-Sheltered Annuity Plan, you may transfer your account balance to the Plan. Contact Transamerica for more information.

Vesting in Your Plan Account

You are always fully vested in your account balance under the Plan. This means you will never forfeit your contributions, the employer contributions made to your Plan account or the earnings on these contributions. However, your account balance is affected by the investment performance of the funds you select.

Enrolling

To start your retirement savings in the RSP, follow these steps:

1. Decide how much you want to save through voluntary contributions and, if you are eligible, voluntary matched contributions. You must make a **separate** election for each of these types of contributions.
2. Enroll through the Transamerica website by logging on to www.healthysteps4u.org (you can also enroll by calling Transamerica at the number below). Click on the Financial Health tab and select the link out to Transamerica. Read the Welcome Package you will receive from Transamerica.
3. Select your investment funds on the Transamerica website. If you do not elect an investment fund(s), Transamerica will default you to an age appropriate Vanguard Target Retirement Date Fund.
4. Designate your beneficiary(ies) online or by printing out the form on the Transamerica website, completing it, and mailing the form to Transamerica.

To maximize your savings and to obtain the hospital matching contribution as soon as possible, start making voluntary matched contributions as soon as you are eligible. Please note the following important points:

- You must affirmatively elect to make voluntary matched contributions and indicate what percentage you wish to contribute.
- If you are making voluntary contributions, your current percentage will continue to be deducted from your pay and contributed to the Plan as a voluntary contribution in addition to your voluntary matched contributions unless you go online or call Transamerica and lower your percentage. Your voluntary contribution percentage will **not** map over to become a voluntary matched contribution election.
- You should consider maximizing your voluntary matched contributions before making voluntary contributions so you can receive the maximum matching contribution from the hospitals.
- If you will become eligible to make voluntary matched contributions during the year, you should be sure that you “save” enough of the IRS annual limit to make your desired voluntary matched contributions each pay period after you become eligible.

If you do not enroll in the Plan, the hospitals will still make the 5% basic contribution on your behalf beginning the first pay period after you become eligible to participate. Until you provide affirmative investment directions, the automatic 5% basic contribution will be deposited every pay period into a default fund selected by the SHC Retirement Committee.*

* The current default fund is the age appropriate Vanguard Target Retirement fund.

Limits on Contributions

The IRS limits the amount you and the hospitals can contribute each calendar year to the RSP in two ways. Contributions to your Plan accounts may not exceed either limit. In addition, certain administrative limits apply.

Your Pre-tax Contribution Limit

TIP

Although it is generally better to contribute on a pre-tax basis, the IRS dollar limit may prevent you from contributing tax-deferred dollars to maximize your voluntary matched contributions. To maximize the hospital matching contribution to the Plan and still tax defer the maximum voluntary contributions allowed under the IRS annual limit, consider making post- tax voluntary matched contributions. You may not make voluntary contributions on an after-tax basis.

When you first enroll, consider any pre-tax contributions you may have made to another employer's plan in that calendar year. The IRS pre-tax limit looks at all pre-tax contributions you make to all employer plans each calendar year. The hospitals' payroll systems only monitor contributions you make to the Plan.

This is a dollar amount that is periodically adjusted by the IRS. It applies to your total calendar year pre-tax contributions to all employer plans (including plans sponsored by employers other than the hospitals); it does not apply to employer contributions. The dollar limit is higher for individuals who are or will be at least age 50 during the calendar year.

Calendar Year	Under Age 50	Age 50 and Older
2015	$18,000	$24,000
After 2015, the IRS may change these limits.		

Pre-tax Contribution Limit

Your voluntary contributions will automatically stop and your voluntary matched contributions will automatically change to an after-tax basis if you exceed the IRS pre-tax limit. Unless you request otherwise, at the beginning of the next calendar year, your voluntary contributions will automatically restart at your prior rate and your voluntary matched contributions will automatically revert back to pre-tax.

