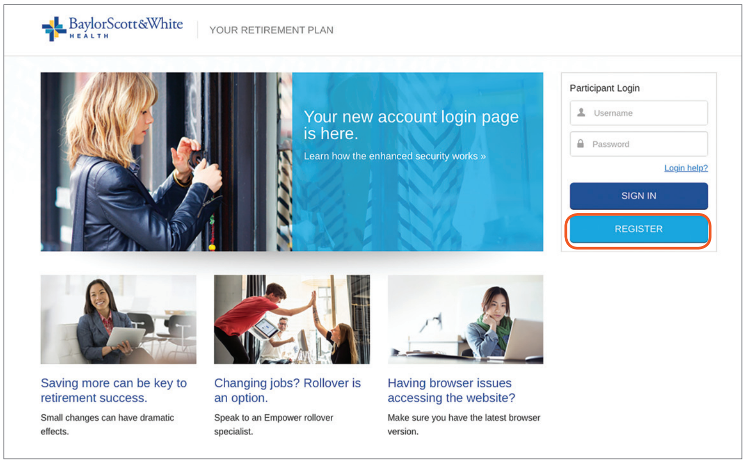
BAYLOR SCOTT & WHITE HEALTH RETIREMENT PLANS

HOW TO OPT OUT OF THE DEFAULT INVESTMENT OPTION

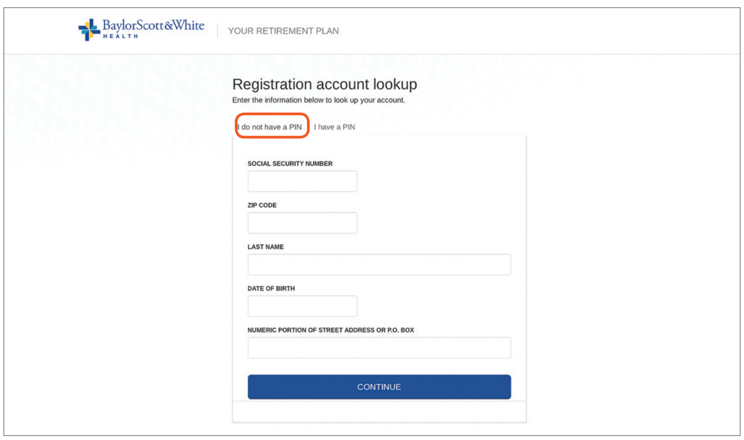
Opting out of the default investment

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.

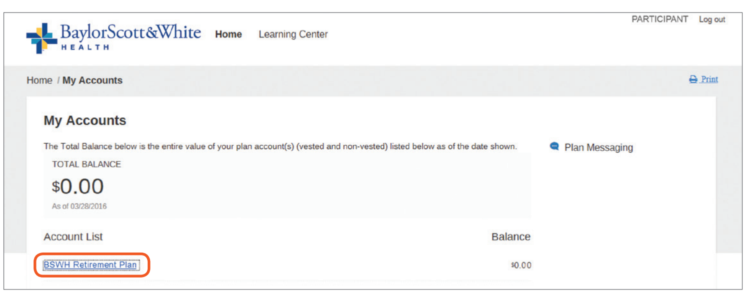
1. You can find a link to the login page at www.BSWHretirement.com. Once there, click the *REGISTER* button.



