



Important Required Notices for MarinHealth Medical Center 403(b) Retirement Plan

November 2021

Our retirement plan provides you the opportunity to take an active role in your retirement planning. We seek to make available a plan that provides our employees a full array of investment options, a competitive fee structure and excellent customer service.

These annual notices are meant to provide you with important plan information. Please take the time to review each notice in this booklet. These notices are provided for your information; we hope you find them useful.

Notice or Disclosure	Page
• Summary Annual Report.....	1
• Qualified Default Investment Alternative (QDIA).....	2
• Automatic Deferral	5
• Universal Availability Notice	7
• Fee Disclosure.....	9

MarinHealth Medical Center 403(b) Retirement Plan Summary Annual Report

This is a summary of the annual report for the MARIN GENERAL HOSPITAL 403(B) RETIREMENT PLAN (Employer Identification Number 94-2823538, Plan Number 005) for the plan year 01/01/2020 through 12/31/2020. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$9,291,915. These expenses included \$21,059 in administrative expenses and \$9,226,519 in benefits paid to participants and beneficiaries, and \$44,337 in other expenses. A total of 2655 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$147,384,364 as of the end of the plan year, compared to \$126,591,146 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$20,793,218. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$30,085,133, including employer contributions of \$0, employee contributions of \$12,267,874, and earnings from investments of \$16,321,880.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 250 BON AIR ROAD, GREENBRAE, CA 94904 and phone number, 415-925-7040. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 250 BON AIR ROAD, GREENBRAE, CA 94904, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paper Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

MarinHealth Medical Center 403(b) Retirement Plan Qualified Default Investment Alternative (QDIA) Employee Notice

Purpose of this notice

MarinHealth Medical Center maintains MarinHealth Medical Center 403(b) Retirement Plan to help you attain financial security during your retirement years. As a plan participant, you decide how your retirement plan dollars are invested in the investment alternatives available in the plan. If you do not make an investment election, your contributions are invested in the Qualified Default Investment Alternative (QDIA).

This QDIA employee notice:

- 1) Describes when the QDIA is used
- 2) Provides details regarding the selected QDIA
- 3) Outlines your right to direct the investment of your plan dollars to other investments available in the plan or to elect not to have contributions withheld from your pay, if applicable
- 4) Explains where additional information about those additional investment alternatives can be obtained

Keep this disclosure with your Summary Plan Description and other retirement plan documents.

When the default investment alternative will be used:

You can invest your plan dollars in any of the investment alternatives available in your plan. In the absence of an investment election, your future contributions will be invested in the plan's QDIA under any of the following circumstances

- You have made a salary reduction election without an investment election.
- The plan contains an automatic enrollment feature and you did not provide an investment election during the notice period. Therefore, 2% of your eligible compensation will be contributed to the plan as an elective contribution. You have the right to elect not to have such automatic contributions made to the plan on your behalf and the right to elect to have such automatic contributions made at a different percentage. Please contact the Plan Administrator for more information.
- You have made investment elections that do not equal 100% or you have elected an investment that is no longer available in the plan.

If assets in your plan account are invested in the plan's QDIA, you can direct the investment of those assets to any other investment alternative under the plan. Please see "Investment Elections" later in this notice for more information on making investment elections.

Your employer has chosen a target-date asset allocation portfolio, based on date of retirement, as the plan's QDIA:

The plan's QDIA is the appropriate target-date asset allocation portfolio. Morningstar Investment Management LLC acts as the Registered Investment Advisor (RIA) for these portfolios. Each portfolio contains a combination of bond-based and stock-based funds and targets a period that contains the year in which you attain the normal retirement age chosen by your employer. Each portfolio seeks the highest risk-adjusted total return with a shift to an emphasis on income and a secondary emphasis on capital appreciation over time as the portfolio approaches the target retirement date. The portfolio changes over time, becoming more conservative as you approach normal retirement age.

By investing in a portfolio, you are investing directly in the underlying investments within the portfolio and therefore are subject to the same types of risks, either directly or indirectly, as investing in the stock- and bond-based funds and other investments included in the portfolio. For assets allocated to stocks, the primary risk is that the value of the stock will fluctuate. These fluctuations may cause the value of a portfolio's stock-based funds within the portfolio to fluctuate, and you may lose money.

