Trinity Health Pension Plan
Summary Plan Description
Effective as of January 1, 2017

This booklet is a Summary Plan Description (SPD) and, along with the SPD supplement applicable to your benefit, if any, summarize the important information contained in the Trinity Health Pension Plan (Plan).

The information contained in this SPD and the SPD supplements is accurate as of January 1, 2017. The provisions of the Plan described in this SPD and the SPD supplements may be changed from time to time. In addition, effective December 31, 2014, the Plan was generally "frozen." This means that, with limited exceptions, after December 31, 2014, no further benefits accrue under the Plan and no new colleagues become participants in the Plan.

The Plan is a tax-qualified defined benefit pension plan and is subject to certain provisions of the Internal Revenue Code of 1986, as amended (Code), but is generally not subject to the Employee Retirement Income Security Act of 1974, as amended (ERISA), because it is a "Church Plan."

The most current version of the SPD and SPD supplements will always be posted on the Retirement Program website at https://retirementprogram.trinity-health.org. If you are unable to access the website or print a copy of the SPD and SPD supplements from the website, you may request one from the Trinity Health Pension Plan Office by:

- Phone at 800.793.4733, or
- Regular mail sent to the Trinity Health Pension Plan Office, 20555 Victor Parkway, Livonia, Michigan 48152.

This SPD, along with the SPD supplement applicable to your Plan benefit, if any, are only a summary of your benefits and rights under the Plan. They are not intended to describe every possible situation that could occur, but they do address most situations. It is important that you understand that the SPD and SPD supplement applicable to your Plan benefit, if any, cannot cover all of the details of the Plan or how the rules of the Plan apply to every person, in every situation.

If there is a conflict between any of the information in this SPD or an SPD supplement and the terms of the applicable Plan documents, the Plan documents will govern. The formal Plan documents are the only source upon which you may properly rely to determine your benefits and rights under the Plan. The Plan has changed several times over the years, and may be amended again in the future.

At any time, you may review or obtain a copy of the current Plan documents, or a previous Plan document if relevant to you. To do so, contact the Trinity Health Pension Plan Office at 800.793.4733 or your local HR Office representative. Although a Trinity Health Pension Plan Office or HR Office representative will help you obtain information about the Plan, the representative cannot make a binding determination as to your rights or benefits under the Plan. Only the Plan Administrator of the Plan has that right.

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Understanding the Trinity Health Retirement Program

The Trinity Health Retirement Program consists of several different retirement plans. Employers affiliated with Trinity Health Corporation participate in one or more of the plans in the Retirement Program. This booklet describes only the Trinity Health Pension Plan. Please contact your local HR Office or your local Transamerica retirement planning consultant for the sources of retirement income that are specific to you.

In addition, while this booklet summarizes the Trinity Health Pension Plan as it applies to most colleagues, there may be variations or special rules that apply to you. If so, you will also be provided a supplement to this summary that you should carefully review as well.

DEFINITIONS

The following provides you with definitions of many of the benefit terms used throughout this SPD. These words, when capitalized, have the meaning set forth below.

Accrued Benefit — The sum of your Pension Benefit, payable monthly for your lifetime (Life Only Option) beginning at Normal Retirement Age and the amount credited to your Cash Balance Account, as of a particular date (including the amount credited to your Pension Plan Match Account, if any). To convert your Cash Balance Account to a monthly benefit, your Cash Balance Account is divided by a factor to determine an equivalent monthly payment. The factor is based on your age and assumptions about future interest rates and your life expectancy. If you have a LUMCERP Benefit, you will be provided with a supplement to this SPD that describes how your LUMCERP Benefit is taken into account in determining your Accrued Benefit.

Administrator — The "Administrator" is the Trinity Health Corporation, Vice President, Total Rewards. The Plan is administered on a day to day basis by the Human Resource Department of Trinity Health Corporation, under the direction and control of the Benefits Committee, which is the official "Plan Administrator."

Beneficiary — The person who may receive your Plan benefit after your death. Your surviving spouse is your Beneficiary if you are married. For Plan purposes, your "spouse" is your legally married spouse determined under the applicable law of the state or foreign jurisdiction where you and your spouse were married. If you are married, you may select a Beneficiary other than your spouse, but only with the consent of your spouse. If you are married and designate your spouse as your Beneficiary, and your marriage is later terminated, your former spouse will remain your Beneficiary unless and until you change your Beneficiary or, if you remarry, your new spouse will become your Beneficiary (except as otherwise provided in a Qualified Domestic Relations Order). If you are not married, you must select a person or persons to be your Beneficiary. If you are not married and have not designated a Beneficiary, death benefits, if any, will be paid to your estate. You may designate your Beneficiary and change your Beneficiary by using a Beneficiary Designation Form RP-20. You may obtain a Beneficiary Designation Form RP-20 for the Plan from the Retirement Program website at http://mybenefits.trinity-health.org/documents/benyform.pdf or from the Trinity Health Pension Plan Office at 800.793.4733.

Benefit Service — Used to determine your Accrued Benefit under the Plan. Prior to January 1, 2015, you generally earned Benefit Service based on the Hours of Service you earned in each Plan Year that you were an active colleague of an Employer and a participant in the Plan. You received one year of

Benefit Service when you earned 1,800 Hours of Service or more. Partial Benefit Service was granted for Hours of Service worked less than 1,800. Please see the SPD in effect prior to January 1, 2015, for information regarding how partial Benefit Service was calculated. Also, special rules apply in determining the Benefit Service of participants who are colleagues of certain participating Employers, such as a hospital that was acquired by Trinity Health. If you are or were a colleague of one of these entities, you will be provided with a supplement to this SPD that provides additional information. Please check with the Trinity Health Pension Plan Office at 800.793.4733 to find out if any special rules apply for purposes of determining your Benefit Service.

Effective January 1, 2015, unless you are covered by a collective bargaining agreement under which you are eligible to continue to earn Benefit Service, you will not be credited with any additional Benefit Service under the Plan. If you are eligible to be credited with Benefit Service under the Plan after December 31, 2014, you will be provided additional information in a supplement to this SPD.

Benefits Committee — The Trinity Health Benefits Committee. The Benefits Committee is the Plan Administrator.

Cash Balance Account — A bookkeeping account that includes: (i) Pay Credits made on and after July 1, 2010 (or a later date specified in a collective bargaining agreement, if applicable), plus interest credits, and (ii) the amount credited to your Pension Plan Match Account (if any) as of June 30, 2009, plus interest credits. **If you are covered by a collective bargaining agreement, special rules may apply. You will be provided additional information in a supplement to this SPD.**

Employer — Trinity Health Corporation is the sponsoring employer. The Employers in this Plan generally include Trinity Health Corporation, each entity that is one of Trinity Health Corporation's Related Employers in the Trinity Health West/Midwest Group, as well as certain other affiliated organizations of Trinity Health Corporation that have elected to participate in the Plan with the consent of the Plan Administrator. A list of the participating Employers may be requested from the Trinity Health Pension Plan Office. Trinity Health East Group employers are ***not*** participating Employers in this Plan.

Employer Matching Contribution — Prior to July 1, 2009, if you were a participant in, and made contributions through payroll deductions to, the Trinity Health 403(b) Retirement Savings Plan, an Employer Matching Contribution was made to your Pension Plan Match Account. After that date, any additional Employer Matching Contributions are made to the Retirement Savings Plan.

Final Average Compensation — Your Final Average Compensation is the average of your five highest calendar years of Plan Compensation while you are a participant in the Plan earning Benefit Service. They do not need to be consecutive years. If you had less than 2,080 Hours of Service in any of the five calendar years, your Plan Compensation is generally annualized to equal what your Plan Compensation would have been if you had 2,080 Hours of Service.

Except as provided below or in a supplement to this SPD that is applicable to you, your Final Average Compensation will not change after December 31, 2010. Your Final Average Compensation will be the average of your five highest calendar years of Plan Compensation while you were a participant in the Plan earning Benefit Service determined as of the earliest of: (1) the date you no longer are working for a participating Employer, (2) the date payment of your Accrued Benefit begins (including your Plan Compensation for the year in which payment begins), and (3) December 31, 2010. If you were not a participant in the Plan who earned Benefit Service for at least five calendar years as of the earliest of these dates, your Final Average Compensation is the average of your actual years of Plan Compensation while you were a participant in the Plan earning Benefit Service.