Overall Limit

The IRS overall calendar year limit for 2015 is $53,000 but may increase in future years with inflation. The overall limit applies to the following contributions:

- Your pre-tax and after-tax contributions to the Plan – both voluntary contributions and voluntary matched contributions, but excluding the extra amount you can contribute at or after age 50 (as shown in the Pre-tax Contribution Limit table), and
- The hospitals' automatic basic 5% and matching contributions to your Plan account.

Per Paycheck Limit

In addition to the IRS limits, the hospitals limit your combined pre-tax and after-tax contributions to the Plan. Deductions from each paycheck are limited to 75% of gross pay.

Retirement Plan Fairness Tests

In return for favorable tax treatment, the IRS requires plans with pre-tax contributions, after-tax contributions and employer contributions to pass certain tests. If these tests are not met, it may be necessary to adjust the amounts permitted to go into the Plan. The hospitals may reduce your contributions or matching contributions in order to pass these tests. If you are affected, you will be contacted.

Special Provisions for Certain Employees

Relief and Temporary Employees

After completing the waiting period, relief and temporary employees receive the hospitals' 5% contribution at the end of each calendar year in which you complete 1,000 hours of service, provided you are employed on the last day of the year. Eligible relief and temporary employees may not make voluntary matched contributions or receive matching contributions, even in years in which you are credited with 1,000 hours of service. CRONA Relief Nurses should refer to your collective bargaining agreement regarding contribution rules.

Stanford Health Services Exempt Employees

Participants in the Stanford Health Services Exempt Employees Retirement Plan (EERP) on October 31, 1997, may make voluntary matched contributions up to 5% of eligible pay and receive a matching contribution of up to 5% of eligible pay if, on October 31, 1997, you met one of the following criteria:

- Were at least age 40 with 10 or more years of service,
- Were at least age 50 with five or more years of service, or
- Had 15 or more years of service.

Contributions for Employees with at Least 10 or 15 Years of Service

Eligible employees with 10 or more years of service (based on your adjusted date of hire) may make voluntary matched contributions up to 5% of eligible pay and eligible employees with 15 or more years of service may make voluntary matched contributions up to 6% of eligible pay and receive a matching contribution equal to your voluntary matched contributions.

Represented Employees

Represented employees should consult your collective bargaining agreement for eligibility and contribution rules.

Loans and Distributions

Loans

You may borrow money from your Plan account balance attributable to your voluntary contributions, voluntary matched contributions and rollover contributions for any reason if your Plan account balance is $2,000 or more. You may not borrow from your matching and basic contributions.

Amount You May Borrow

The minimum amount you may borrow from your account with each investment company is $1,000. The maximum amount you may borrow is the lower of: (a) 50% of your account balance with Transamerica, or (b) $50,000 reduced by any outstanding loan balance in the prior 12 months. (Loans under any plan in the hospitals' controlled group are taken into account for purposes of the IRS limits on loans.)

You may have two outstanding loans (without regard to any TIAA-CREF loan outstanding as of July 25, 2014). However, if you have an unpaid loan balance treated as a deemed distribution, you will not be permitted to take a new loan.

How Transamerica Secures Your Loan

To fund your loan, money is deducted from all your Plan account funds on a pro-rata basis. Each loan repayment (principal plus interest) is reinvested proportionately among all your investment funds according to your most current investment instructions.

Applying for a Loan

Contact Transamerica to apply for a loan. Transamerica will provide you with the specific details of the loan process, such as the application process, timing of the loan distribution and repayment schedule.

If you are married, you must obtain your spouse's notarized written consent to take a loan.

Interest Rates

The interest rate you pay for loans from Transamerica accounts is fixed for the term of the loan. The published prime rate plus 1% on the last day of each calendar quarter is used for all loans begun in the following quarter.

Loan Terms

The minimum loan repayment period is 12 months and the maximum loan repayment period is 60 months or five years. The maximum loan term to purchase your primary residence is 120 months or 10 years.

Loan Fees

Transamerica charges $75 to set up the loan. The fee is deducted from your account.

