

# 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](http://www.BSWHretirement.com) and have your assets transferred over based on your designated asset allocation election.

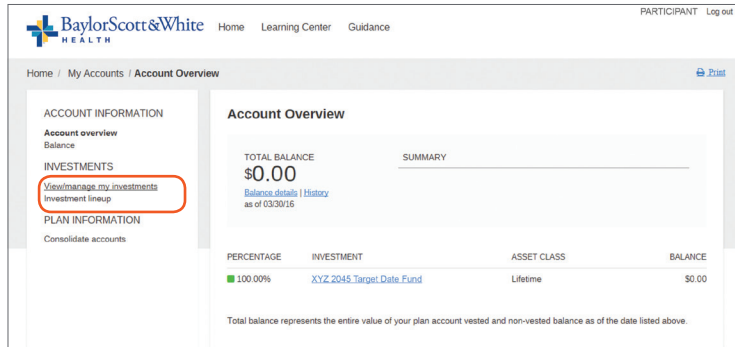
1. You can find a link to the login page at [www.BSWHretirement.com](http://www.BSWHretirement.com). Once there, click the *REGISTER* button.

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

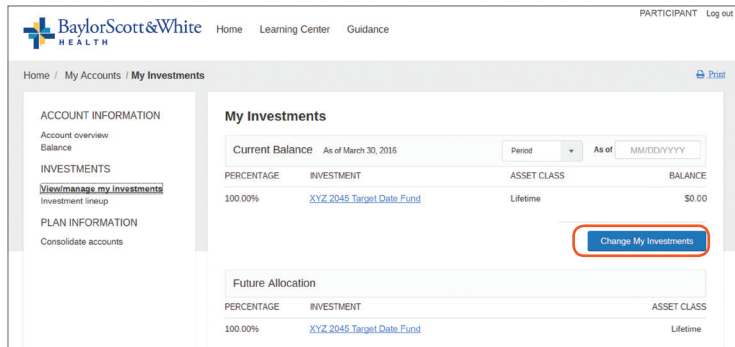
3. Continue the registration process until your account is verified and you are logged in.
4. Once you are logged in, click the link for your retirement plan.

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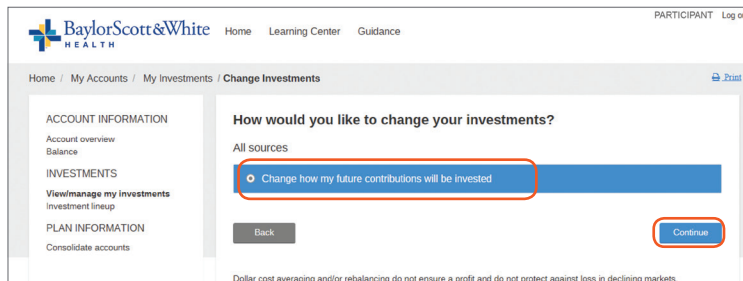
5. Click *View/manage my investments*. Please note: Your balance will reflect \$0.00 until your account transfers.



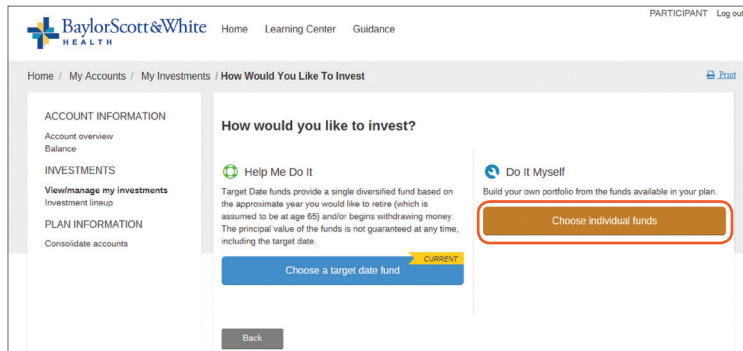
6. Click *Change My Investments*.



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



8. Click *Choose individual funds*.





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

ACCOUNT INFORMATION  
Account overview  
Balance

INVESTMENTS  
View/manage my investments  
Investment lineup

PLAN INFORMATION  
Consolidate accounts

**Build Your Own Portfolio**

EQUITIES 82 18 BONDS

Viewing: Rate of Return (as of 29-Feb-2016) Filter

+	INVESTMENT	MIX	ASSET CLASS	1 YR	5 YR	10 YR / INCEP	GROSS EXP %
<input type="checkbox"/>	XYZ 2015 Target Date Fund	83 67	Lifetime	-2.31%	N/A	3.87%	0.56%
<input type="checkbox"/>	XYZ 2025 Target Date Fund	46 54	Lifetime	-2.63%	N/A	4.35%	0.56%
<input type="checkbox"/>	XYZ 2035 Target Date Fund	67 33	Lifetime	-3.29%	N/A	4.79%	0.56%
<input checked="" type="checkbox"/>	XYZ 2045 Target Date Fund	82 18	Lifetime	-4.15%	N/A	4.67%	0.57%
<input type="checkbox"/>	XYZ 2055 Target Date Fund	85 15	Lifetime	-4.70%	N/A	4.31%	0.57%
<input type="checkbox"/>	XYZ Portfolio Fund	100	Fixed	N/A	N/A	N/A	N/A

Cancel Add

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

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**Build Your Own Portfolio**

EQUITIES 0 100 BONDS

DEL	INVESTMENT	MIX	ASSET CLASS	ALLOCATION
X	XYZ 2045 Target Date Fund	82 18	Lifetime	0 %
X	XYZ Portfolio Fund	100	Fixed	100 %

+ Add/ View all funds Total: 100%

Back Reset All Changes Submit

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

The screenshot shows the 'Review Your Changes' page. On the left, there is a navigation menu with 'ACCOUNT INFORMATION', 'INVESTMENTS', and 'PLAN INFORMATION'. The main content area is titled 'Review Your Changes' and contains two columns: 'From' and 'To'. The 'From' column shows 'TARGET-YEAR FUND' with a sub-item 'XYZ 2045 Target Date Fund' at 100%. The 'To' column shows 'BUILD YOUR OWN PORTFOLIO' with a sub-item 'XYZ Portfolio Fund' at 100%. At the bottom, there are 'Back' and 'Confirm Change' buttons. The 'Confirm Change' button is highlighted with a red box.

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*.

The screenshot shows the 'Account Overview' page. On the left, there is a navigation menu with 'MY PLANS', 'ACCOUNT INFORMATION', and 'PAYCHECK CONTRIBUTIONS'. The 'MY PLANS' section is highlighted with a red box and contains two items: 'BSWH Retirement Plan A' and 'BSWH Retirement Plan B'. The main content area is titled 'Account Overview' and contains a 'TOTAL BALANCE' of '\$0.00' and a 'SUMMARY' table. The 'SUMMARY' table has the following data: 'My contributions: 14% Before Tax', 'Company Match: 25% of deferrals on the first 6% of compensation', 'Rate of return: N/A', and 'Beneficiaries: On file / Edit'. Below the table, it says 'No Account balance found.' and 'Total balance represents the entire value of your plan account vested and non-vested balance as of the date listed above.'

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