If you are a Transition Adjustment Eligible Participant, for each Plan Year starting in 2011 and ending in 2015 that you are actively employed by a participating Employer and you earn at least one Hour of Service, your 2010 Plan Compensation will be deemed to increase by 3% for purposes of determining your Final Average Compensation. The 3% increase <u>is not</u> an actual increase in your Plan Compensation. Your actual Plan Compensation for 2010 will be increased by 3% and that will be your "deemed" Plan Compensation for 2011. This amount will similarly be increased by 3% each year thereafter that you continue to work for a participating Employer, earn at least one Hour of Service and are a Transition Adjustment Eligible Participant, through December 31, 2015. If you had less than 2,080 Hours of Service in the Plan Year ending December 31, 2010, your Plan Compensation is annualized before being increased by 3%. Generally, the deemed increase in your Plan Compensation will increase the Final Average Compensation used to calculate your Pension Benefit. Any year in which a Transition Adjustment Eligible Participant earns zero Hours of Service with a participating Employer will not be included as a year of Plan Compensation for purposes of determining the Participant's Final Average Compensation. In addition, some Participants did not become Transition Adjustment Eligible until a later Plan Year than 2011. If applicable to you, an Appendix will describe when the adjustments to your Plan Compensation begin.

Transition Adjustment Eligible Participant Example:

Let's assume that Lisa is a participant in the Plan, and 2006 through 2010 are her highest five years of Plan Compensation. Lisa's Final Average Compensation as of December 31, 2010 is $52,000, determined as follows:

Highest Five Years of Plan Compensation Before Transition Adjustment					
Years of Plan Compensation	**2006**	**2007**	**2008**	**2009**	**2010**
Plan Compensation Used in the Traditional Calculation of Final Average Compensation	$48,000	$51,000	$53,000	$53,000	$55,000
Final Average Compensation Used to Calculate the Frozen Pension Benefit					$52,000*
*The final average compensation is ($48,000 + $51,000 + $53,000 + $53,000 + $55,000 = $260,000) ÷ 5 = $52,000					

Now let's see how the transition adjustment works for Lisa. This example uses the following assumptions:

- Lisa's 2010 Plan Compensation = $55,000,
- Lisa is a Transition Adjustment Eligible Participant, and
- Lisa is actively employed by a participating Employer until the end of the transition period in 2015.

Years for Transition Adjustment						
Years of Plan Compensation	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
Plan Compensation Used in the Traditional Calculation of Final Average Compensation*	$55,000	$56,650 ($55,000 x 1.03)	$58,350 ($56,650 x 1.03)	$60,100 ($58,350 x 1.03)	$61,903 ($60,100 x 1.03)	$63,760 ($61,903 x 1.03)
Final Average Compensation Used to Calculate the Frozen Pension Benefit						$60,153**
*Plan Compensation for 2011 through 2015 is calculated by taking the actual 2010 Plan Compensation and increasing it by 3% for each year that Lisa is actively employed and credited with at least one Hour of Service, for a maximum of five years. These amounts reflect the Plan Compensation that is used in determining Lisa's Final Average Compensation and do not reflect Lisa's actual Plan Compensation in those years.						
**The final average compensation is ($56,650 + $58,350 + $60,100 + $61,903 + $63,760 = $300,763) ÷ 5 = $60,153						

As shown in this example, without the transition adjustment, Lisa's Final Average Compensation is $52,000. However, with the transition adjustment, Lisa's Final Average Compensation used in determining her Pension Benefit is $60,153.

Hours of Service — Each hour you work and are paid, or entitled to be paid, by a participating Employer or a Related Employer for the performance of duties. Hours of Service also include other hours you are paid, or entitled to be paid, by your Employer or a Related Employer, on account of a period of time during which no duties are performed, such as vacations, holidays, illness, incapacity (including short term disability but not long term disability), layoff, jury duty, military duty, on-call status, paid time off ("PTO"), or other approved paid leaves of absence. You do not earn Hours of Service for time during which you receive workers' compensation or unemployment compensation or for medical reimbursement payments which solely reimburse you for medical or medically-related expenses incurred by you, or for voluntary cash outs of PTO. Effective January 1, 2015, you also do not earn Hours of Service with respect to severance pay or salary continuation paid after the last day that you perform services for the Employer.

Your service at some participating Employers prior to a specific date may or may not be counted as Hours of Service for purposes of the Plan. To see if you may have excluded or included service, please contact the Trinity Health Pension Plan Office at 800.793.4733.

LUMCERP — The Loyola University Medical Center Employees' Retirement Plan that was merged into the Plan effective as of December 31, 2012.

LUMCERP Benefit — A participant's accrued benefit under the LUMCERP, if any. If you have an accrued benefit under the LUMCERP, you will be provided with a supplement to this SPD that describes the LUMCERP Benefit in more detail.

Normal Retirement Age — Generally, age 65. However, if you are eligible for a LUMCERP Benefit, see the supplement to this SPD to determine your Normal Retirement Age for purposes of your LUMCERP Benefit.

Normal Retirement Benefit — The amount of your Plan benefit payable beginning at your Normal Retirement Date.

Normal Retirement Date — The first day of the month on or after the date you reach Normal Retirement Age.

One-Half of the Five-year Average of the Social Security Wage Base — The Social Security Wage Base is an amount established by the Internal Revenue Service (IRS) on which Social Security taxes are paid. In order to coordinate with Social Security benefits, the Pension Benefit formula uses a certain percentage of Final Average Compensation up to One-Half of the Five-year Average of the Social Security Wage Base, and a higher percentage of Final Average Compensation above that point.

Except as provided below or in a supplement to this SPD that is applicable to you, the Five-year Average of the Social Security Wage Base will not change after December 31, 2010. The Five-year Average of the Social Security Wage Base will be the average of the Social Security Wage Base determined as of the earliest of: (1) the date you no longer are working for a participating Employer (including the Social Security Wage Base in the year in which your employment terminates), (2) the date payment of your Accrued Benefit begins (including the Social Security Wage Base for the year in which payment begins), and (3) December 31, 2010. If you are a Transition Adjustment Eligible Participant, for each year starting in 2011 and ending in 2015 that you are actively employed by a participating Employer and earn at least one Hour of Service, the Social Security Wage Base as in effect for the preceding Plan Year (actual for 2010 and deemed for each year thereafter) is deemed to increase by 3%. The 3% increase <u>is not</u> an actual increase in the Social Security Wage Base. In no event will any deemed increase in the Social Security Wage Base result in a reduction in your Accrued Benefit as of December 31, 2010. Please check with the Trinity Health Pension Plan Office if you have questions regarding the computation of your Five-year Average of the Social Security Wage Base.

Pay Adjustment Factor — A factor that is applied to your Prior Plan Accrued Benefit as of December 31, 2001, if any, to update your Pension Benefit for increases in your Plan Compensation that take place after 2001. It is the ratio (not less than one) of your current Final Average Compensation divided by Final Average Compensation at December 31, 2001 (for former Mercy colleagues, Final Average Compensation for this purpose is defined as "Final Average Earnings" under the Mercy Retirement Plan prior to January 1, 2002; for former Holy Cross colleagues, Final Average Compensation for this purpose is defined as "Final Average Pay" under the Holy Cross Retirement Plan prior to January 1, 2002.

Pay Credits — The amount credited to your Cash Balance Account for a Plan Year is equal to your Plan Compensation for that Plan Year multiplied by your Pay Credit Percentage for the Plan Year.

Effective January 1, 2015, no additional Pay Credits will be credited to your Cash Balance Account under the Plan unless you are covered by a collective bargaining agreement that expressly provides for additional Pay Credits on and after January 1, 2015. The supplement to the SPD applicable to you, if any, will explain whether you are eligible to receive additional Pay Credits after December 31, 2014.

Pay Credit Percentage — Your Pay Credit Percentage was determined based on your "Points" as follows:

Points	Pay Credit Percentage
Less than 45	3%
At least 45 but less than 65	5%
65 or more	7%

For purposes of determining your Pay Credit Percentage:

- For the period beginning July 1, 2010 and ending December 31, 2010, your Points were determined as of June 30, 2010.
- Thereafter, your Points for a Plan Year were determined as of the last day of the prior Plan Year.

Pension Benefit — Your Pension Benefit is your benefit under the Plan, generally as of June 30, 2010, excluding your Pension Plan Match Account.

Pension Plan Match Account — A bookkeeping account that is credited with Employer Matching Contributions prior to July 1, 2009 and interest credits. Only participants who made elective contributions to the Trinity Health 403(b) Retirement Savings Plan prior to July 1, 2009 have a Pension Plan Match Account.

Plan — The Trinity Health Pension Plan.

Plan Compensation — Plan Compensation generally means your W-2 wages paid for your services as an employee before deduction of your 403(b) or 401(k) elective contributions, 457(b) elective contributions, if any, and any contributions you make to your Employer's cafeteria/flexible benefit plan. Plan Compensation also includes short term disability benefits paid by an Employer through payroll. However, Plan Compensation does not include reimbursements or other expense allowances, fringe benefits (cash and noncash), severance pay benefits, moving expenses, contributions to or distributions from deferred compensation plans, including but not limited to SERP, restoration or similar executive supplemental plan benefits, welfare benefits, long term incentive pay, or similar benefits, subsidies or stipends. The Plan Compensation used for determining benefits under the Plan is limited by the federal government. The limit was $260,000 for 2014 (the last year most colleagues were eligible for an accrual under the Plan), is $270,000 for 2017, and may be adjusted for inflation in future years.