Loan Repayment

You arrange directly with Transamerica to repay your loan on a monthly or quarterly basis by mailing a check or authorizing the transfer of funds from your designated checking or savings account. You may continue to pay your loan during an authorized leave of absence (including military leave) or you may request to suspend payments for up to one year (but no longer than the term of your authorized leave of absence). After you leave the hospitals, you must continue to repay your loan or it will be distributed to you and become subject to any taxes and penalties.

You may pay off your Transamerica loan in full early without a prepayment penalty.

If You Leave the Hospitals with an Outstanding Loan

You must continue repaying your loan for the balance of the loan term. The IRS treats any unpaid loan balance as a distribution subject to applicable income and penalty taxes.

A Note on TIAA-CREF Loans

Effective July 25, 2014, loans are only available through Transamerica. You will continue to repay any outstanding TIAA-CREF loans as of July 25, 2014 under the terms of those loans. TIAA-CREF will accept partial or full payments without penalty. When the loan is fully repaid, the balance in the collateral account can be re-allocated by contacting TIAA- CREF.

Hardship Withdrawals

You can request a hardship withdrawal from your Plan account attributable to your voluntary contributions, voluntary matched contributions made after September 1, 2011, and your rollover contributions. Hardship withdrawals are subject to strict limitations by the Internal Revenue Code. As of July 25, 2014, hardship withdrawals are only available through Transamerica.

Eligible Expenses

A hardship withdrawal is allowed only in situations of extreme financial hardship that cannot be met with any other reasonably available resources, including a regular withdrawal or loan from your Plan account, bank or credit union (unless the loan would increase the financial hardship). Please note: If you have retirement accounts with any employer in the hospitals' controlled group, the rules described above relating to the availability of a hardship withdrawal will be applied taking into account any retirement plans sponsored by the employers in the controlled group.

Under IRS regulations, you can make a hardship withdrawal for:

- Unreimbursed medical expenses (those that are not paid by medical coverage) for yourself, your spouse or a dependent,
- Purchase of your primary residence (down payment and closing costs, but not mortgage payments),
- Tuition, related educational fees and room and board expenses for the next 12 months for postsecondary education for you, your spouse or dependent,
- Payment to prevent eviction or mortgage foreclosure on your primary residence,
- Certain expenses related to the repair of damage to your primary residence that would qualify for a casualty deduction on your federal income tax return (determined without regard to whether the loss exceeds 10% of your adjusted gross income). For example, this would include expenses incurred to repair property damage that resulted from a natural disaster, flood damage or fire, or
- Burial or funeral expenses for your deceased parent, spouse or dependents.

Limits on Hardship Withdrawals

The maximum hardship withdrawal is the lesser of:

- The amount of your financial hardship plus any amounts necessary to pay federal, state or local income taxes, as well as penalty taxes on premature distributions, or
- The value of the portion of your account attributable to your pre-tax contributions and rollover contributions minus the income earned by your pre-tax contributions.

Earnings on your pre-tax voluntary contributions and voluntary matched contributions are not available for hardship withdrawals, nor are amounts transferred from the CRONA Section 403(b) Retirement Plan.

To Apply for a Hardship Withdrawal

Contact Transamerica directly to obtain the application form and the Hardship Withdrawal forms. You must submit supporting documents and original distribution forms with your spouse's notarized written consent if you are married. Upon receipt of original completed forms, Transamerica will confirm eligibility within 10 business days. Your hardship withdrawal will be subject to income taxes and any applicable penalty taxes.

Other In-Service Withdrawals

In addition to loans and hardship withdrawals, in-service withdrawals from your Plan account attributable to voluntary contributions, voluntary matched contributions, and rollover contributions are allowed when one of the following events occurs:

- You reach age 59½,
- You become disabled (within the meaning of the Internal Revenue Code), or
- You are eligible for a qualified reservist distribution.

See "Payment Options" on page 23 for more information.