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



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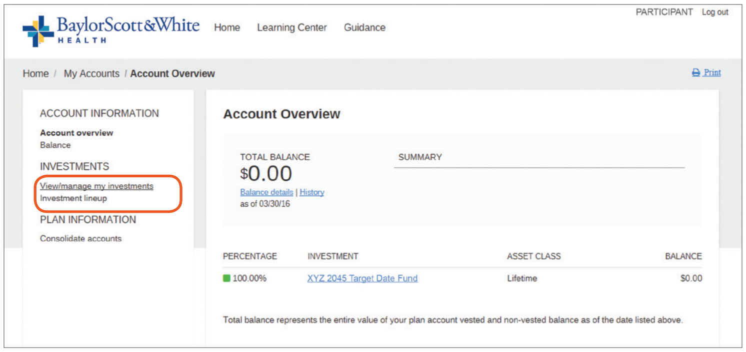
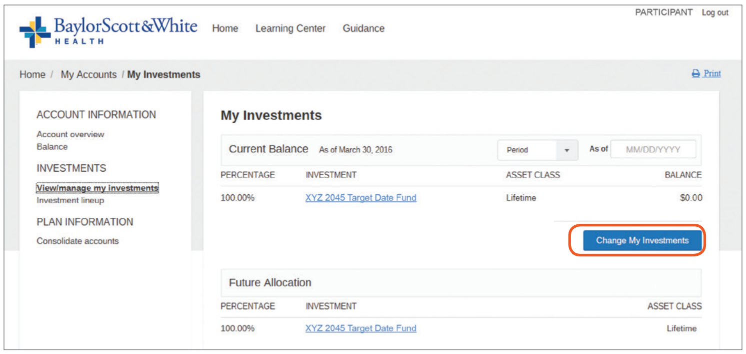
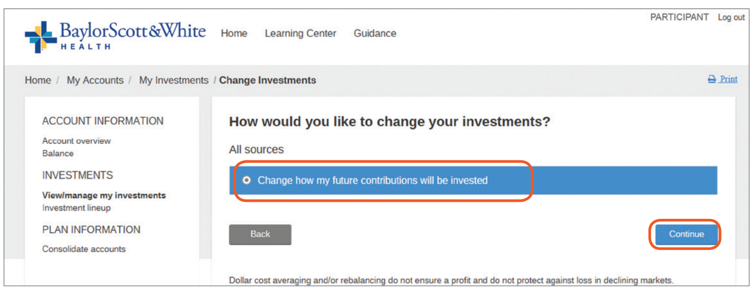
5. Click *View/manage* my investments. Please note: Your balance will reflect $0.00 until your account transfers.