Plan Year — Same as the calendar year, January 1 – December 31.

Points — The sum of your age (in years and completed months calculated to four decimal places) and Benefit Service. Hours of Service earned after June 30, 2010, for employment covered by a collective bargaining agreement while that collective bargaining agreement does not provide for the cash balance formula are not recognized for purposes of determining Benefit Service for Points. Also, special rules may apply in determining the Benefit Service for Points of participants who are colleagues of certain participating Employers that were acquired by Trinity Health. Please check with the Trinity Health Pension Plan Office at 800.793.4733 to find out if any special rules apply for purposes of determining your Benefit Service for Points.

Prior Plan — The Sisters of the Holy Cross Retirement Plan ("Holy Cross Retirement Plan") or the Retirement Plan for Employees of the Sisters of Mercy Regional Community of Detroit ("Mercy Retirement Plan"), as they existed prior to January 1, 2002.

Related Employer — A group of corporations, trades or businesses (whether or not incorporated) which are under common control, or an "affiliated service group." For this purpose, there are rules under the Code for determining whether there is common control or whether two or more entities are an affiliated service group. If an Employer is a member of a group of Related Employers, the term "Employer" includes the Related Employers for several Plan purposes, including crediting Hours of Service and determining years of Vesting Service.

Transition Adjustment Eligible Participant — A participant who was a colleague of a participating Employer on July 1, 2010, and who was 100% vested and had at least 60 Points as of June 30, 2010. If a Transition Adjustment Eligible Participant terminates from employment with the Employer after July 1, 2010, and is subsequently reemployed by a participating Employer, the participant will remain a Transition Adjustment Eligible Participant.

Trinity Health — As used in this SPD, Trinity Health refers not only to Trinity Health Corporation, but also to other participating Employers, as well as to all entities that are Related Employers of Trinity Health Corporation, whether or not they are participating Employers.

Trinity Health East Group — Includes the entities that are Related Employers of Trinity Health Corporation that were part of the Catholic Health East health system prior to May 1, 2013, and any entity acquired by an East Group employer on or after May 1, 2013, and prior to January 1, 2015.

Trinity Health West/Midwest Group — Includes the entities that were part of the Trinity Health Corporation health system prior to May 1, 2013, and any entity acquired by a West/Midwest Group employer on or after May 1, 2013, and prior to January 1, 2015.

Trinity Health Retirement Program — Effective January 1, 2015, the Trinity Health Retirement Program consists primarily of the Trinity Health 403(b) Retirement Savings Plan and the Trinity Health 401(k) Retirement Savings Plan. This Plan and other legacy pension plans also remain an important component of the Retirement Program for colleagues who were employed before 2015.

Vesting Service — Determines your eligibility to receive your Plan benefit upon your termination from employment with Trinity Health (i.e., your termination from employment with all participating Employers and all of the participating Employers' Related Employers, whether or not they are participating Employers). You earn one year of Vesting Service for working at least 1,000 Hours of Service in a Plan Year. You will not earn **any** Vesting Service for any Plan Year in which you earn less than 1,000 Hours of Service. Service at some participating Employers prior to a specific date may or may not be counted for Vesting Service. Also, special rules may apply in determining the Vesting Service of participants who are colleagues of participating Employers that were acquired by Trinity Health. To see if you may have excluded or included service, please contact the Trinity Health Pension Plan Office at 800.793.4733.

The Pension Benefit & Cash Balance Account

WHO IS ELIGIBLE TO PARTICIPATE?

Prior to January 1, 2015, all active colleagues of a participating Employer were covered by the Plan beginning on their date of hire, or the date that their employer became a participating Employer, if later, except:

- colleagues covered by a collective bargaining agreement that did not provide for participation in the Plan;
- religious members of the Sisters of the Holy Cross or the Sisters of Mercy Regional Community of Detroit;
- individuals employed by St. Mary Mercy Hospital who were members of the Sisters of St. Felix, Presentation of the Blessed Virgin Mary Province, Livonia, Michigan, commonly known as the Felician Sisters, O.S.F.; and
- leased employees or independent contractors.

Colleagues hired by a participating Employer on or after January 1, 2015, will not be covered by the Plan unless they are covered by a collective bargaining agreement that expressly provides for their participation in and accrual of benefits under the Plan. If this applies to you, you will be provided with a supplement to this SPD that describes if you are eligible to participate in the Plan after December 31, 2014.

HOW DO I ENROLL IN THE PLAN?

There is no enrollment procedure. **If you were an eligible active colleague of a participating Employer on or before December 31, 2014, you were automatically covered by the Plan on your date of hire (or the date that your employer became a participating Employer, if later).** However, religious personnel were required to make an irrevocable election to participate in the Plan at the time of their hire.

HOW IS MY PLAN BENEFIT CALCULATED?

Your Plan benefit may have one or both of the following components:

- A monthly Pension Benefit, and
- The benefit accumulated in your Cash Balance Account (including the amount credited to your Pension Plan Match Account, if any).

PENSION BENEFIT

Your Pension Benefit is a monthly benefit payable to you for your lifetime. Unless you are a Transition Adjustment Eligible Participant or you are covered by a collective bargaining agreement that provides for continued coverage under the Pension Benefit formula after June 30, 2010, your Pension Benefit is calculated using a formula that is based on your 2010 Final Average Compensation and years of Benefit Service earned as of June 30, 2010. This means that your Pension Benefit will not increase or decrease after 2010.

If you are a Transition Adjustment Eligible Participant, your Pension Benefit may increase after 2010 if your Final Average Compensation increases after 2010. Please see the definition of Final Average Compensation for additional information regarding how your Final Average Compensation is computed.

The formula used to calculate your annual Pension Benefit is as follows:

1.0% of Final Average Compensation (up to One-Half of Five-year Average of the Social Security Wage Base) **Multiplied by** Benefit Service earned after December 31, 2001 through June 30, 2010

Plus

1.5% of Final Average Compensation (over One-Half of Five-year Average of the Social Security Wage Base) **Multiplied by** Benefit Service (to a maximum of 35 years*) earned after December 31, 2001 through June 30, 2010

Plus

Your annual Accrued Pension Benefit as of December 31, 2001, under the Prior Plan **Multiplied by** a Pay Adjustment Factor to take into account any increases in Final Average Compensation after December 31, 2001 through December 31, 2010 or later date as applicable for a Transition Adjustment Eligible Participant

*Note: The 35-year maximum takes into account your benefit service credit earned under a Prior Plan prior to December 31, 2001. Solely for purposes of determining whether a participant's years of Benefit Service exceed 35, the following are taken into account: (i) the participant's years of Credited Service under the Retirement Plan for Employees of Hackley Hospital, up to 30 years of Credited Service; and (ii) the Participant's Years of Benefit Service under the Hackley Visiting Nurse Services, Inc. Defined Benefit Pension Plan and the Hackley Life Counseling Defined Benefit Pension Plan, up to 30 Years of Benefit Service.

Pension Benefit Calculation Example:

- Let's assume Pat earned a monthly Accrued Benefit of $218.75 ($2,625 annually) and had 10 years of benefit service credit as of December 31, 2001, under a Prior Plan. Pat's Final Average Compensation as of December 31, 2001, is $25,000.
- Pat earns eight years of Benefit Service under the Trinity Health Pension Plan after December 31, 2001.
- Pat's Final Average Compensation at retirement (age 65) is $52,000.
- One-Half of the Five-year Average of the Social Security Wage Base equals $50,000.

Pat's Pension Benefit:

Formula	Calculation	Annual Amount
1.0% of Final Average Compensation (up to One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service earned after December 31, 2001 through June 30, 2010.	1.0% x $50,000 x 8	$4,000
Plus		
1.5% of Final Average Compensation (over One-half of the Five-year Average of the Social Security Wage Base) multiplied by Benefit Service (to a maximum of 35 years) earned after December 31, 2001 through June 30, 2010.	1.5% x ($52,000 - $50,000) x 8 = 1.5% x ($2,000) x 8	$240
Plus		
Pat's Accrued Pension Benefit as of December 31, 2001, under the Prior Plan, multiplied by a Pay Adjustment Factor.		$5,460
TOTAL ANNUAL BENEFIT		**$9,700**
TOTAL MONTHLY BENEFIT	$9,700 / 12	**$808.33**

CASH BALANCE ACCOUNT

Although the Plan is a defined benefit plan, the benefit you earn under the Plan after June 30, 2010 (or a later date if applicable under your collective bargaining agreement) is based on the Pay Credits and interest credits to your Cash Balance Account.

Your Cash Balance Account is equal to the sum of:

- Pay Credits made on and after July 1, 2010, plus interest credits starting in 2011, and
- Employer Matching Contributions credited to your Pension Plan Match Account through June 30, 2009, if any, plus interest credits.

