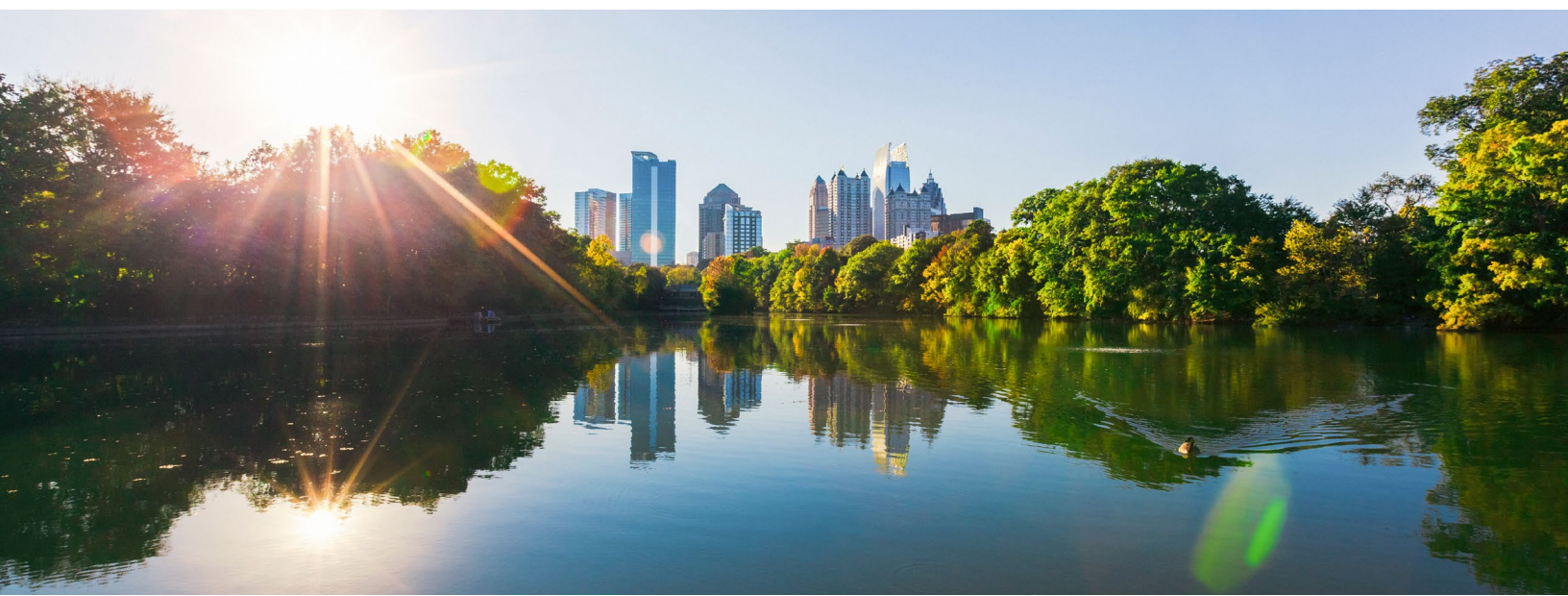


Navicent Health

403(b) Retirement Savings Plan



The Navicent Health 403(b) Retirement Savings Plan offers an excellent opportunity to help accumulate money for a secure retirement.

The plan offers benefits and options including:

- » Automatic and convenient payroll deduction
- » Pretax dollars that may reduce current income taxes
- » Employer matching base contributions
- » You decide how to invest your contributions among investment options
- » Deferred taxes on earnings

Remember, income taxes are payable upon withdrawal, and distributions may be subject to a 10% federal early withdrawal tax penalty if taken before age 59½.

This is not your plan document or your Summary Plan Description. The administration of each plan is governed by the actual plan document. If discrepancies arise between this summary and the plan document, the plan document will govern.

Navicent Health

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Enrolling is easy!

1 Online

- » Visit navicenthealth.corebridgefinancial.com and click on “Enroll.” Read the directions that apply to your hire date and follow the prompts.

2 By telephone

- » Call 1.888.569.7055 to reach an Enrollment Specialist.
- » Provide your Access Code and Personal Identification Information. A list of access codes is available at navicenthealth.corebridgefinancial.com.

3 With a financial professional

- » Call the on-site Corebridge Financial office at 478.633.2609 or the Client Care Center at 1.800.448.2542. Or you can reach a local financial professional at:
- » The Corebridge office in Macon is located at:
125 Plantation Centre Dr. ,
Suite 200 Macon, GA 31210
Phone: 478.405.5005
- » You can also schedule an appointment with a financial professional at www.corebridgefinancial.com/rs/navicenthealth/home/contact-us.

Automatic enrollment for new teammates

To encourage teammates to save for retirement, the plan automatically enrolls new teammates and sets the contribution rate at 3% of eligible compensation. You may take advantage of the Atrium Health Navicent full match by increasing your contribution rate to 7%.

