



Annual Participant Fee Disclosure - Supplement

LEHIGH VALLEY HEALTH NETWORK, INC

LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN
LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN
LEHIGH VALLEY HEALTH NETWORK, INC. DEFINED CONTRIBUTION RETIREMENT PLAN
LEHIGH VALLEY HEALTH NETWORK, INC. ERISA 403(B) PLAN
NORTHEASTERN PENNSYLVANIA HEALTH CORPORATION 401(A) PLAN
SCHUYLKILL HEALTH SYSTEM DEFINED CONTRIBUTION PLAN
POCONO HEALTH SYSTEM DEFINED CONTRIBUTION PLAN

This disclosure contains important information about the investment options offered in the following plans:

LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN
LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN
LEHIGH VALLEY HEALTH NETWORK, INC. DEFINED CONTRIBUTION RETIREMENT PLAN
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POCONO HEALTH SYSTEM DEFINED CONTRIBUTION PLAN

Please add this supplement to your Annual Participant Fee Disclosure.

Section II: Investment Alternatives Comparative Chart

Changes Effective 06/07/2023

The Investment Alternatives Comparative Chart provides important information to help you compare the investment options provided by AIG Retirement Services under the Plan. These investments are administered by VALIC or VALIC Retirement Services Company ("VRSCO") as the service provider. The Investment Alternatives Comparative Chart includes the following information:

- > Shows how these investments have performed over time and allows you to compare them with an appropriate benchmark index for the same time periods. ***Current performance may be higher or lower than the performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that investments, when withdrawn, may be worth more or less than the original cost.***
- > Shows fee and expense information for the investment options provided by AIG Retirement Services under the Plan.
 - Total annual operating expenses, which include the separate account fee, reduce the rate of return of the investment option.
 - The shareholder-type fees are in addition to the total annual operating expenses.
 - Describes limitations or restrictions imposed by VALIC or the investment option.

Please visit <https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?q=1> for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

Investment Option(s)

Below you will find detailed charts with information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.aig.com/RetirementServices/feedisclosure

Funds Deleted: THESE FUNDS DELETION APPLY TO FOLLOWING PLANS:

LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN
 LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN
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DODGE & COX STOCK
 VANGUARD TOTAL BOND INDEX I

DODGX
 VBTIX

Funds Deleted: THIS FUND DELETION APPLIES TO FOLLOWING PLANS:

LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN
 LEHIGH VALLEY HEALTH NETWORK, INC. DEFINED CONTRIBUTION RETIREMENT PLAN
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GALLIARD STABLE RETURN FUND C

949907505

Funds Deleted: THIS FUND DELETION APPLIES TO FOLLOWING PLANS:

LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN
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VANGUARD SHORT-TERM INV GRD I

VFSIX

Fund(s) Added: THIS FUND ADDITION APPLIES TO FOLLOWING PLANS:

LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN
 LEHIGH VALLEY HEALTH NETWORK, INC. DEFINED CONTRIBUTION RETIREMENT PLAN
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			Average Annual Total Return as of 12/31/2022			Total Annual Operating Expenses		
			Benchmark Return as of 12/31/2022					
INVESTMENT NAME Benchmark	Ticker	Asset Class	1 yr	5 yr	10 yr/ Inception*	As a %	Per \$1000	Shareholder - Type Fees/ Restrictions
INVESCO STABLE VALUE CLASS B1	46X193XX2	Fixed Income	1.58%	\$	1.75% 09/12/19	0.31%	\$3.10	‡
USTREAS T-Bill Cnst Mat Rate 3 Yr			-6.08%	‡	-1.12% 09/12/19			

End of Funds Added

Fund(s) Added: THESE FUNDS ADDITION APPLY TO FOLLOWING PLANS:

LEHIGH VALLEY HEALTH NETWORK, INC. 403(B) SAVINGS PLAN
 LEHIGH VALLEY HEALTH NETWORK, INC. 401(K) SAVINGS PLAN

LEHIGH VALLEY HEALTH NETWORK, INC. DEFINED CONTRIBUTION RETIREMENT PLAN
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			Average Annual Total Return as of 12/31/2022			Total Annual Operating Expenses		
			Benchmark Return as of 12/31/2022					
INVESTMENT NAME Benchmark	Ticker	Asset Class	1 yr	5 yr	10 yr/ Inception*	As a %	Per \$1000	Shareholder - Type Fees/ Restrictions
VANGUARD TOTAL BD MKTS IDX INT <i>Bloomberg US Agg Float Adj TR USD</i>	VBMPX	Intermediate Core Bond	-13.14%	0.01%	1.03%	0.03%	\$0.30	N/A
			-13.07%	0.06%	1.08%			
DODGE & COX STOCK X <i>S&P 500 TR USD</i>	DOXGX	Large Value	-7.15%	8.74%	12.45%	0.41%	\$4.10	N/A
			-18.11%	9.42%	12.56%			
VANGUARD TARGET RET 2070 <i>Morningstar Mod Tgt Risk TR USD</i>	VSVNX	Target-Date 2065+	§	§	1.02%	0.08%	\$0.80	N/A
			‡	‡	06/28/22 0.79%			
					06/28/22			

End of Funds Added

Fixed Return Investments

No changes were made to the fixed option

Section V: Footnotes and Definitions

* **10 yr/Inception:** The data in this column is based on the lesser of 10 years or the inception date of the fund.

N/A = Not applicable and/or none.

§ = Investment option has not been in existence for a long enough period of time and data is not available.

‡ = No data available at the time this disclosure was prepared.

Average Annual Total Return: Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. Average Annual Total Return for any investment other than a benchmark reflects all applicable fees for the investment option and thus also is the same as the Standard Average Annual Total Return for such investment.

If you want **additional information about the investment options**, you can go to www.aig.com/RetirementServices/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. A **free paper copy** of the information on the website may be obtained by contacting the Plan Administrator. Contact information is located on the first page of the Annual Participant Fee Disclosure. Additional information may also be obtained at www.aig.com/RetirementServices/feedisclosure.

AIG Retirement Services has an **Investor Trading Policy** to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for AIG Retirement Services can be located at <https://www.aigrs.com/policies/investor-trading> or you may contact the Call Center at 800-448-2542.

When you are reviewing the fee and expense information, please keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the **Department of Labor's website** for an example showing the long-

term effects of fees and expenses [at https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf](https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Section VI: Summary of Resources

Glossary of Investment Terms

<https://my.valic.com/aro/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for VALIC Annuity Products

https://www.valic.com/prospectuses-reports_3240_424368.html

Updated Investment Performance Data and Fund Fact Sheets

www.aig.com/RetirementServices/feedisclosure

Link to Informational Audio/Video Presentation

www.aig.com/RetirementServices/participantfeedisclosure

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.aig.com/RetirementServices>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.aig.com/RetirementServices. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment adviser. Such registration does not imply a certain level of skill or training.

Annuities are issued by The Variable Annuity Life Insurance Company ("VALIC"), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA.

AIG Retirement Services represents AIG member companies -The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).