Pay Credits

Generally beginning July 1, 2010, for each Plan Year ending prior to January 1, 2015 in which you are employed by a participating Employer, a Pay Credit will be made to your Cash Balance Account as of the last day of the Plan Year in an amount equal to your Plan Compensation for that Plan Year multiplied by your Pay Credit Percentage for that Plan Year. If your employment with the Employer terminates prior to January 1, 2015, a Pay Credit will be made to your Cash Balance Account as soon as administratively practicable after your employment terminates in an amount equal to your Pay Credit Percentage for that Plan Year multiplied by your Plan Compensation for the Plan Year up to the date of your termination.

For purposes of determining the Pay Credit to your Cash Balance Account for the period beginning July 1, 2010, and ending December 31, 2010:

- Your Points were determined based on your Benefit Service and age as of June 30, 2010. For purposes of computing your Benefit Service through June 30, 2010, your Hours of Service were determined as of the last payroll that was paid prior to July 1, 2010 (or, if different, through the thirteenth payroll of 2010 for bi-weekly payroll periods, the sixth payroll of 2010 for monthly payroll periods and the twelfth payroll of 2010 for semi-monthly payroll periods).

- Your Plan Compensation was determined beginning with the first payroll that was paid on or after July 1, 2010 (or, if different, the fourteenth payroll of 2010 for bi-weekly payroll periods, the seventh payroll of 2010 for monthly payroll periods, and the thirteenth payroll of 2010 for semi-monthly payroll periods) and ending with the last payroll that was paid on or before December 31, 2010, and is limited to ½ of the Compensation Limitation in effect for the 2010 Plan Year (i.e., $122,500).

For purposes of determining the Pay Credit to your Cash Balance Account for a Plan Year beginning on or after January 1, 2011 and prior to January 1, 2015 (or such other date(s) as provided under a collective bargaining agreement applicable to you):

- Your Points are determined based on your Benefit Service and age as of December 31 of the prior Plan Year. For purposes of computing your Benefit Service through December 31 of a given Plan Year, your Hours of Service are determined beginning with the first payroll that is paid on or after January 1 of the Plan Year and ending with the last payroll that is paid on or before December 31 of the Plan Year.

- Your Plan Compensation is determined beginning with the first payroll that is paid on or after January 1 of the Plan Year and ending with the last payroll that is paid on or before December 31 of the Plan Year and is limited to the Compensation Limitation for the Plan Year.

Before January 1, 2015, if you are entitled to Plan Compensation under the Employer's At Risk Compensation ("ARC") program in the Plan Year in which your employment with the Employer terminates, and your employment terminates before the date the ARC is paid, your Pay Credit for the Plan Year in which your employment terminates is determined by adding the ARC to your Plan Compensation. The Pay Credit will then be made to your Cash Balance Account as soon as administratively feasible after the date the ARC is paid.

Pay Credit Calculation Example:

Assume Robert earned $40,000 during the 2014 Plan Year, the last year a Pay Credit will be made to his Cash Balance Account. As of December 31, 2013, his age was 40 years and 6 months (or 40.5 as a decimal age), and he had 10.6 years of Benefit Service.

- Robert's Points equaled 51.1 as of December 31, 2013. This was calculated by adding his age plus years of Benefit Service as of December 31, 2013: (40.5 + 10.6 = 51.1).

- Because Robert had 51.1 Points as of December 31, 2013, his Pay Credit Percentage for 2014 was 5%.

- The Pay Credit to Robert's Cash Balance Account for 2014 was $2,000 (5% x $40,000 (Robert's 2014 Plan Compensation)).

Pension Plan Match Account

Your Pension Plan Match Account, if any, is used to maintain a record of Employer Matching Contributions made prior to July 1, 2009, and interest credits allocated to your Pension Plan Match Account. After July 1, 2009, only interest credits are added to your Pension Plan Match Account.

Interest Credits

Both the Pay Credit and Pension Plan Match Account portions of your Cash Balance Account will be credited with "interest." Interest credits will be reported annually, calculated according to the formula below, and the applicable interest rate will be determined by December 31 of the prior Plan Year based on rates and guidance published by the IRS. Prior to January 1, 2011, the applicable interest rate for a Plan Year was equal to the five-year U.S. Treasury Constant Maturity rate for September of the preceding Plan Year. After 2010, the rate is based on the 24 month average of the so-called "second segment" rate issued by IRS for September of the prior Plan Year.

Interest Credits for a Plan Year equal:

Your Cash Balance Account as of the end of the previous Plan Year **Multiplied by** The applicable interest rate

Interest Credit Calculation Example:

Assuming the same facts as in the example above and that Robert had $10,000 in his Cash Balance Account as of December 31, 2013:

- Interest credits, at a stated rate, were added to Robert's Cash Account Balance as of December 31, 2013. Let's assume the interest rate was 3%. Because Robert's Cash Balance Account as of December 31, 2013, was $10,000, $300 in interest credits were made to Robert's Cash Balance Account for 2014 ($10,000 x 3% = $300).

- As of December 31, 2014, Robert had $12,300 in his Cash Balance Account when combining his balance as of December 31, 2013, with his interest credit and his 2014 Pay Credit ($10,000 + $300 + $2,000 = $12,300).

- Assume the interest rate is still 3% for 2015. The interest credit to Robert's Cash Balance Account for 2015 will be $369 ($12,300 x 3%).

If you terminate employment with Trinity Health prior to the end of the Plan Year and are eligible for a distribution of your Cash Balance Account, you will receive interest credits for a partial year to your distribution date.

Interest Credits for a Partial Year equal:

Your Cash Balance Account as of the end of the previous Plan Year
Multiplied by
the applicable interest rate multiplied by (the number of months from January 1 to the distribution date divided by 12)

Interest Credit Calculation Example:

Let's assume Mary had a Cash Balance Account balance of $10,000 at the end of the previous Plan Year and the interest rate was 4%. She terminates employment and is vested in her Cash Balance Account. Her distribution date is April 1. The interest credit on Mary's Cash Balance Account is calculated as follows:

Interest Credit Calculation to the Distribution Date:

Interest Credit Formula	Amount
Mary's Cash Balance Account balance as of the end of the previous Plan Year	$10,000
Multiplied by	X
The applicable interest rate	.04
Multiplied by	X
3 months divided by 12 = .25	.25
TOTAL INTEREST CREDIT TO THE APRIL 1 DISTRIBUTION DATE	**$100**

If Mary decided not to take a distribution of her Cash Balance Account, she would earn an interest credit for the entire year as illustrated below. Keep in mind that, prior to January 1, 2015, she would also earn a Pay Credit based on her Plan Compensation for the partial year up to her termination date.

Interest Credit Calculation at the End of the Year:

Interest Credit Formula	Amount
Mary's Cash Balance Account balance as of the end of the previous Plan Year	$10,000
Multiplied by	X
The applicable interest rate	.04
TOTAL INTEREST CREDIT FOR THE FULL YEAR	**$400**

In the example shown above, Mary's interest credit on her Cash Balance Account at the end of the year will be $400.

If you have a Pension Plan Match Account under the Plan, although no additional Employer Matching Contributions will be made to your Pension Plan Match Account after June 30, 2009, interest credits will continue to be made to your Pension Plan Match Account after June 30, 2009, up to the date it is distributed to you. Similarly, if you have a Cash Balance Account as of December 31, 2014, although no additional Pay Credits will be made to your Cash Balance Account after December 31, 2014, interest credits will continue to be made to your Cash Balance Account after December 31, 2014, up to the date it is distributed to you.

WHEN AM I VESTED?

When you are vested, the Plan benefit you have earned will not be forfeited if you terminate employment. You are vested in the Pension Benefit and Pay Credit portion of your Cash Balance Account once you earn five years of Vesting Service or attain age 65 while still actively working at Trinity Health, whichever occurs first.

You become vested in the Pension Plan Match Account portion of your Cash Balance Account, if any, when you complete three years of Vesting Service or attain age 65 while still actively working at Trinity Health, whichever occurs first. In addition, if you were vested in a Prior Plan on December 31, 2001, you are automatically vested in your Pension Plan Match Account, if any.

In addition to the above, if your Employer ceases to be part of Trinity Health due to a divestiture, sale or similar transaction that occurs on or after January 1, 2015, and you are actively employed by the Employer at the time of such transaction, or until some other agreed-upon date in connection with the transaction, you will become vested in your entire Plan benefit as of the date of the transaction. You will also become vested in your entire Plan benefit if your employment with the Employer and all of its Related Employers is involuntarily terminated on or after January 1, 2015 and you receive severance payments in connection with your termination.

If you are not fully vested and do not have any Hours of Service during five consecutive Plan Years after December 31, 2014, any unvested portion of your Plan benefit will be forfeited at the end of the five year period. Please call the Trinity Health Pension Plan Office at 800.793.4733 if you have any questions regarding vesting or whether any special vesting rules apply to you.

WHEN WILL I BEGIN RECEIVING A BENEFIT?

