Dialysis Clinic, Inc.
A Non-Profit Corporation

DCI Donor Services

corebridge financial

Take action on your retirement plan

Dialysis Clinic, Inc. (DCI)
Thrift Plan Highlights

If you're hoping to build your retirement plan on your terms, you have a great opportunity to do that as a DCI employee. When you contribute to the Thrift Plan, DCI's employer matching contributions can give your retirement account a boost. Plus you can:

- **Contribute automatically by convenient payroll reduction**
- **Contribute pretax dollars that reduce current taxable income**
- **Contribute post-tax Roth dollars for potential tax-free withdrawals in retirement**
- **Decide how to invest your contributions and the contributions from DCI**
- **Defer taxes on your account's interest and earnings until withdrawal**

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.

Eligibility

You are immediately eligible upon employment to start 403(b) contributions either traditional (pretax) or Roth to the plan. You are eligible for employer contributions 90 days after your date of hire.

Enrollment

If you were hired before 10/01/2012, you can enroll online at **corebridgefinancial.com/DCI**, on the Corebridge Financial mobile app or by calling 1.888.569.7055. If you were hired on or after 10/01/2012, the plan automatically enrolls new employees and sets the contribution rate. Effective 10/01/2018, the automatic enrollment rate is 5% of your eligible compensation and will automatically increase the contribution rate by 1% annually on your date of hire anniversary (9% maximum).

New auto enrollment updates effective July 1, 2026: Employees who work less than 20 hours a week will not be automatically enrolled in the Thrift Plan. Also, employees who left the organization and are now rehired by DCI will not be automatically enrolled in the Thrift Plan. Both types of employees can actively enroll themselves into the plan at any time.

You may increase or decrease your contribution at any time. You may also choose to opt out (not participate) in the plan at any time. If you choose to opt out within 90 days after the date the first contribution is made, you can request a distribution and have your contributions returned without 10% penalty by completing a Permissible Withdrawal Form.

But why miss out? If you opt out, you're turning down matching contribution money that's available only to contributing plan participants. If you choose to opt out, please contact your financial professional to complete and deliver a Permissible Withdrawal Form.

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(s).

Catch-up contributions

You may be able to make additional catch-up contributions if you meet certain requirements. Ask your financial professional for more information.

DCI's contributions

Employees with 0 up to 5 years of service: For each $1 you contribute, DCI will contribute $0.50 of elective deferrals that do not exceed an amount equal to 8% of your salary. For example, if your annual salary is $30,000 and you contribute 8% ($2,400) by payroll deduction, here's how the matching contribution will be calculated:

Your pretax contribution 8% of gross salary ($30,000)	**$2,400**
DCI's matching contribution $0.50 for every $1 of employee contribution (of contributions up to 8% of salary)	**$1,200**
Total contribution	**$3,600**

Employees with 5 years of service and above: For each $1 you contribute, DCI will contribute $0.50 of elective deferrals that do not exceed an amount equal to 9% of your salary. For example, if your annual salary is $30,000 and you contribute 9% ($2,700) by payroll deduction, here's how the matching contribution will be calculated:

Your pretax contribution 9% of gross salary ($30,000)	**$2,700**
DCI's matching contribution $0.50 for every $1 of employee contribution (of contributions up to 9% of salary)	**$1,350**
Total contribution	**$4,050**

Federal employer non-matching contribution: A federal employer non-matching contribution is paid monthly to employees who are involved in the care of Federal workers and whose salary is not comparable to the federal workers' minimum wage. This applies only to select locations and workers who meet these requirements.

- The employer match will be paid once a year after the calendar year ends
- For purposes of the employer match, you become eligible after completing 90 days of service

Conditions to Receive Employer Match

- Employees must be employed with Dialysis Clinic, Inc. on the last day of the plan year
- Employees must have 1000 hours of service during the plan year, however this hours of service requirement does not apply in the initial year of eligibility or an employee's year of retirement.
- The conditions above will not apply in the event of death, disability, reaching normal retirement age or disposition resulting in the movement of employees from Dialysis Clinic, Inc. to another employer.

Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting **corebridgefinancial.com/DCI** and clicking on "Fee Disclosure".

Stop/change contributions

Visit **corebridgefinancial.com/DCI** to change your contribution amount, discontinue contributing to your plan at any time and resume contributing again later, subject to your plan provisions and any administrative requirements. In the meantime, your account will continue to grow on a tax-deferred basis.

Vesting

You are always 100% vested in the contributions you make to your account. You will be 100% vested in DCI's matching contributions after three years of vesting service.

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 younger than age 59½.

Participants are limited to a maximum of two outstanding loans. Loans may be obtained by calling the Corebridge Client Care Center at 1.800.448.2542.