Distributions upon Termination of Employment or Death

Your entire Plan account balance is eligible for distribution upon your severance from employment with the hospitals' controlled group or upon your death. See "Payment Options" on page 23 for more information.

Investment of Your Plan Account

Transamerica Contact Information:

- Customer Service Representative: 800-755-580
- Mon-Fri. 5 a.m. to 8 p.m. PT
- Website: shclpch.divinvest.com
- www.healthysteps4u.org and link to Transamerica
- 24-Hour Automated Telephone Service: 800-755-5801

To learn about the services and mutual funds Transamerica offers, one-on- one on-site appointments with representatives are available.

Call Transamerica or visit their website to set up an appointment.

Changing Investment Allocations

You can change your investment allocation for future contributions and/or your existing account balance as often as you wish by calling your investment company or by accessing your account online. Most investment changes will be processed immediately, based on the current market rate. Each request to redistribute your existing account balances must be settled before you may make another request.

Investment Options

The Plan is intended to be a plan described in section 404(c) of ERISA and the fiduciaries of the Plan are generally relieved of liability for any losses which are the direct and necessary results of investment instructions given by a participant or beneficiary, including deemed elections to invest in the Plan's default fund.

The SHC Retirement Committee selects the investment options made available under the Plan. If you do not affirmatively direct the investment of your accounts, either at initial enrollment or when notified of a change in the investment menu, your accounts will be invested in the applicable default fund selected by the SHC Retirement Committee.

Managing Your Account

TIP

If you suspend your voluntary matched contributions to the Plan, hospital matching contributions also stop.

Your voluntary matched contributions and voluntary contributions are calculated each pay period as a percentage of your current eligible pay. Whenever your hourly rate of pay changes, the dollar amount of your Plan contributions changes automatically.

When you enroll in the Plan, you select and tailor your investments to meet your needs. You are responsible for managing your Plan account.

Transamerica sends an account statement to your home every quarter. In addition, Transamerica offer several ways to help you access your account, obtain information, or perform transactions every day.

Three Ways to Manage Your Account(s)

What You Can Do	1 Call Transamerica during business hours. 800-755-5801 Mon-Fri. 5a.m. to 8 p.m. (PT)	2 Call the Transamerica automated telephone help line 24 hours each day. 800-755-5801	3 Go online over the internet to Transamerica's website and setup a personal login number. www.healthysteps4u.org, Under the Financial Health tab link out to Transamerica
Check account balance	+	+	+
Change investment allocations	+	+	+
Obtain fund information	+	+	+
Change beneficiary designation	+		+
Initiate a loan from your Plan account	+		+
Initiate a hardship withdrawal from your Plan account	+		
Request a distribution or rollover when you leave SHC	+		
Transfer money from another investment company	+		
In addition, every quarter Transamerica sends a monthly statement to your home.			

Plan Beneficiaries

Naming a Beneficiary

When you participate in the Plan, you must designate a beneficiary* in the event of your death. Your beneficiary can be anyone you choose and you can choose more than one person. If you choose more than one beneficiary, they will each receive equal shares of your account balance unless you indicate otherwise. You can also choose a contingent beneficiary to receive your account balance in the event that your primary beneficiary is not living at the time of your death.

You may designate a beneficiary online through Transamerica's website or by submitting the appropriate form to

Transamerica Retirement Services
4333 Edgewood Road NE,
Cedar Rapids, IA 52499

If you have not named a beneficiary for the Plan, or if the beneficiary is no longer living at the time of your death, your account balance will revert to your spouse or, if you are unmarried, your estate.

* See "Frozen Vendors" on page 5. You must designate a beneficiary with each frozen vendor as well as with Transamerica.

Changing Your Beneficiary

You should review your beneficiary designations periodically to make sure they are current.

You can change your beneficiary designations anytime for your Plan account. To do this, you need to contact Transamerica at 1-800-755-5801 or online through the Transamerica website.

Consent of a Spouse

If you designate someone other than your spouse (or in addition to your spouse) to receive more than 50% of your account balance, your spouse must consent to this designation in writing on the proper form. This consent acknowledges the effect of your election and must be witnessed by a notary public. Transamerica will be able to give you more details about the spousal consent requirement.