Normal Retirement Benefit

Except as provided in a supplement to this SPD that is applicable to your benefit, you are eligible for normal retirement at age 65 regardless of your continued employment with Trinity Health or another employer. At age 65, you are entitled to receive a monthly benefit beginning on the first day of the month on or after the date you reach age 65 payable for your lifetime. The amount of the monthly benefit payments will be equal to your Pension Benefit (determined using the formula described previously), **plus** the value of your Cash Balance Account, if any, converted to a monthly benefit, provided you don't take the Cash Balance Account as a lump sum.

There is generally no monetary incentive to delay starting your Pension Benefit beyond your Normal Retirement Date as the Pension Benefit amount will not increase as a result of the delay and you will not receive retroactive payments to your Normal Retirement Date. However, if you continue working for Trinity Health after you turn age 65 (or your Normal Retirement Age, if later) and you delay starting your benefit beyond April 1st following the calendar year that you attain age 70½, there will be an actuarial adjustment applied to the Pension Benefit you earned as of the end of the year you turn age 70½, to reflect the shorter duration during which you will receive your Pension Benefit over your lifetime.

Late Retirement Benefit

You may continue working past age 65. Benefit payments can begin the first day of the month after you apply for benefits. Your late retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based upon your Pension Benefit and Cash Balance Account, if any, at that time. Keep in mind that the Plan was generally frozen effective December 31, 2014.

Early Retirement Benefit

You are eligible to elect a monthly early retirement benefit as early as age 55 if you have completed at least five years of Vesting Service and have terminated employment with Trinity Health, all other participating Employers, and their Related Employers, whether or not they are participating in the Plan. Once you have met this requirement, you may elect to receive your early retirement benefit starting on the first day of any month following your termination of employment.

Your early retirement benefit is determined in the same manner as your Normal Retirement Benefit, but is based on your Pension Benefit, if any, at the time of your termination of employment (or when your Pension Benefit was frozen, if earlier) and your Cash Balance Account, if any, at the time benefits begin.

If you elect to begin receiving payment of your benefit before your Normal Retirement Date, your Pension Benefit, if any, is permanently reduced by 5% for each year that the date you start receiving your benefit is before your Normal Retirement Date. That equals a 0.4167% reduction for each month prior to your Normal Retirement Date. Therefore, if you retired at age 55, your Pension Benefit would be reduced by 50% (10 years prior to age 65 x 5% = 50%).

To estimate your early retirement benefit, add: (1) your Cash Balance Account converted to a benefit payable monthly for your lifetime, if any, to (2) your Life Only Pension Benefit, if any, at age 65 multiplied by the applicable Early Retirement Reduction percentage noted in the chart below:

Age	**Early Retirement Reduction Percentage**
65	100%
64	95%
63	90%
62	85%
61	80%
60	75%
59	70%
58	65%
57	60%
56	55%
55	50%

<u>Early Retirement Benefit Example</u>:

Terry elects an early retirement benefit starting at age 61 — four years prior to his Normal Retirement Date. Assume that the value of his Cash Balance Account converted to a benefit payable at age 61 for his lifetime is $200 per month. Assume that his Life Only Pension Benefit payable at age 65 is $100 per month. To estimate his early retirement benefit, take his $100 Life Only Pension Benefit and multiply it by 80%, or .80 ($100 x .80 = $80) and add the converted value of Terry's Cash Balance Account. Therefore, Terry's estimated monthly early retirement benefit is $280 payable for his lifetime.

<u>If you elect to begin receiving payment of your Plan benefit before your Normal Retirement Date and wish to come back to work for Trinity Health, another Participating Employer, or any Related Employer, there may be restrictions on the payment of your benefit. Please refer to the "What Conditions Can Affect My Plan Benefit?" section.</u>

Disability Retirement Benefit

You may be eligible for a disability retirement benefit at any age as long as you have (i) not attained Normal Retirement Age at the time your total and permanent disability begins, (ii) five years of Vesting Service, (iii) stopped working at Trinity Health because of your total and permanent disability, and (iv) filed an application for disability retirement benefits with the Administrator no later than one year after the date the determination is made that you are totally and permanently disabled. If you are covered by Social Security, you must receive Social Security disability benefits in order to be considered totally and permanently disabled. If you are not covered by Social Security, the Administrator has the right to determine if you are totally and permanently disabled. In addition, if you are covered by Social Security, the Administrator has the right to determine independently if you are totally and permanently disabled, *even if you have been awarded Social Security disability benefits*.

If you meet all of the requirements, your disability benefits will begin as of the first day of the month following the last day you worked for an Employer and Trinity Health due to becoming totally and permanently disabled. However, if you satisfy the requirements to be eligible for a disability retirement benefit except that you file an application for disability retirement benefits with the Administrator more than one year after the date the determination is made that you are totally and permanently disabled, you may still qualify for a disability retirement benefit but only on a prospective basis beginning no earlier than the first of the month during which a completed application for disability retirement benefits is filed with the Administrator. A disability retirement benefit will be equal to your monthly Pension Benefit, if any, plus your Cash Balance Account, if any, taken as a lump sum or converted to a monthly amount at the time benefits begin. Your monthly Pension Benefit is not reduced for early commencement if the payment begins prior to Normal Retirement Date.

Generally, monthly disability benefits are payable only while you continue to be totally and permanently disabled. You may be required to provide evidence that you continue to be totally and permanently disabled in order to continue to receive monthly disability benefits. However, if you recover from a total and permanent disability on or after your Normal Retirement Date, you will continue to receive monthly benefit payments under the Plan and there shall be no change in the monthly benefit payments you receive under the Plan.

If you are awaiting determination of total and permanent disability from Social Security and you are otherwise eligible for an early retirement benefit, you may apply for an early retirement benefit from the Plan. If it is then later determined that you are totally and permanently disabled, you may elect to receive a disability retirement benefit if it is more beneficial to you.

Deferred Vested Benefit

If you have five years of Vesting Service and your termination of employment with Trinity Health and all other Participating Employers occurs before you are old enough to receive an early retirement benefit, you will be eligible for a deferred benefit from the Plan commencing any time after age 55. If you begin receiving your benefit prior to your Normal Retirement Age, it is calculated in the same manner as your early retirement benefit, and is subject to the same reductions if payable before Normal Retirement Age.

WHAT IS THE GRANDFATHERED MINIMUM PENSION?

Former Mercy or former Holy Cross colleagues who were actively employed as of December 31, 2001, and retire from active employment at age 65 or later may be eligible for a grandfathered minimum Pension Benefit calculated assuming she or he continued as a participant in the Prior Plan and that its benefit formula continued unchanged. To be eligible for this grandfathered minimum benefit, a participant must generally have attained age 65 by June 30, 2010. In addition, a participant who is a Transition Adjustment Eligible Participant who will attain age 65 by December 31, 2015, is also eligible. Only Benefit Service through June 30, 2010 will count in determining the grandfathered minimum Pension Benefit. Final Average Pay and the Social Security Wage Base (or applicable integration level) will be adjusted after December 31, 2010 only for Transition Adjustment Eligible Participants. In addition, a participant's grandfathered minimum Pension Benefit is offset by the incremental matching benefit she or he was projected to earn from January 1, 2002, to her or his Normal Retirement Date. (The offset was computed as of January 1, 2002, and is a frozen amount.) There is no offset if the participant was age 65 or older on January 1, 2002. A participant will not be entitled to a grandfathered minimum Pension Benefit if she or he terminates employment prior to age 65, even if reemployed. Please contact the Trinity Health Pension Plan Office for additional details on the grandfathered minimum Pension Benefit and how it is computed.

HOW DO I APPLY FOR BENEFITS?

When your employment with Trinity Health terminates, the Trinity Health Pension Plan Office will mail information regarding your Plan benefit to you at your address on file. If you are eligible to begin receiving your benefit at that time, the appropriate election forms and a benefit calculation will be included in your mailing. If you are not eligible for your Plan benefit when your employment terminates (for example, you do not have a Cash Balance Account and you are not eligible for an early retirement benefit) or you choose to delay receipt of your benefit, it is up to you to contact the Trinity Health Pension Plan Office at 800.793.4733 to apply for your benefit. The Trinity Health Pension Plan Office will then mail you the appropriate election forms and a benefit calculation at your address on file with the Trinity Health Pension Plan Office.

If your employment has terminated and you have not already elected to begin receiving your Plan benefit, shortly before you turn age 65, the Trinity Health Pension Plan Office will again mail information regarding your Plan benefit and the appropriate election forms and a benefit calculation to your address on file. Please note that there is generally no advantage to waiting until after your Normal Retirement Date to begin receiving your Pension Benefit. The monthly Pension Benefit amount does not increase if you delay starting your payments after you reach your Normal Retirement Date, and you will not receive back payments if you file for your benefits after your Normal Retirement Date.

If your employment has not terminated, the Trinity Health Pension Plan Office will mail information regarding your Plan benefit and the appropriate election forms and a benefit calculation to your address on file shortly before you turn age 65. Again, note that there is generally no advantage to waiting until after your Normal Retirement Date to begin receiving your Pension Benefit.

