

# Take **action** on your retirement plan

## InterHealth Medical Staffing Solutions 401(k) Plan Highlights

The InterHealth Medical Staffing Solutions 401(k) Plan can help you save money for a more secure retirement.

### Advantages include:

- Pre-tax and Roth after-tax contributions through payroll deduction
- Lower current taxable income due to pre-tax contributions
- Opportunity for tax-deferred growth
- Employer matching contributions

### Automatic enrollment and eligibility

New team members will be automatically enrolled with 2% of your includible compensation deducted from your paycheck on a pre-tax basis. You may choose to opt out of the plan or affirmatively elect a different deferral amount online, by phone or with a financial professional. If you are a non-resident alien team member receiving no U.S. earned income, you are not eligible to participate. If you do not select investment choices, your contributions will be invested in one of the T. Rowe Price Retirement Target Date Funds based on a projected retirement age of 65.

### Beneficiary designations

Make sure to designate your beneficiaries for your 401(k) Plan by logging on to [tgh.corebridgefinancial.com](http://tgh.corebridgefinancial.com).



Don't forget to update it when there's a major change in your life – like a marriage, new child, divorce or death.

### Your contributions

Generally, you may contribute on a pre-tax basis, Roth after-tax basis, or a combination up to 100% of your annual includible compensation up to the annual IRS contribution limit. Visit [corebridgefinancial.com/rs/contributionlimits](http://corebridgefinancial.com/rs/contributionlimits) to see the maximum amount you can contribute to your retirement plan(s). You can increase or decrease your contribution amount at any time.

### Increase your contributions to at least 5% to take full advantage of the employer match! Here's how...

- **Online** – Visit [tgh.corebridgefinancial.com](http://tgh.corebridgefinancial.com) and follow the prompts.
- **By phone** – Call our Enrollment Center at 1.888.569.7055 between 8:30 a.m. and 8:00 p.m. (ET).
- **Financial professional** – Contact one of the financial professionals listed on page 4 who can meet with you in person, by phone, Microsoft Teams or FaceTime, and walk you through the process.

If you would like to elect Roth after-tax contributions, please use Enrollment Code 751291103.

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### Catch-up contributions

You may be able to make an additional catch-up contribution up to the annual IRS limit if you are age 50 or older.

### Employer matching contributions

After one year of service and attaining age 21, InterHealth Medical Staffing Solutions will make a fixed matching contribution of 100% of the amount you contribute to the plan for the first 3% of compensation plus 50% of the next 2% you contribute of plan compensation.

### Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting [tgh.corebridgefinancial.com](http://tgh.corebridgefinancial.com) and clicking on "Fee Disclosure" in the dark box at the bottom of the screen.

### Vesting

You are always 100% vested in your own and any employer matching contributions.

### Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your InterHealth Medical Staffing Solutions 401(k) Plan with Corebridge Financial. This may be a way to simplify your financial profile and to ensure your overall investments are suitably diversified and consistent with your investment preferences. However, before moving funds, check with your other provider to determine if your account has any restrictions or imposes a withdrawal penalty or charges.

### Investment flexibility

You decide how to invest all contributions among a wide variety of mutual funds and the Fixed-Interest Option\* offered under the InterHealth Medical Staffing Solutions 401(k) Plan. For a complete list of the investments available in the plan, including performance, descriptions, fees and other information, log on to [tgh.corebridgefinancial.com](http://tgh.corebridgefinancial.com).

Investment values of the mutual funds you choose will fluctuate, and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than the original cost. Investing involves risk, including possible loss of principal.

Fund Annual Operating Expenses apply depending on the mutual funds chosen and are described in the prospectus.

\* Policy Form series GFUA-398, a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

### Fixed-Interest Option transfer restrictions

Generally, participants may transfer assets from the Fixed-Interest Option into equity options at any time and, after 90 days, from equity options into another fixed-income option such as a money market fund, a stable value fund or certain short-term bond funds, if such "competing options" are allowed in the plan.

### Guided Portfolio Services®

Guided Portfolio Services (GPS) is an optional service and offers objective investment advice powered by independent financial expert, Morningstar Investment Management LLC (Morningstar). GPS assesses your retirement readiness to identify whether you are on track or if there are potential gaps in your retirement funding. GPS considers your unique overall retirement portfolio (including other assets, pensions, Social Security, future savings, etc.), as well as your responses to a short risk preference questionnaire, and recommends an appropriate asset class mix and personalized savings rate.

