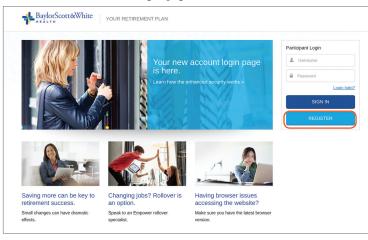
## BAYLOR SCOTT & WHITE HEALTH RETIREMENT PLANS

## HOW TO OPT OUT OF THE DEFAULT INVESTMENT OPTION

## Opting out of the default investment

From July 5–22, 2016, you will have the option to opt out of the default investment fund at www.BSWHretirement.com and have your assets transferred over based on your designated asset allocation election.

1. You can find a link to the login page at www.BSWHretirement.com. Once there, click the *REGISTER* button.



2. On the Registration account lookup page, be sure you are on the I do not have a PIN tab. Then, enter your information.

Registration account lookup Enter the information below to look up your account.	
I do not have a PIN I have a PIN	
SOCIAL SECURITY NUMBER	
ZIP CODE	
LAST NAME	
DATE OF BIRTH	
NUMERIC PORTION OF STREET ADDRESS OR P.O. BOX	
CONTINUE	
CONTINUE	

- 3. Continue the registration process until your account is verified and you are logged in.
- 4. Once you are logged in, click the link for your retirement plan.



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5. Click *View/manage* my investments. Please note: Your balance will reflect \$0.00 until your account transfers.

BaylorScott&Whit	CC Home Learnin	g Center Guidance	9		PARTICIPANT
ome / My Accounts / Account Ove	rview				e
ACCOUNT INFORMATION	Account O	verview			
Balance INVESTMENTS <u>View/manage.mv investments</u> Investment linsup PLAN INFORMATION	TOTAL BALA \$0.00 Balance datail as of 03/30/16	a   History	SUMMARY		
Consolidate accounts	PERCENTAGE	INVESTMENT		ASSET CLASS	BALANCE
	100.00%	XYZ 2045 Target D	ate Fund	Lifetime	\$0.0
	Total balance rep	resents the entire value of	of your plan account ves	sted and non-vested balance as of the	e date listed above.

6. Click Change My Investments.

BaylorScott&Whit	C Home Learnin	g Center Guidance		PARTICIPANT
me / My Accounts / My Investmen	nts			ÐJ
ACCOUNT INFORMATION	My Investn	nents		
Balance	Current Bala	Ance As of March 30, 2016	Period + /	As of MM/DD/YYYY
INVESTMENTS	PERCENTAGE	INVESTMENT	ASSET CLASS	BALANCE
View/manage my Investments Investment lineup PLAN INFORMATION	100.00%	XYZ 2045 Target Date Fund	Lifetime	\$0.00
Consolidate accounts				Change My Investments
	Future Alloc	ation		
	PERCENTAGE	INVESTMENT		ASSET CLASS
	100.00%	XYZ 2045 Target Date Fund		Lifetime

7. Select *Change how my future contributions will be invested* and then click *Continue*.

HEALTH BaylorScott&Whit	C Home Learning Center Guidance	PARTICIPANT Log out
Home / My Accounts / My Investmen	nts / Change Investments	🕀 Print
ACCOUNT INFORMATION Account overview Balance INVESTMENTS ViewImanage my Investments Investment lineup PLAN INFORMATION	How would you like to change your investments? All sources • Change how my future contributions will be invested	
Consolidate accounts	Back Dollar cost averaging and/or rebalancing do not ensure a profit and do not protect against loss in decl	Continue

8. Click Choose individual funds.

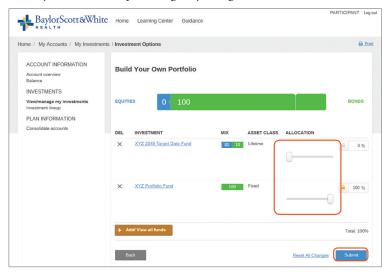
HEALTH HEALTH	Home Learning Center Guidance	PARTICIPANT Log out
Home / My Accounts / My Investments	/ How Would You Like To Invest	🕀 Print
ACCOUNT INFORMATION Account overview Balance	How would you like to invest?	
INVESTMENTS	D Help Me Do It	O It Myself
Viewfmanage my investments Investment linkup PLAN INFORMATION Consolidate accounts	Target Date funds provide a single diversified fund based on the approximate year you would like to refree (which is assumed to be at used 50 and/or begins multidrawing money. The principal value of the funds is not guaranteed at any time, including the trarget date.	Build your own portfolio from the funds available in your plan. Choose individual funds



9. Select your asset allocation(s) by checking the appropriate box(es); then, click *Add*.

ACCOUNT INFORMATION								
Account overview Balance	В	ild Your Own Portfoli						
INVESTMENTS View/manage my investments Investment lineup	EQI	JITIES	٤	82 18 BONDS				
PLAN INFORMATION Consolidate accounts				Viewing: Rate of	Return (as ol	29-Feb-2	016)	-ilter ≡
	(+	INVESTMENT	MIX	ASSET CLASS	1 YR	5 YR	10 YR / INCEP	GROSS EXP 9
								0.569
		XYZ 2015 Target Date Fund	33 67	Lifetime	-2.31%	N/A	3.87%	
		XYZ 2015 Target Date Fund XYZ 2025 Target Date Fund	33 67 45 55	Lifetime	-2.31%	N/A N/A	3.87% 4.35%	0.56%
		XYZ 2025 Target Date Fund	45 55	Lifetime	-2.63%	N/A	4.35%	0.569
		XYZ 2025 Target Date Fund XYZ 2035 Target Date Fund	45 55 67 33	Lifetime Lifetime	-2.63% -3.29%	N/A N/A	4.35% 4.79%	0.569

10. Select your allocation percentages by using the sliders; then, click Submit.





11. Review your changes and then click *Confirm Change*. Your investment selections will not be effective until August 1, 2016.

BaylorScott&White	Home Learning Center Guidance		PARTICIPANT Log out
Home / My Accounts / My Investments	s / Review Changes		🕀 Print
ACCOUNT INFORMATION Account overview Balanco INVESTMENTS	Review Your Changes The investment allocation(s) you have selected, will a	apply only to your future co	ntributions.
View/manage my investments Investment lineup	From		То
PLAN INFORMATION Consolidate accounts	TARGET-YEAR FUND		BUILD YOUR OWN PORTFOLIO
Consolidate accounts	XYZ 2045 Tarpet Date Fund 100%		XYZ Portfolio Fund 100%

12. If you participate in more than one plan and want to opt out of the default fund in a different plan, you can start the process by clicking on the appropriate plan name beneath *MY PLANS*.

BaylorScott&White	Home My Accounts Learning	Center Guidance	PARTICIPAN	T Log out
Home / My Accounts / Account Overview	v			🕀 Print
MY PLANS BSWH Retirement Plan A	Account Overview			
BSWH Retirement Plan A BSWH Retirement Plan B ACCOUNT INFORMATION Account overview Balance	total balance	SUMMARY My contributions:	14% Before Tax	
	Balance details   History as of 05/18/16	Company Match:	25% of deferrals on the first 6% of compensation	
Rate of return Transaction history Statements and documents		Rate of return:	N/A	
Beneficiaries		Beneficiaries:	On file / Edit	
PAYCHECK CONTRIBUTIONS				
My contributions Payroll calendar	No Account balance found.			
1	Total balance represents the entire value	e of your plan account veste	d and non-vested balance as of the date listed above.	

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PT269515 (6/2016)

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