If you, your spouse, or your Beneficiary think you are eligible for disability or death benefits, it is up to you, your spouse, or your Beneficiary to contact the Trinity Health Pension Plan Office at 800.793.4733 to request your Plan benefit. **It is ultimately your responsibility to apply for your own benefit. If you do not apply for your Plan benefit in a timely manner, the Plan will not pay your benefit retroactively.**

To receive payment of your Plan benefit, you must either:

(1) Mail the original, completed signed and dated election forms and any required supporting documentation to the Trinity Health Pension Plan Office at:

Trinity Health Pension Plan Office
20555 Victor Parkway
Livonia, Michigan 48152

-OR-

(2) Fax the signed and dated election forms and any supporting documentation to the Trinity Health Pension Plan Office at 312.957.2528.

You must submit the completed election forms to the Trinity Health Pension Plan Office as soon as possible after you receive the forms, but no more than 90 days before the date you want payments to begin. Also, you must furnish any required information such as proof of your age and your spouse's age, a complete copy of any divorce documents, and your spouse's death certificate, if applicable, to the Trinity Health Pension Plan Office along with the election forms. If the Trinity Health Pension Plan Office does not receive your completed election forms and additional required information within 90 days of the print date on the top of Form #1 in Your Personalized Pension Benefit Forms Packet, your entire benefit will have to be recalculated with a new benefit commencement date. You will need to make a new written request to the Trinity Health Pension Plan Office (at the address above) to receive your Plan benefit. Your benefit payment amount will then be recalculated and the Trinity Health Pension Plan Office will send you new election forms and a new benefit calculation. In order to receive payment of your benefit, you must submit the new election forms and any additional required information within 90 days of the print date on the top of Form #1 in Your Personalized Pension Benefit Forms Packet or your entire benefit will have to be recalculated again. It is important to submit your forms on time if you want your benefit to start as soon as possible. Please note that the Plan will not pay benefits retroactively. Failure to submit your election forms and any additional required information within the timeframe indicated on Form #1 will result in a new benefit calculation with a new benefit commencement date.

Notwithstanding the above, you must begin receiving your retirement benefit by April 1 of the year after the calendar year in which your employment with Trinity Health terminates or you reach age 70½, whichever is later. Before this date, your Plan benefit will not be paid unless and until you (or your spouse or Beneficiary, if applicable) apply for your Plan benefit in accordance with the procedures set forth in this SPD.

HOW WILL MY PLAN BENEFIT BE PAID?

Generally, you may elect to have your Plan benefit paid in any of the ways shown below. Your monthly payments under the Plan's benefit formula reflect a benefit payable for your life only. Therefore, benefits under a monthly payment option that provides for continued benefits to a beneficiary after your death will be a lower amount per month than the monthly payments you would receive under the Life Only Option in order to provide for benefits payable over a longer expected timeframe.

Major exceptions:

- If you are married and the present value of your Pension Benefit or LUMCERP Benefit is more than $10,000, you will receive such benefit in the form of a Joint and Survivor Option with your spouse as the Beneficiary, unless she or he consents, in writing, to a different election.

- If you elect to receive your Cash Balance Account in the form of an annuity and you elect to receive your Pension Benefit or LUMCERP Benefit in the form of an annuity, your Cash Balance Account and Pension Benefit or LUMCERP Benefit must be paid in the same annuity form of payment commencing on the same date.

- You may elect to receive your Cash Balance Account and defer distribution of your Pension Benefit or LUMCERP Benefit until April 1 of the year after the calendar year in which your employment with Trinity Health terminates or you reach age 70½, whichever is later; however, you may not elect to receive your Pension Benefit or LUMCERP Benefit and defer distribution of your Cash Balance Account.

- Prior to January 1, 2016, disability retirement benefits will be paid only as a Life Only Option, 50% Joint and Survivor Option (if you are married), or Lump Sum Option (subject to lump sum rules). Except as provided in a supplement to this SPD that is applicable to you, if you become eligible for a disability retirement benefit on or after January 1, 2016, and have not commenced receiving the Pension Benefit and LUMCERP Benefit portion of your Accrued Benefit prior to January 1, 2016, you may elect to receive the present value of the Pension Benefit and LUMCERP Benefit portion of your disability retirement benefit in the form of a single lump sum payment.

- If you are vested only in your Pension Plan Match Account, you will receive a lump sum distribution (and you are not entitled to elect a different form of payment).

Life Only Option

Monthly benefits continue only during your lifetime. Upon your death, all benefits stop. There is no Beneficiary. All of the prior examples assume that benefits will be paid in the Life Only Option form. The Life Only Option is the "normal" payment form and all other options are actuarially equivalent in amount to the Life Only Option. However, because benefits are potentially payable to more than one person under the other options, the monthly amounts are lower based on factors set forth in the Plan.

Ten Years Certain And Life Option

Under this optional form of benefit, monthly payments reduced from your Life Only Option benefit will be paid to you for your life, but if you die before 10 years (or 120 months) of monthly benefits have been paid, payments will be continued to your designated Beneficiary until the remainder of the 120 monthly payments have been made. If your designated Beneficiary dies before you have received 120 monthly payments, you may designate a new Beneficiary to receive the remaining payments due after your death, if any.

Joint And Survivor Option

Reduced monthly benefit payments are made for your life. Upon your death, monthly payments will continue to your Beneficiary, if surviving, for the rest of his or her life equal to 50% or 100% of the benefit you were receiving prior to your death. When you retire, you elect the percent of your benefit your Beneficiary will receive if you die first. You may not be eligible to elect a 100% survivor annuity if your Beneficiary is not your spouse and is more than 10 years younger than you. Once payments begin, no other Beneficiary can be designated, even if your named Beneficiary predeceases you or your marriage is terminated.

Joint and Survivor Option benefits are reduced based on the percent of the Survivor Annuity and the age of your Beneficiary, meaning that, generally, the younger your Beneficiary, the smaller your benefit. Your Joint and Survivor Option benefit will never be greater than your Life Only Option benefit.

<u>Joint And Survivor Option Example</u>:

At her Normal Retirement Date, Barb's Life Only benefit is $500 per month. Her husband is three years younger than she. Barb's benefit is calculated by reducing her benefit by 5% for the 50% survivor option plus an additional 1½% for the three years her husband is younger than she, for a total of 6½%. As such, her benefit, payable as a 50% Joint and Survivor benefit, is equal to 93.5% of the Life Only benefit. Therefore, during her lifetime she will receive $467.50 per month and if her husband survives her, he will receive one-half of this amount, or $233.75 per month, for the rest of his life. If she had elected the 100% Joint and Survivor option, the reduction would have been greater. The reductions described in this example are based on actuarial factors set forth in the Plan document.

Lump Sum Option

- This is the only payment option available to you if the actuarial present value of your total Plan benefit is $5,000 or less at the time of payment. However, your Plan benefit will not be distributed before you elect to receive it, except that you must begin receiving your Plan benefit by April 1 of the year after the later of the year in which your employment with Trinity Health terminates or the year in which you reach age 70½.

- <u>Pension Benefit or LUMCERP Benefit</u>. If the present value of your Pension Benefit or LUMCERP Benefit is not more than $10,000, you may elect to have it paid to you in a single lump sum at any time after you attain age 65 or terminate employment from Trinity Health and all other participating Employers. Except as provided in a supplement to this SPD that is applicable to you, beginning in 2016, if you have not yet started a monthly pension, you may elect to receive a lump sum payment of the present value of your Pension Benefit or LUMCERP Benefit without any limit if you have either (i) reached age 65 but have not terminated from employment with Trinity Health and all other participating Employers, or (ii) terminated from employment with Trinity Health and all other participating Employers after December 31, 2015.

- <u>Cash Balance Account</u>. Regardless of the amount, you may elect to receive your Cash Balance Account in the form of a single lump sum payment. You may make this election at any time after you attain age 65 or terminate from employment with Trinity Health and all other participating Employers.

If you are married and the lump sum amount of your entire Plan benefit exceeds $10,000 (including any portion of your Plan benefit that has already been distributed to you), your spouse must consent in writing to your election unless you elect to receive your entire Plan benefit in the form of a Joint and Survivor Option with your spouse as the Beneficiary or you are vested only in your Pension Plan Match Account. Your spouse's consent must be notarized or witnessed by a representative of the Trinity Health Pension Plan Office. Lump sum payments can be made in the form of a direct rollover to another employer's qualified retirement plan, 403(b) plan or certain governmental 457(b) plans (if the plan you select accepts rollovers), your account in the Trinity Health 403(b) Retirement Savings Plan or Trinity Health 401(k) Retirement Savings Plan, if any, or to an IRA (including a Roth IRA).

WHAT CONDITIONS CAN AFFECT MY PLAN BENEFIT?

What Happens To My Pension Benefit And Cash Balance Account If I Transfer?

