

Broward Health

Star Plus 403(b) Retirement Plan Highlights

Your employer's 403(b) Retirement Plan affords you an excellent opportunity to help accumulate money for a secure retirement. You contribute pretax dollars automatically by convenient payroll deduction, which might lower current income taxes. In addition, your employer will contribute to the plan on your behalf as outlined below. Your account benefits from the opportunity for tax-advantaged growth.

This is not your plan document. 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.

Eligibility

You are immediately eligible to participate in the plan and may begin contributing to the plan upon enrollment.

Contract employees are not eligible to participate in this plan.

Enrolling is easy! Here's how...

All new hires will be automatically enrolled in the retirement plan at 2% contribution percentage of compensation. New hires have 45 days to opt out of enrollment.

Existing employees can enroll, register and access their account a number of ways, as seen below. Once enrolled and registered on the website, you'll have 24/7 access to your account balance and a host of tools designed to help you get on track and stay there.

Go online at bh.corebridgefinancial.com or download the app today from Apple App Store or Google Play to get started!

Want some help? You can contact our Enrollment Center at 1.888.569.7055 or your financial professional.

Your contributions

Generally, you may contribute as much as 100% of your annual includible 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.

You may increase or decrease your contributions as often as your employer allows.

Catch-up contributions

You may be able to contribute additional funds if you are 50 or older or if you have more than 15 years of service. Visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount you can contribute to your retirement plan(s).

If eligible for both catch-up contributions above, you must exhaust the 15-year catch-up first.

Employer contributions

Employer contributions shall be made at a rate equal to:

- 100% of the first 1% of compensation deferred
- 35% of deferral in excess of 1%, up to a maximum of 5%

Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting corebridgefinancial.com/retirementservices and clicking on "Fee Disclosure" at the bottom of the screen.

Stop/change contributions

You may change your contribution amount or discontinue contributing to your plan at any time and resume contributing again later, subject to plan provisions and any administrative requirements. In the meantime, your account will continue to grow on a tax-deferred basis.

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Vesting

You are always 100% vested in your own contributions. You will be vested in employer contributions to your account as follows:

Years/months of service	Vesting percentage
1	0%
2	25%
3	50%
4	75%
5	100%

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your plan with Corebridge Retirement Services. This may be a way to simplify your financial profile and to help 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, imposes a withdrawal penalty or provides favorable terms.

Tax-free loans

Tax-free 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 restrictions

Your 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.

Generally, depending on plan provisions, you may withdraw your vested account balance if you meet one of the following requirements:

- Reaching age 59½
- Retirement or severance from employment

- Your death or total disability
- Hardship

Withdrawal restrictions may be different for employer contributions.

The following are events upon which you may withdraw vested amounts without incurring a 10% federal early withdrawal tax penalty:

- Reaching age 59½
- Severance from employment on or after age 55
- Your death or total disability
- Taking substantially equal payments for a period of five years or upon reaching age 59½, whichever is later

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 70 and half if you were born before July 1, 1949) or you retire, whichever is later.

Distribution options

Your plan offers many distribution options, allowing you to tailor your benefits to meet your individual needs. Depending on plan provisions, your withdrawal options 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
- Choosing one of the many annuity options available
- Deferring distributions until the later of age 73 (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) 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 reaching age 59½.

Consult your financial professional for more specific information.

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Account statement

Corebridge sends all active 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-e**®.

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

Account access

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

Online – bh.corebridgefinancial.com

By phone – 1.800.448.2542

Access account information on your mobile device.

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

Personal service

For assistance, please visit corebridgefinancial.com/retirementservices, call our Client Care Center at 1.800.448.2542 or contact your financial professional(s):



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bh.corebridgefinancial.com 1.800.448.2542

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 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 prospectuses carefully before investing. The prospectus contains important information, which can be obtained from your financial professional or by visiting corebridgefinancial.com/retirementservices and clicking on Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID number in the Login field and click Continue. Click on Funds on right side of screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1.800.428.2542.

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