If you were less than 35 years old when you initially submitted your spousal consent, you will need to obtain your spouse's notarized written consent again when you turn 35.

Designation of Minor Children

Designations of a minor child as a beneficiary under the Plan may require a formal court proceeding to appoint a guardian of the child's property. This process can be costly and delay the child's receipt of the funds. To avoid this, you may wish to designate that your account balance be paid to a named individual as custodian for the child or to a trustee of a trust created under your will or some other instrument for the benefit of your child.

Benefits for Employees on Military Leave

The Plan operates in compliance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and the Heroes Earnings Assistance and Tax Relief Act of 2008. If you return from qualified military service within the time frame outlined under USERRA, you will not be treated as having had a break in service. You will be entitled to make up your missed voluntary contributions and voluntary matched contributions and receive any corresponding matching contributions and/or 5% basic contributions to the extent required by, and consistent with, applicable law. If you are on a qualifying military leave, special rules may apply to your outstanding loans and you may also be permitted to receive a qualified reservist distribution. Please contact Transamerica with any questions relating to Plan benefits and your military service.

Payment Options

When your employment with the hospitals (and all employers in our controlled group) terminates, you die, or you take a permissible in-service withdrawal from your Plan account, your payment options will include the options listed below.

To apply for a distribution from the Plan, contact Transamerica (or the applicable frozen vendor), and request a distribution form. If you are married, your spouse's notarized written consent to the distribution is required unless you elect payment in the form of a joint and survivor annuity.

- **Take the Cash Value of Your Account.** When you elect to cash out a portion or all of your account balance, the check you receive is made payable to you. The IRS requires that 20% of your payment be withheld for income taxes. You can apply the withheld 20% to any income and penalty taxes you owe when you file your income tax return.

- **Direct Rollovers to Another Plan.** You may elect to have your account balance directly rolled over into an IRA or another employer's 401(a), 401(k), 403(a), 403(b) or governmental 457(b) plan. Before requesting a rollover, verify with your new employer that their plan will accept the rollover.

- **Leave Your Account in the Plan.** You may leave your accounts in the Plan. You must take a distribution from the Plan by the April 1 of the year following the year in which you reach age 70½ and by each December 31 after that date.

  Note: Failure to take the minimum required distribution for a calendar year may trigger a 50% excise tax for the missed minimum required distribution when you file your income tax return, so be sure not to miss this deadline.

- **Lifetime Annuity Payments and Other Options.** You have certain guaranteed payment options if you choose to have your account balance paid out under a lifetime annuity.

- **50% Joint and Survivor Annuity.** This option pays you a monthly lifetime benefit. Following your death, your surviving spouse will receive a lifetime monthly benefit equal to 50% of your monthly benefit. If you are receiving a joint and survivor annuity and your beneficiary dies before you, your monthly payment will remain the same and you cannot name a second beneficiary. Following your death, no benefits are payable. If you are married, are receiving a joint and survivor annuity with your spouse as your beneficiary and you later remarry (because of divorce or the death of your spouse) your second spouse will not be covered under this payment option.
- **Single Life Annuity.** This option pays a higher monthly lifetime benefit than the 50% Joint and Survivor option but there is no death benefit payable to anyone following your death.
- **Other Options.** Call Transamerica (and any frozen vendor, if applicable) for information about other forms of annuity payments or any installment payment options they offer.

Death Benefit Options

Your beneficiaries receive 100% of your account balance if you die before you begin to receive payments. Current law requires your spouse to receive a minimum of 50% of your account balance – unless he or she has given up this right by providing notarized written consent. Your beneficiary has the same payment options you have, except:

- A beneficiary who is not your spouse may not roll your account over to another employer’s plan.
- A beneficiary who is not your spouse must withdraw your account balance within five years of the date of your death or start receiving annuity payments within one year of the date of your death. (A beneficiary who is your spouse may leave your account balance in the Plan until the date you would have turned age 70½.)
- The amount paid under the annuity option is based on your beneficiary’s age. If you die while receiving annuity payments, death benefits will be issued in accordance with the type of payment you were receiving.