If you transfer from one participating Employer to another and you remain an eligible colleague, you keep your Benefit Service, Vesting Service, and Plan Compensation earned before the transfer and continue earning Benefit Service (generally prior to January 1, 2015), Vesting Service, and Plan Compensation (generally prior to January 1, 2015) after the transfer without interruption.

If you transfer from a participating Employer to a non-participating employer that is a Related Employer of a participating Employer, you will no longer earn Benefit Service and your Plan Compensation (including any “deemed” Plan Compensation if you are a Transition Adjustment Eligible Participant) will no longer be taken into account for purposes of determining your Plan benefit. However, you will continue to earn Vesting Service.

What Happens To My Plan Benefit If I Am On Military Duty?

If you are on military duty and return to employment within the prescribed period of time, you will earn Benefit Service (generally prior to January 1, 2015) and Vesting Service for the period while you were on military duty based on your work week immediately preceding the absence. Plan Compensation will be based on the Plan Compensation you would have received if you were not on military duty (generally prior to January 1, 2015). If this amount is not reasonably certain, Plan Compensation will be based on the average rate of Plan Compensation you received from Trinity Health during the twelve month period immediately before your military duty began (or, if you were employed by Trinity Health for less than twelve months immediately before your military duty began, the average rate of Plan Compensation you received from Trinity Health during that period of employment, generally prior to January 1, 2015).

What If I Terminate Prior To Five Years Of Vesting Service?

Unless your employment terminates on or after your 65th birthday, you will not be entitled to a Pension Benefit or the Pay Credits made to your Cash Balance Account (including interest credits on the Pay Credits), or your LUMCERP Benefit, if any, unless you have five years of Vesting Service. You will generally be entitled to the Pension Plan Match Account portion of your Cash Balance Account if you have three years of Vesting Service.

If you terminate employment after January 1, 2002 but do not have a vested Plan benefit and you are later hired by a participating Employer, your years of Vesting Service as of your last termination date will be retained and you can continue to earn Vesting Service after your re-employment. Any Vesting Service lost before January 1, 2002, will **not** be restored. However, if you do not have any Hours of Service during five consecutive Plan Years after December 31, 2014, any unvested portion of your Plan benefit will be forfeited.

What Happens To My Benefit If I Continue or Return To Work After Retirement?

Once you begin receiving a monthly benefit from this Plan, regardless of your age, you can continue receiving your benefit while working for an employer other than Trinity Health. If you wish to continue, or return to employment, with Trinity Health, there are different rules that apply to you depending on your age.

Under age 65

If you are ***under age 65***, there must be a bona fide termination of your employment with Trinity Health for you to begin receiving monthly payments of your Accrued Benefit. A bona fide termination occurs if, at the time your employment terminates, there is no understanding that you will be reemployed and you remain unemployed by Trinity Health and all other participating Employers for at least 120 consecutive days following your termination from employment (measured beginning on the last day of the last payroll period for which you are paid by any of the participating Employers or any of the participating Employers' Related Employers). These rules are strictly enforced.

If you are reemployed by Trinity Health on or after January 1, 2015, before you reach age 65 and after incurring a bona fide termination of employment, and you are receiving monthly benefit payments, your monthly benefit payments will continue as is. You generally cannot elect a new form of benefit payment or designate a new Beneficiary or contingent annuitant when you terminate employment or reach age 65.

If you were reemployed by Trinity Health prior to January 1, 2015 and before you reached age 65, your monthly benefit payments may have been suspended if you worked too many hours. You are eligible to recommence receipt of your Plan benefit as of January 1, 2015 or as soon as administratively practicable thereafter. You must make this election within the election period, and in accordance with the procedures, established by the Administrator. If this applies to you and you do not make a timely election to recommence receipt of your Plan benefit as of January 1, 2015, you may still elect to recommence your Plan benefit with payments beginning on the first day of the month following the date you file the election with the Plan Administrator. If you are eligible to recommence receipt of your Plan benefit and you accrued any additional benefits under the Plan since the time your benefit payments were suspended, you may elect a new form of payment for your entire Plan benefit, subject to the special Plan provisions regarding lump sum payments. If you are eligible to make a new form of payment election and do not elect a new form of payment for your entire Plan benefit, your prior election, including your Beneficiary or contingent annuitant, shall continue in effect with respect to your entire Accrued Benefit. If you are eligible to recommence receipt of your Plan benefit and you have not accrued additional benefits since the time your benefit payments were suspended, you are not entitled to elect a new form of payment for your Plan benefit.

If you are reemployed by Trinity Health on or after January 1, 2015, before you reach age 65 and before incurring a bona fide termination of employment, and you are receiving monthly benefit payments, your monthly benefit payments will be *immediately suspended on the first day of the month coinciding with or following the date until you are reemployed until you reach age 65 or terminate your employment with Trinity Health.* Please contact the Trinity Health Pension Plan Office for additional information, including the provisions in effect prior to January 1, 2015.

Over age 65

If you are *over the age of 65*, you may begin to receive your benefit regardless of your continued employment with Trinity Health. Based on your election, your benefit may start any time after your 65th birthday. Generally, there is no advantage to waiting until after your Normal Retirement Date to begin receiving your Pension Benefit. There are no restrictions on the number of hours you can work, nor are you required to first terminate employment.

WHAT HAPPENS TO MY BENEFIT IF I DIE BEFORE I RETIRE?

If you die before payment of your Pension Benefit or Pay Credits to your Cash Balance Account (including interest credits on the Pay Credits) begins, your spouse or other Beneficiary will receive a pre-retirement death benefit if you:

- were an active participant with five or more years of Vesting Service,
- had attained Normal Retirement Age while still earning Vesting Service in the Plan, or
- were a former participant entitled to a deferred vested benefit whose employment terminated after 1986.

If you die before payment of the Pension Plan Match Account portion of your Cash Balance Account (including interest credits on your Pension Plan Match Account) begins, your spouse or other Beneficiary will receive a pre-retirement death benefit if you:

- were an active participant with three or more years of Vesting Service,
- had attained Normal Retirement Age while still earning Vesting Service in the Plan, or

- were a former participant entitled to a deferred vested benefit whose employment terminated after 1986.

If You Are Married…

If you die _on or after_ age 55 and the value of the vested Plan benefit payable to your spouse is more than $5,000, your spouse will receive the 50% survivor annuity portion of your Pension Benefit determined as if you had retired on the day before your death and elected a 50% Joint and Survivor Option and 100% of your Cash Balance Account (converted to an equivalent monthly benefit). Alternatively, your spouse may elect to receive 100% of your Cash Balance Account and the present value of the 50% survivor annuity portion of your Pension Benefit, in the form of a lump sum payment. If the value of the vested Plan benefit payable to your spouse is $5,000 or less or you only have a vested Pension Plan Match Account, your spouse's benefit will be paid as a lump sum.

If you die _before_ age 55 and the value of the vested Plan benefit payable to your spouse is more than $5,000, your spouse will receive an amount actuarially equivalent in value to what would have been paid had you terminated employment on your date of death (or actual date of termination, if earlier), survived to age 55 and retired on your 55th birthday with a 50% Joint and Survivor Option for your Pension Benefit plus 100% of your Cash Balance Account (converted to an equivalent monthly annuity), and then died the next day. Your spouse may elect to receive 100% of your Cash Balance Account, plus the present value of the Beneficiary's portion of the 50% Joint and Survivor Option Pension Benefit to which she or he is entitled, if any, in the form of a lump sum payment instead of the form of a monthly annuity. If the value of the vested Plan benefit payable to your spouse is $5,000 or less or if you only have a Pension Plan Match Account, it will be paid as a lump sum.

However, if you die after having elected a form of benefit payment (including filing your election with the Administrator) but before payment of your Plan benefit begins, your election will be effective and what, if any, death benefit is payable will be based on the form of payment you elected.

Benefits will begin as early as the month following your death and after your spouse elects to receive payment unless your spouse elects to defer payment of benefits until you would have reached age 65. You may elect someone other than your spouse as your pre-retirement death Beneficiary, but only if your spouse signs a waiver form consenting to your designation of someone else as your Beneficiary. The spousal waiver and Beneficiary Form RP-20 may be obtained from the Retirement Program website at http://mybenefits.trinity-health.org/documents/benyform.pdf or from your Human Resources department or by telephoning the Trinity Health Pension Plan Office at 800.793.4733.

If You Are Not Married or You Are Married and Elect a Beneficiary Other than Your Spouse…

If you are not married, a lump sum will be issued to your estate unless you have completed a Beneficiary Form RP-20 and provided it to the Trinity Health Pension Plan Office. If you are married and there is a Beneficiary Form RP-20 on file with the Trinity Health Pension Plan Office naming a Beneficiary other than your spouse, your named Beneficiary will receive a lump sum benefit. The amount of the lump sum benefit payable to your Beneficiary or estate is equivalent in value to the death benefit described above for a married participant assuming a spouse of the same age. You may obtain a Beneficiary Designation Form RP-20 for the Plan from the Retirement Program website at http://mybenefits.trinity-health.org/documents/benyform.pdf or from the Trinity Health Pension Plan Office at 800.793.4733.