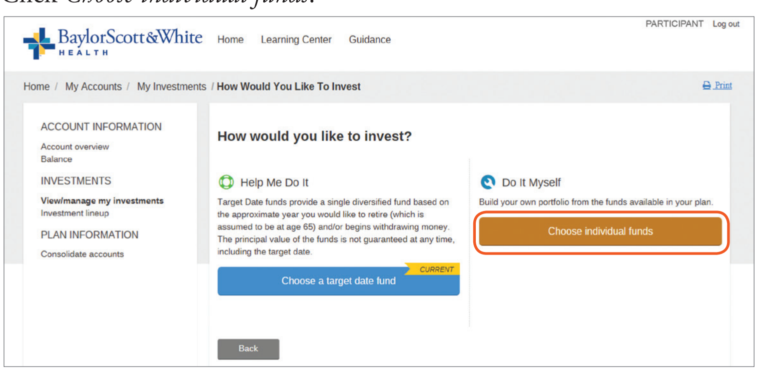
6. Click *Change My Investments.*



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



8. Click *Choose individual funds.*



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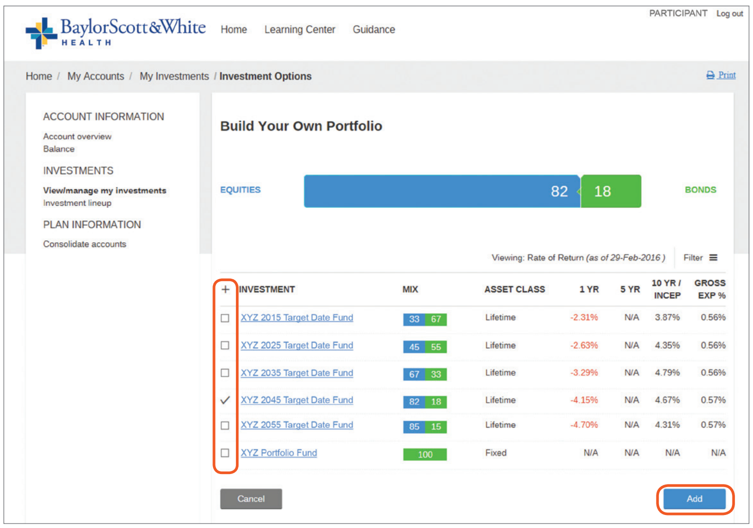
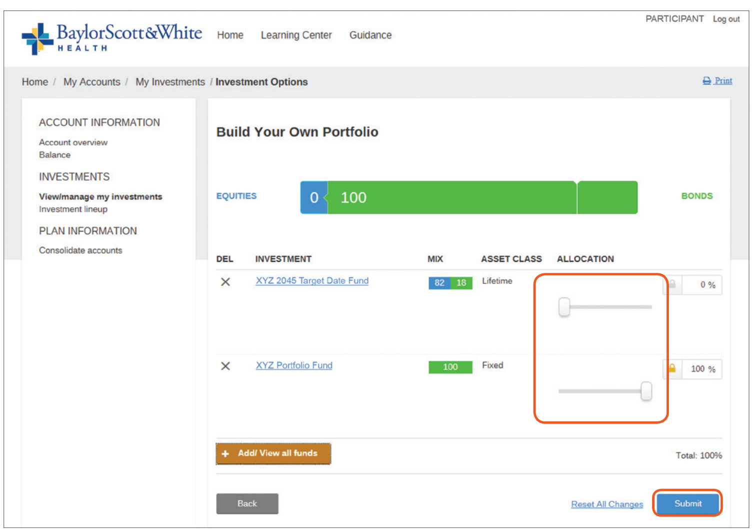
9. Select your asset allocation(s) by checking the appropriate box(es); then, click *Add*.



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



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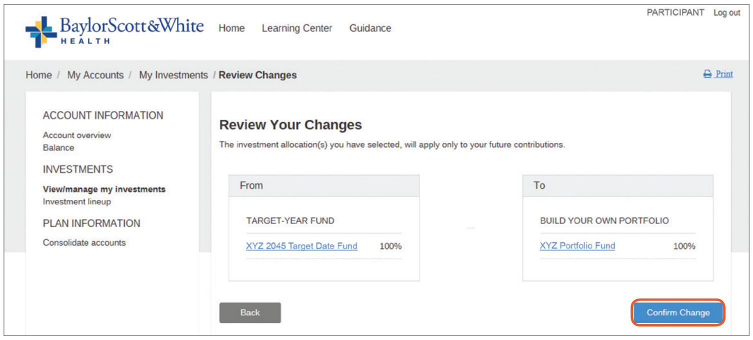
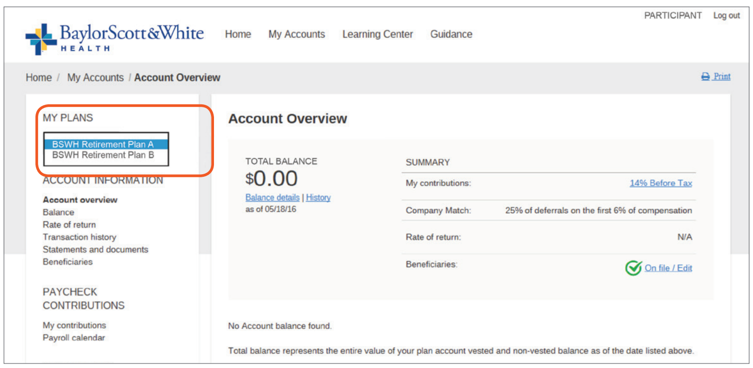
11. Review your changes and then click *Confirm Change*. Your investment selections will not be effective until August 1, 2016.



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*.



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