Income Taxes on Payments and Withdrawals

Federal laws give the Plan tax advantages to encourage you to save for retirement. As long as your contributions, employer contributions and earnings on all contributions remain in the Plan, they are not taxable under current federal tax laws. However, they become taxable once they are distributed to you. Lump-sum payments made directly to you are subject to a mandatory 20% federal income tax withholding. When you request a distribution, information about this mandatory withholding will be sent to you. In general, if you are younger than age 59½ when you receive the funds, you also will be subject to the penalty taxes described below.

IRS regulations allow you to postpone paying taxes on your Plan distribution (and avoid the mandatory 20% federal income tax withholding) by rolling it over directly into an IRA or into another employer’s plan that accepts rollover contributions.

Penalty Taxes for Premature Distributions

In many cases, federal tax law imposes a 10% penalty tax on distributions made before age 59-1/2. This penalty tax is in addition to income taxes. Transamerica (or the frozen vendor) reports all distributions to the IRS and you must report the distribution when you file your taxes. At that time, you will be subject to a penalty tax equal to 10% of the taxable portion of your distribution. Also, California currently imposes a 2½% penalty tax on premature distributions.

The penalty taxes generally do not apply if:

- You are age 59½ or older at the time of distribution,
- The taxable distribution is rolled over directly into an IRA or into another employer's plan within 60 days of receiving the distribution,

  The distribution is made because of:

  – termination of employment with the hospitals (and all employers in the hospital's controlled group) after you reach age 55,

  – death,

  – disability, or

  – A qualified domestic relations order (QDRO). A QDRO is a court order under state domestic relations law that meets certain federal requirements and awards part or all of your plan account to your spouse, former spouse, child, or dependent,

  – The amount of the distribution does not exceed the amount you could deduct on your federal income tax return for medical expenses,

  – The distribution is paid in the form of an annuity in accordance with strict IRS requirements, or

  – You are a qualified military reservist.

The hospitals cannot give you tax advice. Please consult a tax advisor about the specific tax consequences before receiving your plan money. The tax laws are complex and change frequently.

Circumstances Which Can Affect Your Plan Account

This Booklet summarizes the major provisions of the Plan and when your Plan account is payable. There are some circumstances, however, when you or your beneficiary may find that some benefits are less than you may have expected or are not payable.

Some of these circumstances include:

- If you fail to keep Transamerica (and any frozen vendors) informed of your current address and the name and current address of your beneficiary, this could delay or prevent the payment of your account,

- If the Plan is terminated, you will not be able to continue to make contributions to the Plan and the hospitals will not continue to make contributions to the Plan, if any,

- If a qualified domestic relations order (QDRO) requires the Plan to set aside a portion of your account for payment to your spouse, former spouse or children, you will have no rights to that portion of the value of your account. If you need information about the Plan's QDRO procedures or would like a copy of the procedures at no charge, please contact the HR Business Center at (650) 723-4748 if you are an employee of Stanford Health Care or contact HR Ops at (650)-721-5400 if you are an employee of Lucile Packard Children's Hospital Stanford.

- The Internal Revenue Service places restrictions on the amount of contributions you can make each year to the Plan. If your contributions exceed IRS limits, part of your contributions may be returned to you, and

- The actual amount paid from the Plan may be more or less than you anticipated because your account balances are based on the market value of the investment funds which may increase or decrease. The Plan is intended to be a plan described in section 404(c) of ERISA and the fiduciaries of the Plan are generally relieved of liability for any losses which are the direct and necessary result of investment instructions given by a participant or beneficiary (including deemed elections to invest in the Plan's default funds).

