



Dear Participant in the Sparrow Health System Associate Pension Plan A1 and the Sparrow Health System Associate Pension Plan A2 (the "Plans"):

In May of 2016, Mercer began providing pension administration services for the Plans. Sparrow and Mercer are excited to announce, effective immediately, the launch of our pension website administered by Mercer at <https://sparrow.mypensioncenter.com>.

All pension inquiries should continue to be directed to the Sparrow Pension Center. The website will allow you to access your pension information online and run estimates. **Please note that your pension benefit will not be affected, and no action is required by you as a result of this administration change.**

Certain benefits may not be displayed on the website. In these cases, additional information may be requested via the Sparrow Pension Center. The Pension Center may be reached by:

Phone:	Mail:	Online:
(800) 921-0369 9:30 a.m. to 5:30 p.m. Eastern Time Monday through Friday Voicemail messages will be returned the next business day.	Sparrow Pension Center c/o Mercer PO Box 14483 Des Moines, IA 50306-3483	https://sparrow.mypensioncenter.com

Please contact the Sparrow Pension Center to:

- Ask questions about your pension benefit, plan provisions or the retirement process.
- Commence your pension benefits (note: it is recommended you contact the Pension Center three months before you want to retire). A retirement packet will be mailed to your address.
- Request an estimate of your pension benefit if you are unable to model your benefit on the web.
- Report a pension divorce-related court order.
- Change your address, if you have a deferred vested benefit (if you are actively employed with Sparrow, changes to your address or employment status should be reported directly to your Human Resources department).
- Request a copy of your most recent pension statement.

Please use the website to:

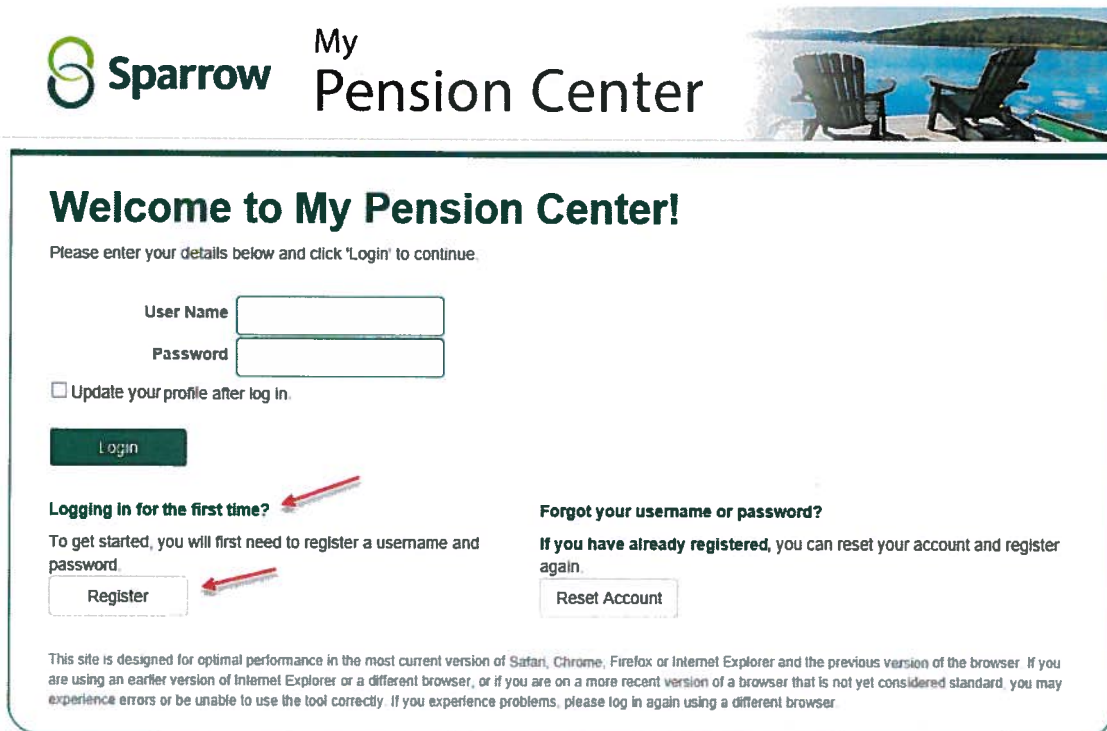
- Review your personal and pension data. Note that this data will be as of September 30, 2018 and will be updated quarterly.
- Model your benefit and see how various retirement dates and other assumptions affect your pension benefit.
- Review the Summary Plan Description.
- Review general retirement information.
- Print a beneficiary designation form, if applicable, to be returned to the Sparrow Pension Center.