For assets allocated to bonds, the primary risks are interest rate risk and credit risk. Interest rate risk is the risk that the value of the debt obligations held by the portfolio will fluctuate with changes in interest rates. Credit risk is the risk that the issuer of the debt obligation will be unable to make interest or principal payments on time. The value of the debt obligations held by a portfolio will fluctuate with the changes in the credit ratings of the debt obligations held.

Because the portfolio invests in the shares of funds, the portfolio indirectly invests in the same investments as listed for the various underlying funds. For a more detailed description of the various types of instruments in which the underlying funds may invest and their associated risks, please refer to the prospectus for each underlying fund.

Investment elections

You may direct the investment of your existing plan account balance and future contributions as follows:

- You may change investment elections for your future contributions.
- You may change investment elections for your existing account balances, including assets invested in the plan's QDIA.

The asset allocation portfolios are made up of the following funds and asset allocation:

			Retirement	2020	2025	2030	2035	2040	2045	2050	2055	2060	2065
Year of Retirement			Prior to 2018	2018 to 2022	2023 to 2027	2028 to 2032	2033 to 2037	2038 to 2042	2043 to 2047	2048 to 2052	2053 to 2057	2058 to 2062	2063 and after
Investment Name	Fund ID	Asset Class	%	%	%	%	%	%	%	%	%	%	%
American Funds Europacific Growth R4	REREX	International Stock	5	5	8	10	14	19	23	26	27	28	28
American Funds Growth Fund of Amer R4	RGAEX	U.S. Stock	2	2	2	3	3	4	5	5	6	7	7
BlackRock High Yield Bond Instl	BHYIX	Bond	6	6	6	5	5	4	3	3	3	2	2
Columbia Large Cap Index Inst	NINDX	U.S. Stock	4	4	5	5	6	7	7	7	7	7	7
Columbia Mid Cap Index Inst	NMPAX	U.S. Stock	1	1	2	3	4	5	5	5	6	6	6
Columbia Small Cap Index Inst	NMSCX	U.S. Stock	1	1	1	1	2	3	4	5	6	6	6
DFA Emerging Markets I	DFEMX	International Stock	1	1	1	2	2	3	4	4	4	4	4
Delaware Diversified Income Instl	DPFFX	Bond	2	2	3	4	5	5	5	5	4	4	4
Delaware Value® Inst	DDVIX	U.S. Stock	4	4	6	8	11	12	13	14	14	14	14
JPMorgan Mid Cap Growth I	HLGEX	U.S. Stock	3	3	3	3	3	4	4	4	4	4	4
Lincoln Stable Value Account -Z28D	Z28D	Cash/Stable Value	32	32	25	18	11	7	4	1	0	0	0
Metropolitan West Total Return Bd M	MWTRX	Bond	13	13	16	19	19	16	14	13	13	12	12
PIMCO Real Return Admin	PARRX	Bond	21	21	17	13	9	6	4	3	2	2	2
PIMCO Total Return Admin	PTRAX	Bond	1	1	1	2	2	2	2	2	2	2	2
Templeton Global Bond Adv	TGBAX	Bond	4	4	4	4	4	3	3	3	2	2	2
Weighted Net Fee* as of 06/30/2021			0.46	0.46	0.49	0.53	0.57	0.58	0.60	0.62	0.62	0.62	0.62

*Weighted net fees represent the net expense ratio. The net expense ratio is the total annual operating expense minus any applicable fund company expense waivers or reimbursements.

If you default into the plan and subsequently change investment allocations for existing assets, your current assets and future contributions will both be redirected to the new investment options.

To direct the investment of plan account contributions or assets, make investment elections in the following manner:

For new participants:

- You may complete online enrollment at LincolnFinancial.com.*

For existing participants:

You may make investment elections in either of these ways:

- Access the secure Lincoln website at LincolnFinancial.com*, 24 hours a day, 7 days a week.

*Access may be subject to system availability

- Call the Lincoln Customer Contact Center at 800-234-3500, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Eastern.

The New York Stock Exchange closes for trading at 4:00 p.m. Eastern on most business days. Transactions received before market close will be assigned that day's closing unit price. Transactions received after market close, or on a weekend or holiday, will be assigned the closing unit price for the next business day.

Additional Information

You may view additional information about other investment options available in the plan by logging in to your account at LincolnFinancial.com.

Asset allocation portfolios invest in other investments such as bond- and stock-based funds and are designed for investors who have a specific time horizon and/or risk profile. They offer the option to select from either time-based and/or risk-based portfolios. Asset allocation does not ensure a profit nor protect against loss. Asset allocation portfolios are not mutual funds. When you invest in an asset allocation portfolio, you own the underlying investments in the portfolio.