Using your recommended asset class mix, GPS recommends specific investments and how much to invest in each, and makes adjustments based on periodic evaluations of how those investments perform. GPS offers two approaches to implement these recommendations: 1) Do it yourself for those who want to monitor and manage their own investment portfolios but still receive expert advice through Morningstar along the way; 2) Manage it for me where the investment advice is implemented automatically through ongoing portfolio monitoring, asset rebalancing, and Morningstar updates your advice and retirement income forecast annually. The first approach is available at no cost to you and the second approach is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

### Loans

Loans make it possible for you to access your account, subject to certain limitations, without permanently reducing your account balance. Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and may be subject to a 10% federal early withdrawal tax penalty if you are under age 59½.

### Withdrawal options

The InterHealth Medical Staffing Solutions 401(k) Plan was established to encourage long-term savings. You can generally withdraw your vested account balance if you meet one of the following requirements:

- Age 59½
- Retirement or severance from employment
- Your death or total disability
- Financial hardship

In addition, you must begin taking distributions once you reach age 73 (age 72 if you were born after June 30, 1949 and before January 1, 1951 & age 70½ if you were born before July 1, 1949) or you retire, whichever is later.

Withdrawals prior to age 59½ might be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

### Distribution options

Corebridge offers many distribution options, allowing you to tailor your benefits to meet your individual needs. Your distribution options in the InterHealth Medical Staffing Solutions 401(k) Plan include:

- Transferring or rolling over your vested account balance to another tax-advantaged plan that accepts transfers of rollovers
- Electing systematic or partial withdrawals
- Taking a lump-sum distribution
- Deferring distributions until the later of age 73 (age 72 if you were born after June 30, 1949 and before January 1, 1951 & age 70½ if you were born before July 1, 1949) or severance of employment, and allowing your account to continue to grow on a tax-deferred basis

Generally, income taxes must be paid on all amounts you withdraw from your plan. A 10% federal early withdrawal tax penalty may apply to distributions taken prior to age 59½.

Qualified distributions from a Roth account are tax-free. Generally, a qualified Roth distribution is a distribution that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability.

Consult your financial professional for more specific information.

### Administrative fee

InterHealth Medical Staffing Solutions will employ a method to allocate plan administrative expenses equitably to all plan participants. The annual plan administration fee is assessed quarterly to participants' accounts. Each participant will see an "Administrative Fee" on quarterly statements, and that fee will be the same for all plan participants. The total Plan assets in the Tampa General Hospital Retirement Plans and the InterHealth Medical Staffing Solutions 401(k) Plan are aggregated for purposes of determining this administrative fee. Currently, the administrative fee is 0.08% based on total plan assets and is subject to change over time.

In addition, as you may be aware, each mutual fund investment option available in the Plan has an associated expense ratio or management fee. Often, all or part of administrative expenses are paid for in revenue-sharing dollars embedded in the plan's mutual fund investment options. When participants choose investments with revenue-sharing agreements, they may in effect be paying more of the plan's expenses than those participants who choose investments without revenue-sharing agreements. Investments with revenue-sharing agreements provide mutual fund reimbursements to Corebridge Financial for services performed on behalf of the investment company. When this occurs, Corebridge Financial will credit this money each quarter back to participants invested in the option that generated the reimbursement during the quarter.

The amount credited to a participant's account is based on the participant's daily average balance in those mutual funds. Reimbursements are credited quarterly and administrative fees are charged quarterly. Therefore, you may see a credit for applicable revenue sharing and a charge for agreed-upon administrative fees.

### Account statement

Corebridge sends all participants a comprehensive account statement every calendar quarter. This account statement documents all activity for the preceding period, including total contributions and transfers among investment options. You can choose to "go paperless" if you wish. Receive secure, paperless, electronic notification when your retirement account statements, transaction confirmations and certain regulatory documents are available online through our secure connection, Personal**Deliver**-®. Managing these items electronically is faster and more secure than paper mail. Simply log in to your account at [tgh.corebridgefinancial.com](http://tgh.corebridgefinancial.com) to sign up for this free service.

### Account access

You can access your account information and perform certain transactions, 24 hours a day, seven days a week from anywhere at any time.

- **Online** – [tgh.corebridgefinancial.com](https://tgh.corebridgefinancial.com)

- **By phone** –1.800.448.2542

Access account information on your mobile device.

- Corebridge Mobile for iPad®, iPhone® or Android™-based phones

### Financial professionals

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### We're here to help you take action

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account  
There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

**Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses and if available, the summary prospectuses, contain important information, which can be obtained from your financial professional, at [tgh.corebridgefinancial.com](https://tgh.corebridgefinancial.com) or by calling 1.800.428.2542 and following the prompts. Please read carefully.**

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Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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