

Your Retirement Plan

With Baptist Memorial Health Care Corporation

Helping you help yourself toward retirement security

Everyone can participate. Eligible employees can make tax-sheltered contributions to this 401(k) retirement plan. You may start, stop or change contributions at any time by completing a simple form called a *Salary Reduction Agreement*. Employees also have the option of contributing on an after-tax basis. Please refer to your Benefits Department or a plan summary for more details on eligibility.

BMHCC provides generous matching contributions. Eligible employees who contribute to the plan receive a 50% match, up to 6% of the employee's compensation. Please refer to your Benefits Department or a plan summary for more details on eligibility.

Pay less tax while you make before-tax contributions. When you make tax-sheltered contributions, you don't pay federal income taxes then — you pay them at distribution. There are legal limits on the maximum amount you can contribute to your retirement account, so you may ask your Benefits Department to have GuideStone calculate your maximum limit for free.

Roth Contributions allow potentially tax-free distributions. Roth contributions are made with after-tax dollars and qualified distributions allow contributions and earnings to be received tax-free at retirement. A qualified distribution must be held for a five-year period dating from the earlier of the first year you contribute to any Roth 403(b) or 401(k) option in your employer's plan or if a Roth rollover contribution is made, the first year you made a designated Roth contribution to the other applicable retirement plan. The distribution must also be made after you have reached age 59 ½, are disabled, or made to your beneficiary(ies) after your death.

Choose investments that are right for you. There are over 40 investment options to choose from, and you may change your investment selections at any time.

Employer contributions are fully vested after six years of service. In other words, you own the contributions BMHCC makes into your account after you have completed six years of service, regardless of how long you have been contributing. Service includes all years of paid service for any Related Organization. The schedule works as

| Completed years of service | Percentage vested |
|----------------------------|-------------------|
| Less than 2 | 0% |
| 2 | 20% |
| 3 | 40% |
| 4 | 60% |
| 5 | 80% |
| 6 or more | 100% |

Employer contributions are also 100% vested in the event of death, disability or termination of employment on or after the early (defined as age 55) or normal (defined as age 65) retirement dates. **Remember, employee contributions (the ones you make from your paycheck) do not have a vesting schedule so you always own 100% of them.**

Plan loans are permitted. If you need to request a loan, please contact GuideStone to find out if you are eligible or to receive assistance.

Rollovers and transfers are accepted. In most cases, funds from a previous employer's retirement plan or a traditional IRA can be consolidated with your account at Baptist Memorial Healthcare Corporation.

Various payout options are available. At retirement, you can choose from a number of payment options, including installments and single sums. Contributions are intended to stay in your retirement account until death, disability or retirement. The law and the plan restrict early withdrawals and penalties may apply. At termination of service, you may leave your balance invested at GuideStone, you may withdraw all vested accumulations or you may transfer or roll over amounts to other plans. Contact GuideStone or your Benefits Department for more information.

Help is quickly available. Questions? These resources are standing by:

- GuideStone Customer Service: **1-888-98-GUIDE (1-888-984-8433)** (7 a.m. to 6 p.m., Monday–Friday, CST) and automated phone service (24 hours, every day)
- GuideStone Web site: www.GuideStone.org
- Ken Peavy, Regional Manager: **901-226-3518**
- April Mollerberg, On-Site Manager: **901-226-3516**

We are proud to join hands with Baptist Memorial Health Care Corporation to bring you this exceptional opportunity to save for your retirement. Starting early and taking advantage of the tax savings and employer contributions are the best means to success. Please contact us if we can help.

This information about the 401(k) Retirement Plan as adopted by Baptist Memorial Health Care Corporation is correct as of January 1, 2009. See the Retirement Plan Summary for more information. The 401(k) Retirement Plan includes a Basic Document and an Adoption Agreement (3QP010) adopted by the trustees of your employer. The plan documents will always prevail if there is any conflict or inconsistency in the information or in the Retirement Plan Summary.