Affiliates of Lincoln National Corporation include, but are not limited to, The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, and Lincoln Retirement Services Company, LLC, herein referred to as "Lincoln".

Mutual funds in the *Lincoln Alliance*® program are sold by prospectus. An investor should consider carefully the investment objectives, risks, and charges and expenses of the investment company before investing. The

prospectus and, if available, the summary prospectus contain this and other important information and should be read carefully before investing or sending money. Investment values will fluctuate with changes in market conditions so that, upon withdrawal, your investment may be worth more or less than the amount originally invested. Prospectuses for any of the mutual funds in the *Lincoln Alliance*® program are available at 800-234-3500.

The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

MarinHealth Medical Center 403(b) Retirement Plan Automatic Deferral Notice (2022 Plan Year)

If you are an eligible participant in the Marin General Hospital 403(b) Retirement Plan (the "Plan"), you may make contributions (called "Salary Deferrals") directly from your paycheck into the Plan. The ability to make Salary Deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make Salary Deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan.

If you have any questions regarding your eligibility to make Salary Deferrals under the Plan or any other questions regarding the Plan that are not addressed in this Notice, please review your Summary Plan Description. For example, Article 5 of the Summary Plan Description contains a discussion of the eligibility conditions applicable to Salary Deferrals. In addition, from time to time we may make changes to the Plan and/or Summary Plan Description, which are described in a Summary of Material Modifications supplementing the Summary Plan Description. Any reference to the Summary Plan Description in this Notice includes any Summary of Material Modifications we may have issued with respect to the Plan. If you do not have a copy of the Summary Plan Description or any Summary of Material Modifications, if applicable, please contact the Plan Administrator named below.

Automatic Deferral Feature

To assist you in your decision whether to make Salary Deferrals, we have established an automatic deferral feature under the Plan. Under this automatic deferral feature, if you do not specifically elect to make Salary Deferrals into the Plan, we will automatically withhold a designated percentage of your compensation from each paycheck and deposit such amount into the Plan in your name as a Salary Deferral. If you wish to defer a greater or lesser amount (including no deferral), you must complete a Salary Deferral election designating a different percentage of deferral.

This Notice provides important information regarding the Plan's automatic enrollment feature and describes:

- your right to make Salary Deferrals under the Plan;
- what amounts you may contribute to the Plan;
- how the automatic deferral feature applies to you;
- when you can change your Salary Deferral election;
- how your account will be invested; and
- other valuable information regarding your rights under the Plan.

For a full discussion of your benefits under the Plan, please review your Summary Plan Description.

Procedures for making Salary Deferrals under the Plan -- automatic deferral feature. As described above, the Plan provides for an automatic deferral feature. Thus, if you do not specifically elect an alternative deferral amount (including zero), we will automatically withhold 2% from your paycheck each pay period and deposit that amount into the Plan in your name as a Salary Deferral. This is called your **automatic contribution rate**. If you wish to defer a greater or lesser amount (including no deferral), you must specifically elect to defer a different amount. If you have any questions about how to change your automatic contribution rate, you should contact the Plan Administrator.

Application of automatic deferral feature. The current automatic deferral feature under the Plan applies to all eligible participants who become a participant on or after 1-1-2012 and who do not complete a Salary Deferral election designating an alternate deferral percentage (including an election not to defer).

Special rules. In addition, in applying the automatic deferral provisions described above, the following special rules apply: Effective 7-1-2019, in applying the automatic deferral provisions under the Plan, a rehired Participant is treated as a new Employee if the Participant is precluded from making automatic deferrals to the Plan for any period of time.

Taxation of Salary Deferrals. The amount that you defer into the Plan reduces your taxable income, meaning you do not pay income taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not subject to income tax until they are withdrawn from the Plan.

Change in deferral amount. You may increase or decrease the amount of your current Salary Deferrals or stop making Salary Deferrals altogether, as of any designated election date. For this purpose, the designated election date(s) for changing or modifying your Salary Deferrals will be set forth in the Salary Deferral election or other written procedures describing the time period for changing Salary Deferral elections. However, regardless of the Plan's normal deferral procedures, you will have a reasonable time after receipt of this notice and before the first amount is withheld from your paycheck under the automatic deferral feature to modify the automatic contribution rate. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your Salary Deferrals will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

Vesting of contributions. You are always 100% vested in any Salary Deferrals you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment.

