Highlights of Your Retirement Plan

St. Claire HealthCare 401(k) Plan

This highlights document is not intended to describe every aspect of your retirement plan. For more complete information, please refer to your Summary Plan Description. If there is a conflict between this document and the plan, the plan's provisions will prevail.

When Can I Start Saving?

All employees are eligible to participate in the plan on the first entry date.

Entry date is immediate after service requirements, if any, are met.

Your Contributions

Participants may contribute to the plan on a pre-tax basis.

Your plan also offers a Roth feature, which allows you to contribute to your retirement account on an after-tax basis. Your contributions will be deducted from your paycheck after-tax and earnings on Roth contributions will be tax-free upon withdrawal (if certain conditions are satisfied).

These contributions, known as "elective deferrals," must fall within the following range:

Minimum	0 percent of compensation
Maximum	100 percent of compensation, $23,000 in 2024 (additional $7,500 if age 50 or older) or maximum allowed by law, whichever is less

Automatic Enrollment Can Make Saving Easy

The following participants will automatically be enrolled in the plan with contributions of 3 percent of compensation:

- Newly eligible participants
- Existing participants who are not contributing to the plan and have not made an election

Contributions will be deducted from your salary. If you do not want to contribute or want to contribute a different amount, you can do so on Personal Savings Center (**www.standard.com/retirement**).

Participants who are automatically enrolled in the plan will also be enrolled in the plan's automatic contribution increase program. Contributions for employees in this program will be updated annually based on the plan's automatic contribution increase schedule:

Year	Contribution Rate
1	3%
2	3%
3	4%
4	5%
5	6%

Your employer will be directed to implement increases each year on January 1. Employees can choose to opt out of automatic contribution increases at any time on Personal Savings Center (**www.standard.com/retirement**).

How Will My Money Be Invested?

You can choose how your contributions are invested among the plan's available investment options. If you do nothing, they will be invested in your plan's default investment.

Your Employer's Contributions Can Help You Save More

Contributions under the plan are based on your pay or "compensation". Please see your Summary Plan Description for an explanation of the term "compensation" under the plan.

We may make an employer contribution. When a contribution is made, rate groups will be established and an allocation will be made to the members of each group in proportion to their pay.

You will become vested in - which means you will earn ownership of - the employer contribution according to this schedule:

Years of Service	Vested Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

Refer to your Summary Plan Description for additional requirements.

Rolling Over Retirement Accounts

Combining assets from several accounts is easier than ever before. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the Application for Rollover form available on Personal Savings Center (**www.standard.com/retirement**).

Questions?

If you have questions about the plan, please contact your Human Resources department.

To enroll in your plan, create an account at **www.standard.com/retirement** and use Personal Savings Center.

To contact a Customer Service Representative at The Standard, e-mail savings@standard.com anytime or call 800.858.5420 between 8:00 a.m. and 5:00 p.m. in your time zone.