Investment flexibility

All contributions to your plan will be invested in the mutual fund options you designate.

You can change your investment choices anytime. If you are new to the plan (for example, through auto-enrollment) or new to Corebridge, and you do not select investment choices, your contributions will be invested in the appropriate T. Rowe Price Target Retirement Fund based on your date of birth.

Fund name	Ticker	Birth year
T. Rowe Price Retirement Balanced	TRRIX	Before 1948
T. Rowe Price Retirement 2015	TRRGX	1948 to 1952
T. Rowe Price Retirement 2020	TRRBX	1953 to 1957
T. Rowe Price Retirement 2025	TRRHX	1958 to 1962
T. Rowe Price Retirement 2030	TRRCX	1963 to 1967
T. Rowe Price Retirement 2035	TRRJX	1968 to 1972
T. Rowe Price Retirement 2040	TRRDX	1973 to 1977
T. Rowe Price Retirement 2045	TRRKX	1978 to 1982
T. Rowe Price Retirement 2050	TRRMX	1983 to 1987
T. Rowe Price Retirement 2055	TRRNX	1988 to 1992
T. Rowe Price Retirement 2060	TRRLX	1993 or after

The principal value of the T. Rowe Price Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. 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. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will change over time. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your DCI Thrift Plan with Corebridge. 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.

Distribution options

The Thrift Plan allows you to take distributions in the following circumstances:

- From DCI's matching contributions when you reach age 59½ or at severance from employment
- From DCI's federal employer non-matching contributions when you reach age 59½ or at severance from employment (only for those employees who are involved in the care of Federal workers and their salary is not comparable to the federal workers' minimum wage. This only applies to select locations and workers that meet these requirements).

In the case of financial hardship, your plan allows for hardship withdrawals from your account while you are employed by DCI only if you are unable to satisfy the immediate and heavy financial need from other reasonably available resources. Effective 10/09/2012, DCI's plan will follow "Safe Harbor" hardship distribution provisions.

Safe harbor distribution reasons include:

- Medical expenses for you, your spouse or your dependent
- Expenses directly related to the purchase of your principal residence, excluding mortgage payments
- Tuition-related educational fees, room and board, for post-secondary education for the next 12 months for you, your spouse or your dependents
- Amounts required to prevent eviction from, or foreclosure on, your principal residence
- Funeral expenses for your deceased parent, spouse, children or dependents
- Repairs for uninsured or underinsured damage to your home due to theft, fire, storm or other casualty

Proof of hardship is required for all hardship withdrawals.

To inquire about your eligibility to receive a hardship withdrawal, please call the Corebridge Client Care Center at 1.800.448.2542.

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. The events below may qualify you to withdraw

vested amounts without incurring a 10% federal early withdrawal tax penalty:

- Turning age 59½
- Severance from employment at or after age 55

- Your death or total disability
- Taking substantially equal payments for a period of five years or after age 59½, whichever is later

You must begin taking distributions once you reach the "applicable age" under the RMD rules unless RMD requirements are being satisfied elsewhere. The "applicable age" is age 75 (if born after December 31, 1959), age 73 (if born after December 31, 1950 and before January 1, 1960), age 72 (if born after June 30, 1949 and before January 1, 1951), age 70½ (if born before July 1, 1949), or retire, whichever is later.

Severance from employment

Depending on the plan provisions, your withdrawal options include:

- Transferring your vested account balance over 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 from The Variable Annuity Life Insurance Company
- Deferring distributions until the later of the "applicable age" under the RMD rules unless RMD requirements are being satisfied elsewhere. The "applicable age" is age 75 (if born after December 31, 1959), age 73 (if born after December 31, 1950 and before January 1, 1960), age 72 (if born after June 30, 1949 and before January 1, 1951), age 70½ (if born before July 1, 1949), or retire, whichever is later, and allowing your account to continue to grow on a tax-deferred basis

If you have an existing balance in an annuity product, your balance will remain in that product unless you elect to move it. Moving your balance may result in the loss of certain guarantees and death benefits associated with the annuity. Consider consulting a financial professional before making any changes. Generally, income taxes must be paid on all amounts you withdraw from your plan. Consult your financial professional for more specific information.

Guided Portfolio Services®

Guided Portfolio Services (GPS) is an optional service that offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is great for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert, Morningstar Investment Management LLC, including how much to save, which investments to choose, and how much to invest in each.

GPS is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

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. This option allows you to 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/DCI** 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 – corebridgefinancial.com/DCI**
- **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 call our Client Care Center at 1.800.448.2542 or your local on-site financial professionals.

You can find your assigned financial professional's contact information at the bottom of your account statement or by logging in to your account.

corebridgefinancial.com/DCI 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 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 corebridgefinancial.com/DCI or by calling 1.800.428.2542 and following the prompts.

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