Withdrawal restrictions. Generally, you may withdraw amounts held on your behalf under the Plan upon death, disability or termination of employment. In addition, the following withdrawal options apply while you are still employed.

- **Salary Deferrals.** You may withdraw amounts attributable to Salary Deferrals from the Plan while you are still employed under the following circumstances:
 - You have reached age 59½.
 - You experience a hardship (as defined in the Plan). See the Summary Plan Description (or other communication) for a list of permissible hardship events.
 - You are in certain qualified active military duty. Please contact your Plan Administrator if you have any questions regarding the availability of a distribution under this provision.

Note: *No in-service distribution of Salary Deferrals will be permitted on account of an age earlier than 59½ except for a distribution on account of a hardship, to the extent allowed under the Plan or on account of qualified military service.*

- **Rollover contributions.** You may withdraw any rollover contributions you make to the Plan at any time.

Note: The Bipartisan Budget Act of 2018 and subsequent IRS regulations changed the rules applicable to hardship withdrawals. For example, the Plan no longer will suspend your ability to make Salary Deferrals if you take a hardship withdrawal. The new rules may or may not have an impact on you. If necessary, the Plan Administrator will provide you with relevant information relating to these rules.

Plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

The Plan allows you to direct the investment of your Plan account within the available investment options under the Plan. If you do not elect to invest your Plan account, such amounts will automatically be invested in the Plan's default investment fund. Even if your Plan account is invested in the Plan's default investment fund, you have the continuing right to change your default investment and elect to have your Plan account invested in any other available investment options under the Plan.

To learn more about the available investments under the Plan, you may contact the Plan Administrator.

Additional information. Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact the Plan Administrator for more information. The following is the name, address and phone number of the Plan Administrator.

MarinHealth Medical Center
250 Bon Air Road
Greenbrae, CA 94904-1702
415-925-7040

MarinHealth Medical Center 403(b) Retirement Plan Universal Availability Notice 2021/2022 Plan Year

The **MarinHealth Medical Center 403(b) Retirement Plan** (“Plan”) has been adopted to help our employees save for retirement. As an employee, you may make Salary Deferrals if you are eligible to participate under the Plan. (Please refer to the Summary Plan Description (SPD) or other Plan information materials to determine whether you are eligible to participate in this Plan.) This Annual 403(b) Plan Notice provides important information relevant to your participation in the Plan.

This *Annual Notice of Universal Availability* describes your right to make Salary Deferrals (if you are eligible for the Plan), the procedures for electing to make Salary Deferrals Reduction Contributions and the tax advantages of making contributions to the Plan.

Eligibility to Participate

The Plan is a special type of retirement plan described under Section 403(b) of the Internal Revenue Code. A “403(b) Plan” is subject to the universal availability requirement which requires that all employees (with certain exceptions) are eligible to make voluntary contributions to the Plan. These contributions are called Salary Deferrals. To make Salary Deferrals, you must complete a Salary Reduction Agreement designating the amount you want to have withheld from your paycheck and deposited into the Plan. You will also need to complete additional enrollment forms provided by the approved investment provider that you elect to have hold and invest your contributions. Please contact the Plan Administrator to request a copy of the Salary Reduction Agreement and/or to receive a list of approved investment arrangements.

Salary Deferral Limits

You may make Salary Deferrals up to \$19,500 in 2021 (unless otherwise limited under the Plan). This annual Salary Deferral limit may change in 2022, depending on Social Security Administration Cost of Living adjustments, if any. In addition, this limit may be increased if you are eligible to make “catch-up” contributions under the Plan. Please see the SPD or other Plan information materials or contact your Plan Administrator for more information concerning the availability of catch-up contributions under the Plan.

Tax Advantages

If you elect to make Salary Deferrals to the Plan, you may make these contributions on a pre-tax basis.

If you elect to make Salary Deferrals to the Plan, the amounts deferred (and any earnings on those amounts) generally will not be subject to income taxes until the amounts are distributed from the Plan. Upon distribution, such amounts are taxed as ordinary income.