Your Rights and Privileges Under ERISA

Statement of Participant Rights

As a participant in the Plan, you have certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that, as a plan participant, you will be entitled to the following:

Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts, collective bargaining agreements and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor, and available at the Public Disclosure Room of the Employee Benefits Security Administration.

- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may request a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stopped working now under the Plan. This statement must be requested in writing and is not required to be given more than once every 12 months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon those who are responsible for the operation of the Plan.

The people who operate the Plan, called "fiduciaries," have a duty to do so prudently and solely in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person, may fire you or discriminate against you in any way to prevent you from obtaining a benefit from the Plan or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit under the Plan is denied in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision (with no charge) and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials — unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack of one concerning the qualified status of a Domestic Relations Order, you may file suit in federal court.

If the Plan's fiduciaries should misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person(s) you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim frivolous).

Assistance with Your Questions

If you have any questions about the Plan, contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210.

You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Claims Procedures and Rights for Review

If you believe you are being denied any rights or benefits under the Plan, you (or your duly authorized representative) may file a claim in writing with the Plan Administrator.

If your claim is denied, in whole or in part, you will be notified in writing (or electronically), and the notice will include the following information: the specific reasons for the decision, including specific reference to the pertinent Plan provisions; a description of any additional materials or information necessary to perfect your claim; and an explanation of why such materials or information are necessary. The notice will also advise you of your right to request a review of your claim, the steps you need to follow if you wish to submit your claim for review and your right to file suit in federal or state court if your claim is denied on review.

Such notification will be given within 90 days after your claim is received by the Plan (or within 180 days, if special circumstances exist requiring additional time and you received a written explanation for the extension within the initial 90-day period). At that time, you may request a review of the denial of your claim.

At any time within 60 days after receipt of a notice of denial, you or your duly authorized representative may submit a written request for review by the appeals committee by delivery of the appeal to Plan Administrator. As part of the request, you (or your duly authorized representative) may submit written issues and comments and may review or request copies of pertinent documents (free of charge). The appeals committee’s decision will be communicated in writing (or electronically if permissible under applicable law) within 60 days after your request has been received (or 120 days if special circumstances exist requiring more than 60 days and written notice of the extension is provided to you within the initial 60-day period). Again, the decision will include specific reasons, including references to pertinent Plan provisions. If your claim is denied on review, the notification will also include a statement of your right to review or request copies of pertinent documents (free of charge) and to file a suit in federal or state court due to the denial of the claim.

For a copy of the Plan's full claims and appeals procedures at no charge, please contact:

> Stanford Health Care
> Human Resources – Benefits Department
> 300 Pasteur Drive, MC 5513
> Stanford, CA 94305-5513

Other Important Information

Official Plan Documents Govern

This Booklet constitutes the Summary Plan Description (SPD) for the Plan. The SPD does not replace the official documents that legally govern the operation of the Plan. In any cases of conflict, the legal Plan documents will govern. Copies of the Plan documents can be obtained from the HR Business Center. Written requests should be addressed to:

> Stanford Health Care (SHC) and Lucile Packard Children's Hospital
> 300 Pasteur Drive, MC 5513
> Stanford, CA 94305-5513
> Attention: Vice President, Human Resources

This SPD is not an employment contract.

Discretion of the Plan Administrator

The Plan Administrator has the right and authority, in its discretion, to interpret and administer the Plan, and make final decisions regarding questions or disputes about eligibility for benefits including deciding facts and interpreting the Plan. Subject to a request for review of a denied claim, the Plan Administrator's decisions are final and binding.

Amendment and Termination of the Plan

SHC reserves the right to amend, modify or terminate the Plan at any time in its sole discretion, The Plan may not be amended retroactively to take away any benefit belonging to you. You will be notified if any substantial changes are made to the Plan.

