



## This Notice Contains Important Information for the 2026 Plan Year

### Memorial Healthcare System RSP Gold Plan ("Plan")

This notice covers the following information:

- Eligible Automatic Contribution Arrangement (EACA)

#### Automatic Contributions and Your Right to Elect

The Plan includes a feature known as an Eligible Automatic Contribution Arrangement (EACA). Under the Plan's EACA provisions, you were automatically enrolled in the Plan and your Employer has been deducting 5% of your eligible compensation for each payroll period (unless changed or opted out) and contributing it to your account as a salary deferral without your prior written consent.

However, you have the right to elect not to make contributions to the Plan, and you have the right to elect a different percentage (including zero) to be deducted from your eligible compensation. If you wish to make changes you can do so by going to [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs) or calling **800-755-5801**. Your election will remain in effect until you change it.

You may elect to increase, decrease, or stop your contributions at any time. Changes will go into effect as soon as administratively feasible.

In addition to this notice, you can learn more about eligibility, exclusions, and Plan provisions in the Plan document or other plan materials.

If you did not make an affirmative contribution election or opt out of contributing, your Automatic Contribution will continue.

#### Your Salary Deferrals and Contribution Limits

You have the right to make salary deferrals to the Plan.

Your plan allows you to contribute up to the maximum allowed under the Internal Revenue Service (IRS) limits.

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$23,500 for 2025.

If you will be at least age 50 during 2025, you can make additional catch-up contributions of \$7,500 above the regular IRS annual limit for the year.

If you will be at least age 60 but not over age 63 during 2025, the catch-up contribution limit is increased to \$11,250.

If you wish, you may designate some or all of your contributions as "Roth" after-tax. Roth after-tax and traditional pretax contributions offer different tax treatment. Roth contributions are subject to current federal income tax, however, any Roth related earnings will be tax-free for qualified distributions if you hold the account at least five years and are age 59 1/2 or over at the time you take a distribution.

Effective for January 1, 2026, if you are eligible to make catch-up contributions AND earned more than \$145,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2025, your 2026 catch-up contributions must be contributed as Roth contributions in accordance with your plan rules.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits. Your account will be subject to federal income tax and state tax (check your own state's tax rules) only when funds are withdrawn.

You are always 100% vested in your own contributions plus any earnings on them.

### **Your Default Investment Alternative**

Unless you make an affirmative election with respect to your investment options, the Plan will automatically invest any amounts deposited to a Plan account on your behalf in the default investment alternative that has been established for your Plan. You have the right to transfer your investment in the default investment alternative to any other available investment alternative under the Plan by logging into your account at [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs).

Unless you choose otherwise, your account will be invested in, JPMorgan SmartRetirement Blend series, which is a group of single target date funds based on your assumed retirement age of 65.

<b>Fund Family Name</b>	<b>Year in which you Turn 65</b>
JPMorgan SmartRetirement Blend Income R6	2023 or earlier
JPMorgan SmartRetirement Blend 2025 R6	from 2024 to 2028
JPMorgan SmartRetirement Blend 2030 R6	from 2029 to 2033
JPMorgan SmartRetirement Blend 2035 R6	from 2034 to 2038
JPMorgan SmartRetirement Blend 2040 R6	from 2039 to 2043
JPMorgan SmartRetirement Blend 2045 R6	from 2044 to 2048
JPMorgan SmartRetirement Blend 2050 R6	from 2049 to 2053
JPMorgan SmartRetirement Blend 2055 R6	from 2054 to 2058
JPMorgan SmartRetirement Blend 2060 R6	from 2059 to 2063
JPMorgan SmartRetirement Blend 2065 R6	2064 or later

Name of Fund	Investment Strategy	Expense Ratio
JPMorgan SmartRetirement Blend Income R6	<p>The investment seeks current income and some capital appreciation.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) (collectively with the J.P. Morgan Funds, the underlying funds), and is generally intended for investors who are retired or about to retire soon. It is designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.</p>	0.17%
JPMorgan SmartRetirement Blend 2025 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2025 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2030 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2030 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2035 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2035 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2040 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2040 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2045 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2045 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%

Name of Fund	Investment Strategy	Expense Ratio
JPMorgan SmartRetirement Blend 2050 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2050 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2055 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange traded funds (ETFs) that are managed by unaffiliated investment advisers (unaffiliated ETFs) and are generally intended for investors expecting to retire around the year 2055 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2060 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date. The fund is a "fund of funds" that invests in other J.P. Morgan Funds and exchange-traded funds (ETFs) that are managed by unaffiliated investment advisers and are generally intended for investors expecting to retire around the year 2060 (the target retirement year). It is designed to provide exposure to a variety of asset classes through investments in underlying funds, and over time the fund's asset allocation strategy will change.</p>	0.17%
JPMorgan SmartRetirement Blend 2065 R6	<p>The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p>The fund is designed to provide exposure to equity, fixed income and cash/cash equivalent asset classes by investing in mutual funds and exchange traded funds (ETFs) within the same group of investment companies (i.e., J.P. Morgan Funds), passive ETFs that are managed by unaffiliated investment advisers in certain limited instances (unaffiliated passive ETFs) and/or direct investments in securities and other financial instruments.</p>	0.17%

**Target Date:** These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

You may obtain investment information by going online at [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs), or calling **800-755-5801**. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

Contributions invested on your behalf are subject to gains and losses like other investment choices available under your Plan, and there is no guarantee that the investment will provide adequate retirement income.

### Your Right to Direct Investments

To view the investment fact sheets, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at [transamerica.com/portal/mhs](https://transamerica.com/portal/mhs).

Your employer may make contributions to the Plan on your behalf. You should refer to your Summary Plan Description (SPD) for details regarding Contributions and Vesting.

## Your Distributions

The Plan and law impose restrictions on when you may receive a distribution from the Plan. See the Plan's SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution,

- You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment.
- You may also be able to withdraw money in predetermined circumstances from certain sources during employment.

## How to Obtain Additional Information

If you need additional information or have any questions regarding the information provided in this notice, please contact Transamerica at **[transamerica.com/portal/mhs](https://transamerica.com/portal/mhs)**.

In addition to this notice, you can learn more about the Plan provisions in the Summary Plan Description (SPD).

Si necesita aclaraciones en español, llame al número gratuito de Transamerica **1-800-755-5801**, marca nueve para continuar en su idioma. Después de suministrar su información, inmediatamente diga "Servicio al cliente" y uno de nuestros representantes contestará sus preguntas.