Code §415 Required Annual Aggregation Notice If You Are “In Control” of Another Business

Under IRS rules, in certain situations, Plan participants must aggregate Salary Deferrals and other amounts contributed to this Plan and other “qualified retirement plans” to determine whether they are within the maximum annual contribution limits under the law. If you meet all of the conditions below, the Internal Revenue Service requires that you contact the Plan Administrator to review whether or not you have exceeded your maximum annual contribution limit. ***Failure to provide the Plan Administrator with certain necessary and correct information may result in adverse tax consequences, including your inability to exclude the amounts contributed to this Plan from your taxable income.***

You must notify the plan administrator if you meet all the following conditions:

- You make contributions to this plan,
- You are “in control” of another company, and
- The other company maintains a “qualified retirement plan” and makes contributions to your account.

What does it mean to be “in control” of another company?

For you to be considered “in control” of another business, you generally must have a significant ownership interest in the other business. For example, you own 100% of a business that is separate from Marin General Hospital. Determining whether you are “in control” of another business is complicated. Your tax advisor can assist you in making this determination.

Example: You are a doctor or professor that participates in this Plan and you also own more than 50% of a private practice or consulting business. You are considered to be “in control” of the outside business.

What types of retirement plans fall within the meaning of a “qualified retirement plan?”

For this purpose, a “qualified retirement plan” includes certain defined contribution plans that receive special tax benefits under the Internal Revenue Code. These include defined contribution plans that qualify under Code §401(a) (such as a profit sharing, 401(k) or money purchase plan), another 403(b) plan, or a simplified employee pension (SEP) plan.

What is the maximum annual contribution limit?

The maximum annual limit for 2021 generally is \$58,000. *This annual contribution limit may change in 2022, depending on Social Security Administration Cost of Living adjustments, if any.* However, certain participants (such as those who are at least age 50) may have a higher limitation, if provided for under the Plan.

What amounts are counted for purposes of determining whether you exceed the maximum annual contribution limit?

The following amounts are counted towards the maximum annual contribution limit:

- Employer contributions (including matching contributions and SEP contributions)
- Salary deferrals
- After-tax contributions
- Certain other amounts allocated to your account (this does not include earnings or rollover amounts)

Additional information

If you would like additional information regarding your right to make Salary Reduction Contributions under the Plan or the requirements for required contribution aggregation if you are “in control” of another business, please contact:

Jeff Better
Lincoln Financial Advisors
1510 Fashion Island Blvd, Ste. 210
San Mateo, CA 94404
Phone: 650-377-4101
Email: Jeff.Better@LFG.com

MarinHealth Medical Center 403(b) Retirement Plan Fee disclosure

Plan Code: MGHL-003

Product name: Lincoln Alliance® Program

The purpose of this document is to provide you with important information regarding the MARINHEALTH MEDICAL CENTER 403(B) RETIREMENT PLAN and the plan's designated investment alternatives under the Lincoln Alliance® program, including fee and expense information, to help you compare investment options in accordance with Department of Labor (DOL) Regulation section 2550.404a-5 ("404(a) participant fee disclosure").

Information presented throughout this entire document is specific to the plan's designated investment alternatives only under the Lincoln Alliance® program. Please contact your retirement plan administrator for more information.

If you would like additional information regarding your plan's designated investment alternatives, you may visit the specific website addresses shown throughout this document or you may contact your retirement plan administrator at 415-925-7539 or 300 DRAKES LANDING RD STE 110, GREENBRAE, CA 94904-3123. A free paper copy of the information may be obtained by contacting your retirement plan administrator at 415-925-7539.

Every effort has been made to ensure that this disclosure is as thorough and accurate as possible to reflect the legal documents, laws, and regulations that govern the operation of the plan. In the event of any conflict, the terms of the plan document, investment arrangements, applicable laws, and regulations will govern.

Document summary

There are several sections that comprise the 404(a) participant fee disclosure:

- **General plan information section** provides general information regarding plan features and designated investment alternatives, such as an explanation of how to give investment instructions and a description of any brokerage windows, if applicable.
- **Plan fees and expenses**
 - **Individual participant fees section** provides an explanation of any fees and expenses that may be charged to or deducted from your retirement account based on the actions taken by you. Examples may include fees and expenses for plan loans and for processing surrender charges, if applicable.
- **Comparative charts** provide a current list of the investment options with performance and fee information for designated investment alternatives in comparative chart format.

General plan information

To direct your designated investment alternatives for the plan:

For initial enrollment, you may enroll by following the enrollment process established for your plan or by completing the materials and returning them as indicated on the documents provided during the enrollment process.