You may choose to opt out and withdraw contributions and earnings resulting from automatic enrollment, within 60 days after the date the first contribution is made.

To opt out, please contact your local financial professional to complete and deliver a Permissible Withdrawal Form.

Eligibility

All teammates working at a not-for-profit entity can participate, excluding leased teammates and teammates covered by a collective bargaining agreement which includes retirement benefits.

Your contributions

Generally, you may contribute as much as 89% of your total annual compensation up to the annual contribution limits set by the Internal Revenue Service. Visit corebridgefinancial.com/rs/contributionlimits to see the

maximum amount you can contribute to your retirement plan(s). You may increase or decrease the amount you contribute in any pay period.

Catch-up contributions

You may be eligible to contribute additional funds if you are age 50 or older, or if you have worked for Atrium Health Navicent for 15 years or more and undercontributed in prior years. If you are eligible for both catch-up contributions, the 15-year catch-up must be exhausted first. To learn more, speak with a financial professional.

Pretax or Roth after-tax 403(b) accounts

Atrium Health Navicent offers the choice of a traditional pretax 403(b) account or a Roth after-tax 403(b) account for retirement savings. You can save pretax, Roth after-tax or both — as long as total contributions fall within the annual contribution limit. Withdrawals from Roth accounts will be tax free if certain conditions are met.

If interested, contact your local Corebridge financial professional for more information.



Matching contributions

Atrium Health Navicent may match up to 3% of your salary (dollar-for-dollar match up to 3% of your salary), plus an additional 0.25% on each percent you contribute from 4% to 7% of your salary (an additional 1% if you contribute 7% of your salary).

Plan participants, who work a scheduled 20 hours or more per week (0.5 FTE or higher) are eligible for matching contributions. Eligible new hires and rehires will begin to receive the matching contributions on the first of the month following 90 days of service. This match can be made into a traditional 403(b) or Roth 403(b) or a combination of Roth/traditional 403(b) accounts. All matching contributions are made on a pretax basis to either the traditional or Roth 403(b) account.

Teammates working less than a scheduled 20 hours per week, and teammates who are assigned to and work in the flex pool are not eligible for matching contributions.

Vesting

You are always 100% vested (have guaranteed rights to the full amount) in your own contributions.

You become vested in the matching contributions made to your account after working 1,000 hours in each of three years.

Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting navicenthealth.corebridgefinancial.com and clicking on “Fund Performance” at the bottom of the screen.

Loans

Tax-free loans on contributions made to your account make it possible to access your account, subject to certain limitations, without permanently reducing your 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.

Distribution options

The plan was established to encourage long-term savings, so withdrawals prior to age 59½ may be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

You may withdraw the vested account balance if you meet one of the following requirements:

- » Age 59½
- » Retirement or severance from employment
- » Hardship (from your deferrals only)
- » Death or total disability

In addition, you must begin taking distributions once you reach the Required Minimum Distribution (RMD) age, or you retire, whichever is later.

- » Age 73 if you were born January 1, 1951, or later (The RMD eligible age will increase to age 75 after December 31, 2032)
- » Age 72 if you were born after June 30, 1949, and before January 1, 1951
- » Age 70 and half if you were born before July 1, 1949.

Roth distributions

Qualified distributions from a Roth account are tax free. Generally, a qualified Roth distribution is a distribution that is made:

- » after the end of the five-year period beginning with the first year for which a Roth contribution was made to the plan **and**
- » after age 59½, death or disability

If an employer pretax contribution was made to your Roth account, taxes must be paid on the matching contributions and any earnings on those contributions upon distribution.

Account consolidation

You might be able to transfer your vested retirement account balance from a previous employer’s plan to your current Navicent Health 403(b) Retirement Savings Plan. 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

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your other provider to determine if your account has any restrictions, imposes a withdrawal penalty or provides favorable terms.

Administrative fees

The gross annual administrative fee assessed on mutual fund assets in the plan is \$42. This may be offset, in whole or in part, by reimbursement received from mutual fund companies. Additionally, mutual fund annual operating expenses apply based on the funds chosen. Mutual fund expenses and fund reimbursements are described in the prospectus.

Account access

Once enrolled, you can access account information 24 hours a day, seven days a week:

- » **Online** at navicenthealth.corebridgefinancial.com
- » **By phone** at 1.800.448.2542

Access anywhere 24/7 on your mobile device to track your account, get industry news, contact your financial professional and more.

- » **Corebridge Financial Mobile** for iPad®, iPhone® or Android™-based devices

Account statement

All plan participants receive 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.” Receive secure, paperless, electronic notification when retirement account statements, transaction confirmations and certain regulatory documents are available online through a secure connection, Personal**Deliver**®.

Managing these items electronically is faster and more secure than paper mail. Simply log in to your account at navicenthealth.corebridgefinancial.com to sign up for this free service.

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.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional, at navicenthealth.corebridgefinancial.com or by calling 1.800.428.2542 and following the prompts.

navicenthealth.corebridgefinancial.com 1.800.448.2542

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