Administrative Information

Retirement Savings Plan

Official Plan Name	Stanford Health Care Retirement Savings Plan
Plan Administrator	Stanford Health Care Retirement Committee 300 Pasteur Drive, Room MC 5513 Stanford, CA 94305-5513 Attention: Vice President, Human Resources 650-723-4748
Plan Sponsor	Stanford Health Care 300 Pasteur Drive, Room MC 5513 Stanford, CA 94305-5513 Attention: Vice President, Human Resources 650-723-4748
Employer I.D. Number	94-6174066
Plan Number	002
Type of Plan	403(b) defined contribution retirement plan
Agent for Services of Legal Process	See Plan Administrator
Plan Year	January 1 – December 31
Plan Recordkeepers	Transamerica Retirement Services (current) TIAA-CREF, Prudential, T. Rowe Price, BlackRock (formerly Merrill Lynch), Lincoln (formerly UNUM) - frozen
Funding Mediums	The plan sponsor has entered into group annuity or custodial agreements with the investment companies holding the available investment funds. Certain plan assets are held in individual annuity contracts or custodial accounts.
Contribution Sources	Eligible employees direct the hospitals to reduce their taxable income and contribute that amount to the Plan. Eligible employees may also contribute after-tax money. The hospitals make a 5% non-elective contribution and/or matching contributions for eligible employees. All contributions and investment earnings are held under the applicable annuity or custodial agreement.
Collective Bargaining Agreements	The Plan is maintained in part pursuant to several collective bargaining agreements. Participants can obtain a copy of these agreements by sending a written request to the Plan Administrator.
Normal Retirement Age	65

When You Have Questions

Address	Telephone Number/Email/Web Site
Stanford Health Care Offices	
HR Operations 300 Pasteur Drive, MC 5513 Stanford, CA 94305-5513	Phone: 650-723-HR4U (723-4748) Fax: 650-618-2551 Mon. – Fri., 8 a.m. – 5 p.m. (PT) www.healthysteps4u.org
Payroll Department 300 Pasteur Drive, MC 5510 Stanford, CA 94305-5510	Phone: 650-725-4700 Fax: 650-725-0312 Mon. – Fri., 8 a.m. – 5 p.m. (PT)
Packard Children's Hospital Stanford Offices	
HR Ops 725 Welch Rd., MC 5861 Palo Alto, CA 94304	Phone: 650-721-5400 Fax: 650-618-1843 Mon. – Fri., 8 a.m. – 5 p.m. (PT) www.healthysteps4u.org
Payroll Department 725 Welch Rd., MC 5860 Palo Alto, CA 94304	Phone: 855-345-5724 Mon. – Fri., 8 a.m. – 5 p.m. (PT) www.healthysteps4u.org
Retirement Savings Plan	
Transamerica Retirement Solutions	
4333 Edgewood Rd NE Cedar Rapids, IA 52 b499	Customer Service Representative: 800-755-5801 Mon. – Fri., 5 a.m. – 9 p.m. (PT) shclpch.www.trsretire.com
Blackrock (Formerly Merrill Lynch)	
101 S. Ellsworth Ave, 4th Floor San Mateo, CA 94401	Customer Service Representative: 650-579-3040 Mon. – Fri., 7 a.m. – 3 p.m. (PT) www.blackrock.com
Lincoln Financial Group (1928, 092266-030, 092266-030, 095108-007)	
PO Box 2348 Fort Wayne, IN 46801-2348	Customer Service Representative (24-hour automated telephone service): 800-454-6265 www.lfg.com
Prudential (GA 9512 And GA 4854)	
PO Box 5340 Scranton, PA 18505	Customer Service Representative (24-hour automated telephone service): 800-932-0342 www.prudential.com

Address	Telephone Number/Email/Web Site
T. Rowe Price (61297)	
PO Box 17479 Baltimore, MD 21297	Customer Service Representative (24-hour automated telephone service): 800-492-7670 www.rts.troweprice.com
TIAA-CREF (101068)	
730 Third Avenue New York, NY 10017	Customer Service Representative: 800-842-2776 Mon. – Fri., 5 a.m. – 7 p.m. (PT) Saturdays 6 a.m. – 3 p.m. (PT) www.tiaa-cref.org 24 Hour Automated Telephone Service: 800-842-2252

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