Existing participants may update elections by:

- Visiting LincolnFinancial.com, or
- Calling the Lincoln Customer Contact Center at 800-234-3500

You may change your elections at any time; transfers are effective the same business day provided the markets are open and instructions are received before 4:00 p.m. Eastern Time.

The Lincoln Alliance® program may restrict the number of transfers you may make among designated investment alternatives within the product in a given time period. An investment option may apply a redemption fee or restrict certain transfers. However, transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Voting and tender rights associated with mutual fund shares offered under the plan are exercised by the plan sponsor, if applicable.

The designated investment alternatives available in the Lincoln Alliance program are those listed in the comparative charts. Please contact your retirement plan administrator for information regarding designated investment alternatives offered outside of the Lincoln Alliance program, if any (e.g., employer securities).

In addition to the designated investment alternatives available under your plan, you may invest in a self-directed brokerage account (SDBA) through TD Ameritrade. Subject to plan restrictions, investing in a SDBA may provide you access to a broad range of investments that fit your investment goals such as

individual stocks, bonds, CDs, ETFs, and more than 13,000 mutual funds, including more than 2,100 no-load, no-transaction-fee mutual funds. Please note that all 403(b) plans may only be invested in mutual funds.

It is important to note that a SDBA is not a designated investment alternative under the plan. The plan sponsor is not responsible for and does not review and evaluate each investment option made available through a SDBA to ensure each investment option is a prudent selection to be made available to plan participants. Therefore, before you invest in an investment fund through a SDBA, you should read the fund's prospectus and carefully consider the particular fund's investment objective, risks, charges, and expenses.

Investments made through a SDBA are subject to commission fees, service fees, transfer fees, and may include quarterly account fees. The TD Ameritrade fee schedule provided at the end of this document is delivered to you upon enrolling in the service and is posted on their participant website at www.tdameritraderetirement.com.

Generally, there is no minimum balance needed to open a SDBA, but certain investments may require a minimum initial investment. In addition, investments in a SDBA may be subject to trading restrictions and limitations. For more information, please contact TD Ameritrade at 866-766-4015 or visit www.tdameritrade.com.

To establish a SDBA, please call the Lincoln Customer Contact Center at 800-234-3500. Once the SDBA is established, you will be able to make investments through the SDBA by contacting TD Ameritrade at 866-766-4015 (8:00 a.m. to 7:00 p.m. ET) or visit www.tdameritrade.com.

Plan fees and expenses

This section provides an explanation of fees and expenses for general plan administrative services, if any, that may be charged to or deducted from all individual accounts and are not reflected in the total annual operating expenses of any designated investment alternative. For example, the plan may incur general administrative expenses each year to cover services related to the operation of the plan (e.g., legal, accounting, recordkeeping, trustee fees, and Registered Investment Advisor fees). Where applicable, the plan may charge a portion of these expenses to participant accounts if the expenses are not paid by the plan sponsor or from revenue sharing payments the plan receives from plan investment options. These expenses will appear on your quarterly retirement statement, if applicable.

Additionally, an explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant based on the actions taken by that person are described below. The dollar amount of fees and expenses that are actually charged to

a participant's account during the preceding quarter will be reflected on the participant's quarterly retirement statement.

Individual participant fees

The plan applies fees to individual participant accounts. These charges apply only to participants who use specific features of the plan. Here is a list of individual participant fees associated with this plan:

Individual fees	Description	Fee/Frequency
Loan Maintenance Fee	Fee may be deducted from a participant's account while the loan is outstanding.	\$6.25 / quarterly \$18.75 / quarterly
Distributions	A fee deducted from a participant's account for processing withdrawals due to severance from employment or retirement (excludes automatic rollover distributions).	\$40.00 / set up
In-Service Withdrawals	A fee deducted from a participant's account for pre and post age 59 1/2 withdrawals, withdrawals from rollover and/or after-tax accounts, when applicable to your plan.	\$25.00 / set up
QDRO Distribution	A fee deducted from a participant's account for researching and processing withdrawals under a Qualified Domestic Relations Order (QDRO).	\$500.00 / set up

Comparative chart summary

Plan Code: MGHL-003

Product name: *Lincoln Alliance*[®] program

Investment options, performance history, and fees and expenses as of December 31, 2020.