Again, however, if you die after having elected a form of benefit payment (including filing your election with the Plan Administrator) but before payment of your Plan benefit begins, your election shall be effective and what, if any, death benefit is payable will be based on the form of payment you elected.

WHAT HAPPENS TO MY BENEFIT IF I DIE AFTER RETIREMENT BEGINS?

If you have already retired and have begun to receive benefits, the availability of a death benefit for your spouse, Beneficiary, or survivor will be determined by the optional form of benefit payment you selected at the time you retired. If you elected the Life Only Option, benefits generally cease at your death and no death benefits are payable.

WHAT IF I AM NOT SATISFIED WITH THE DETERMINATION OF MY PLAN BENEFIT?

The Administrator is responsible for determining the amounts payable from the Plan and advising each participant or Beneficiary of those amounts. The Administrator will either approve your application for benefits or explain in writing why your claim is being denied (by referring to specific Plan provisions) and how applications are reviewed. Generally, written notice of the disposition of a claim will be furnished to you within 90 days (180 days in certain circumstances) after the claim is filed.

If your request for benefit payments is denied, in whole or in part, you or your authorized representative has the right to request a review of the denial. A written appeal must be made to the Plan Administrator within 60 days of receipt of the written notice of denial; otherwise you will be deemed to have waived your right to appeal. In your appeal, you may include any other information you consider pertinent to the Plan Administrator's reconsideration of your request. You or your designated representative may review all Plan documents and other papers that affect the claim. You will receive a written notification of the

Plan Administrator's decision within 60 days of your appeal (120 days in special circumstances). The final determination notice will inform you of the decision and the specific reasons for the decision, including references to Plan provisions upon which the determination is based.

In addition to the general claims procedures set forth above, the following special procedures apply to disability retirement benefit claims:

- If the Administrator denies your disability retirement benefit claim, in whole or in part, you will be notified in writing why your claim is being denied (by referring to specific Plan provisions) and how applications are reviewed within a reasonable period of time, but not later than 45 days after receipt of the claim by the Administrator. If the Administrator determines that, due to matters beyond control of the Plan and Administrator, a decision on your disability retirement benefit claim cannot be reached within 45 days, an additional 30 days may be provided and the Administrator will notify you of the extension before the end of the original 45-day period. The 30-day extension may be extended for a second 30-day period, if before the end of the original extension, the Administrator determines that, due to circumstances beyond the control of the Plan and Administrator, a decision cannot be made within the original 30-day extension period.

- You have 180 days following receipt of a disability retirement benefit denial in which to file a written appeal of the denial with the Plan Administrator.

- If you file your written appeal timely, the Plan Administrator will review your appeal and notify you of its determination within a reasonable period of time, but not later than 45 days after its receipt of your written appeal. If the Plan Administrator determines that special circumstances (such as the need to hold a hearing) require an extension of time for processing the appeal, the Plan Administrator will notify you of the extension before the end of the initial 45 day period. Such an extension, if required, shall not exceed 45 days.

Any legal action against the Plan must be filed within one year after the time that the Plan's claims process has been completed, or if earlier, one year from the date the claimant knew or should have known that a claim existed. Claims made after these dates will be denied as not timely.

Who administers the Plan?

The Administrator supervises the day-to-day administration of the Plan. The Administrator may interpret the terms and provisions of the Plan as necessary to its administration, and has the authority to make decisions regarding administration issues that are not directly covered by the terms of the Plan or applicable law, and to maintain a record of such policies and decisions for future reference. These policies and decisions shall be deemed a part of the Plan unless inconsistent with its terms. The governing body of the Plan is the Plan Administrator (the Benefits Committee), which appoints the Administrator, interprets the Plan, establishes the administrative structure of the Plan, and sees to its overall operation. Service of legal process may be made upon the Plan Administrator.

How is the Plan funded?

Your benefits under the Plan are funded entirely by contributions from the participating Employers. The amount of the annual contribution is determined by the Plan Administrator after consultation with an independent actuarial firm.

The contributions are held in trust by the Trustee. The assets in the Trust are invested by investment managers selected by the Trinity Health Treasury Department. The Benefits Committee and the Investment Subcommittee of the Stewardship Committee of the Board of Directors ("Investment Subcommittee") monitor the selection, performance and evaluation of the investment manager(s) appointed by the Trinity Health Treasury Department to manage and invest the assets of the Plan. The books and records of the Plan are kept on a calendar year basis, which is the Plan Year.

DOES THE FEDERAL GOVERNMENT INSURE MY PLAN BENEFITS?

Because the Plan is exempt from the requirements of ERISA (the Employee Retirement Income Security Act of 1974) as a "Church Plan," benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

Plan Legal Information

WHAT HAPPENS TO MY RETIREMENT BENEFITS IN THE EVENT I GET DIVORCED AND PART OF THE SETTLEMENT INCLUDES A QUALIFIED DOMESTIC RELATIONS ORDER (QDRO)?

If you are divorced, the court may enter a Qualified Domestic Relations Order (QDRO). QDROs specify that a part of your Plan benefit be paid to someone else (such as a spouse, former spouse, child, or other dependent). The Plan allows for immediate distribution to alternate payees who are assigned part of your benefit under a QDRO. You will be notified if Trinity Health receives a QDRO and what effect the QDRO has on your retirement benefits. You may obtain a copy of the Plan's procedures governing QDRO determinations from the Plan Administrator without charge. Model QDRO forms are also available from the Trinity Health Pension Plan Office by calling 800.793.4733.

CAN THE PLAN BE AMENDED OR TERMINATED?

Participation in the Plan is not a guarantee of continued employment with Trinity Health or a participating Employer, nor is it a guarantee that the retirement benefit levels will remain unchanged in future years. For example, benefit accruals under the Plan were generally frozen effective December 31, 2014. Trinity Health Corporation intends to continue the Plan indefinitely, but reserves the right to amend, modify, suspend or terminate the Plan, in whole or in part, at any time, without the consent of the Employers, participants, spouses, beneficiaries, contingent beneficiaries or any person or persons claiming through them. An amendment, modification, suspension or termination of the Plan may be made for any reason and may, in certain circumstances, result in the reduction or elimination of benefits or other features of the Plan to the extent allowed by law. If the Plan is wholly or partially terminated and you are a Trinity Health colleague at the time of the termination, you will become fully vested in the benefits you earned as of the date of Plan termination, and distributions will be made in accordance with the provisions of the Plan.

In addition to Trinity Health Corporation's ability to amend the Plan, the Benefits Committee, Administrator and Executive Leadership Team ("ELT") of Trinity Health Corporation have the right, at any time, without the consent of the Employers, participants, spouses, beneficiaries, contingent beneficiaries or any person or persons claiming through them, to modify or amend, any or all of the provisions of the Plan if the amendment does not (i) have a material adverse financial impact on the Plan or the Employers, (ii) materially expand the authority of the Benefits Committee, Administrator and ELT of Trinity Health Corporation, respectively, or decrease the authority of the Board of Directors of Trinity

Health Corporation, or (iii) materially change or increase the benefits provided under the Plan. Material amendments must be approved by the Board of Directors of Trinity Health Corporation.

The Plan may not be modified or amended simply by representations, oral or otherwise, that may be made to you concerning the Plan. Accordingly, you should not consider the Plan to have been amended based on assertions made by a supervisor or a Human Resources representative, for instance. If you received information that is contrary to the terms of the Plan or this SPD, please contact the Plan Administrator for clarification or confirmation.

WHAT IS THE PLAN YEAR?

The Plan Year is the 12-month period commencing on January 1 and ending on December 31.

IS THERE A MAXIMUM BENEFIT?

The Internal Revenue Code limits the retirement benefits payable and the Plan Compensation that may be considered under the Plan for highly compensated colleagues. If these maximums affect you, you'll be notified.

Important Plan Information

Plan Name: Trinity Health Pension Plan

Plan Number: 001

Employer Identification Number: 35- 1443425

Plan Year: The same as calendar year, January 1 – December 31

Plan Administrator:

Trinity Health Benefits Committee
20555 Victor Parkway
Livonia, Michigan 48152
800.793.4733
312.957.2528 (facsimile)

Administrator:

Trinity Health Corporation
Attn: Vice President, Total Rewards
20555 Victor Parkway
Livonia, Michigan 48152
800.793.4733
312.957.2528 (facsimile)

Pension Plan Trustee:

The Northern Trust Company
50 South LaSalle Street
Chicago, IL 60603

Type of Plan: Defined Benefit

AGENT FOR SERVICE OF PROCESS

The law requires someone to be named as Agent for Service of Process. That is, someone to whom court papers may be given officially if a court dispute does arise. The person currently named as the Agent for Service of Process is CT Corp., which may be served with process at 30600 Telegraph Road, Bingham Farms, Michigan 48025. Process also may be served upon the Plan Administrator at the address given above.