Web browser performance:

The site is designed for optimal performance in the most current version of Safari, Chrome, Firefox or Internet Explorer, or the previous version of each of these browsers. If you use an earlier version of any of these browsers, or if you use any version of a browser that is not listed above, you may experience errors or be unable to use the tool correctly.

Accessing the website:

The first time you access the site, you will see the following login screen. As a first-time user, you will select the *"Register"* button under *"Logging in for the first time?"*.



Sparrow My Pension Center

Welcome to My Pension Center!

Please enter your details below and click "Login" to continue.

User Name

Password

☐ Update your profile after log in.

Login

Logging in for the first time?

To get started, you will first need to register a username and password

Register

Forgot your username or password?

If you have already registered, you can reset your account and register again.

Reset Account

This site is designed for optimal performance in the most current version of Safari, Chrome, Firefox or Internet Explorer and the previous version of the browser. If you are using an earlier version of Internet Explorer or a different browser, or if you are on a more recent version of a browser that is not yet considered standard, you may experience errors or be unable to use the tool correctly. If you experience problems, please log in again using a different browser.


You will be required to enter your last name, date of birth and the **last five digits** of your Social Security Number.

Identify Yourself
Please enter the verification information requested below and click 'Continue' to proceed. Please make sure that you enter any leading zeros. If your Date of Birth is January 31, 1970, you would enter 19700131.

Last Name

Date of Birth (YYYYMMDD)

Last 5 Digits of SSN

Security Verification ☐ I'm not a robot 

Following successful identification, you will be prompted to create a User ID and password and to provide contact information for Multi-Factor Authentication (MFA). Thereafter, you will enter your User ID and password and provide the code sent through the MFA process to access the site. You will also be asked to provide an email address and select security questions and answers which will be used to retrieve your password should you forget it in the future.

Modeling your pension benefit on the website:

If you are able to model your pension benefit on the website, below is a snapshot of the pension calculation page for your reference.

Use this tool to see how retirement age, and other assumptions impact your company provided retirement benefits.

Personal Data Monthly Pension Benefit

Monthly Pension Benefit

Below is your estimated pension taking into account the assumptions shown on the right hand side.

Basic Benefit	Employee	Beneficiary
Single Life Annuity (normal form for single participants)	\$1,447.39	N/A
50% Joint & Survivor Annuity (normal form for married participants)	\$1,325.52	\$662.76
75% Joint & Survivor Annuity	\$1,272.11	\$954.08
100% Joint & Survivor Annuity	\$1,222.76	\$1,222.76
5 Year Certain & Life Annuity	\$1,436.39	N/A
10 Year Certain & Life Annuity	\$1,405.27	N/A

If you wish to start receiving your pension benefit, [contact us](#) at least three months before you wish to retire.

If you have previously received pension payments from Sparrow, your final benefit may be offset by the value of the payments you received. The amounts shown above do not take into account any prior payments. Please [contact us](#) for a more detailed estimate if you have previously received pension payments.

EDITABLE ASSUMPTIONS
Modify the assumptions below and click "Calculate" to model your pension.

Last Day Worked:

Pension Start Date:

Starting annual earnings for projection:

Future increases in your annual earnings:

Future Annual Number of Work Hours:

Marital Status: ☐ Single ☒ Married

Beneficiary's relationship: ☒ Spouse ☐ Non-Spouse ☐ None

Beneficiary's Birth Date:

ADDITIONAL INFORMATION

- Glossary
- Underlying assumptions

Other benefits and contact information:

This notice does not represent a guarantee of benefits from the Plan. Your entitlement, and the amount of any benefit payable, will be determined under the provisions of the Plan document.

Please ensure that you share information about your pension benefit with a trusted family member or your beneficiary.

Please note that Mercer will provide services for the Sparrow Associate Pension Plans only. All other benefit or HR questions should be directed to the Sparrow Total Rewards Benefit Hotline at (517) 364-5333.

Please reach out to the Sparrow Pension Center at (800) 921-0369 with any questions or if you need any help with the website.

