

403(b) Retirement Plan Highlights

ROCKEFELLER
CAPITAL MANAGEMENT

University of Michigan Health-West

Plan Name	Metro Health 403(b) Retirement Savings Plan		
Eligibility	No age or service requirement		
Entry Dates	Immediate entry after eligibility requirements are met		
Excludible Classes	Collective bargaining employee, leased employee, contractors		
Employee Contributions	Participant deferrals cannot exceed the maximum allowable dollar amount per year (\$23,500 for 2025). This level is set by the IRS and is subject to change. Catch-Up Contributions in addition to the maximum set by the IRS are allowed for participants age 50 and over, (\$7,500 for 2025). Individuals who attain age 60, 61, 62 or 63 in the calendar year may contribute Catch-Up Contributions in the amount of \$11,250 for 2025.		
	Pre-Tax :	Available	Roth : Available
Auto Enrollment	Auto Enrollment :	Yes - 3%	Auto Escalation : 1% increase up to 6%
Employer Match	Eligibility :	6 months of service from date of hire	
	Entry Dates :	Immediate entry after eligibility requirements are met	
	Contribution :	Match - 50% on the first 4%	
	Vesting :	Year 1 :	0%
		Year 2 :	0%
		Year 3 :	100%
Employer Discretionary Contribution	Eligibility :	6 months of service from date of hire	
	Entry Dates :	Immediate entry after eligibility requirements are met	
	Contribution :	2% Profit Sharing	
	Vesting :	Year 1 :	0%
		Year 2 :	0%
		Year 3 :	100%
Loans	Available		
Investment Options	Plan participants may elect to invest their plan assets among the list of available investment options. Information has been provided for each of the investments available as set forth on the participant website.		
	Default Investment for the plan : Moderate RetireView Models		
Rockefeller Private Advisors	<i>Axiom Wealth Partners (Investment & Financial Planning Conversations)</i> 403(b) Retirement Line : (616) 305-2977 Fax : (212) 208-6880 Joel Barrett : (616) 305-2956 Email : Jbarrett@rockco.com Brett Howell : (616) 305-2953 Email : BHowell@rockco.com Craig Sharp : (616) 305-2954 Email : CSharp@rockco.com		
Record Keeper	<i>Principal Financial (Website Support & Processing Changes)</i> Participant Line : (800) 547-7754 Website : https://www.principal.com Plan ID : 6-25877 Education & Tools : https://www.principal.com/milestones		
Company Contacts	<i>University of Michigan Health-West</i> Contact : Monica Reiffer Email : monica.reiffer@umhwest.org Phone Number : (616) 252-7985		

For complete details of the Plan or a copy of the Summary Plan Description please see your Plan Administrator. Should there be any difference between these Highlights and the Plan Document, the Plan Document takes precedence. The Employer also reserves the right to amend or terminate the Plan, or any provision thereof, at any time and for any reason.

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- ✓ Impact of delaying savings toward retirement
- ✓ How long will your assets last in retirement
- ✓ How emotions can impact returns
- ✓ How much income to expect from your 401(k) in retirement
- ✓ Evaluate the investment mix within your 401(k)
- ✓ Assess your contribution rate
- ✓ Track progress to goals
- ✓ Planning for college expenses
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Meet Your Retirement Plan Advisory Group



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