This section is comprised of three charts:

Chart 1

- **Variable return investments chart**
 - comprised of performance information for plan investment options
 - illustrates the past performance of the investments with the benchmark field

Chart 2

- **Fixed return investments chart**
 - displays those funds with a fixed rate of return

Chart 3

- **Fees and expenses chart**
 - displays the fees and expenses you will pay if you invest in a particular option

MarinHealth Medical Center 403(b) Retirement Plan investment options comparative chart

Chart 1 – Variable return investments

Chart 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. The chart illustrates how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information regarding an option's principal risks is available at LincolnFinancial.com.

Chart 1 - Variable return investments				
Investment options	Average annual total returns as of December 31, 2020			
	1-yr.	5-yr.	10-yr.	Since inception
Equity funds				
American Funds Europacific Gr R4 (06/02) MSCI ACWI Ex USA Growth NR USD	24.81 22.20	12.08 11.97	7.77 6.94	8.57
American Funds Fundamental Invs R4 (07/02) Russell 1000 TR USD	14.91 20.96	13.67 15.60	12.42 14.01	11.08
American Funds Growth Fund of Amer R4 (05/02) Russell 1000 Growth TR USD	37.79 38.49	18.55 21.00	15.26 17.21	10.75
Columbia Large Cap Index Instl (12/93) Russell 1000 TR USD	18.13 20.96	14.98 15.60	13.66 14.01	9.93
Columbia Mid Cap Index Instl (03/00) Russell Mid Cap TR USD	13.42 17.10	12.09 13.40	11.27 12.41	8.96
Columbia Small Cap Index Instl (10/96) Russell 2000 TR USD	11.20 19.96	12.19 13.26	11.70 11.20	9.64
Delaware Value® Inst (09/98) Russell 1000 Value TR USD	0.15 2.80	8.81 9.74	11.16 10.50	7.72
DFA Emerging Markets I (04/94) MSCI EM NR USD	13.89 18.31	11.81 12.81	3.26 3.63	7.11
Fidelity® Contrafund® (05/67) Russell 1000 Growth TR USD	32.50 38.49	18.16 21.00	15.39 17.21	12.92
JPMorgan Mid Cap Growth I (03/89) Russell Mid Cap Growth TR USD	48.26 35.59	20.57 18.66	16.29 15.04	13.26
Parnassus Core Equity Investor (09/92) Russell 1000 TR USD	21.19 20.96	15.27 15.60	13.96 14.01	11.33
Bond funds				
BlackRock High Yield Bond Instl (11/98) ICE BofA US High Yield TR USD	5.82 6.17	7.88 8.43	6.71 6.62	7.29
Delaware Diversified Income Instl (10/02) BBgBarc US Universal TR USD	10.90 7.58	5.74 4.87	4.53 4.16	6.42
Metropolitan West Total Return Bd M (03/97) BBgBarc US Universal TR USD	8.79 7.58	4.56 4.87	4.49 4.16	6.20
PIMCO Real Return Admin (04/00) BBgBarc US Treasury US TIPS TR USD	11.81 10.99	5.15 5.08	3.54 3.81	5.58
PIMCO Total Return Admin (09/94) BBgBarc US Universal TR USD	8.61 7.58	4.60 4.87	3.93 4.16	6.14
Templeton Global Bond Adv (12/96) ICE BofA USD 3M Dep OR CM TR USD	-4.19 1.08	1.41 1.50	2.00 0.90	5.97

Chart 2 – Fixed return investments

Chart 2 focuses on the performance of investment options that have a fixed or stated rate of return. The chart displays the credited rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Chart 2 – Fixed return investments			
Investment options	Rate Type	Return	Term
Lincoln Stable Value -Z28D	New money rate Portfolio rate Guaranteed minimum interest rate	– 3.00 3.00	Quarterly Quarterly 1 - 99 yrs
Lincoln reserves the right to adjust the fixed or stated rate of return prospectively during the term of the contract or agreement. The most current rate of return is available at 800-234-3500.			

If the Guaranteed Minimum Interest Rate listed above is higher than the Portfolio rate and/or the New money rate, Lincoln's Guaranteed Minimum Interest Rate will be the actual rate credited to your account.

Chart 3 – Fee and expense information

Chart 3 displays fee and expense information for the investment options listed in the prior two charts (Chart 1 and Chart 2). It indicates the total annual operating expenses of the options in Chart 1. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This chart also shows shareholder-type fees, if applicable. These fees are in addition to total annual operating expenses.

Chart 3 – Fees and expenses					
Investment option	Total annual operating expenses		Net operating expenses		Shareholder-type fees
	As a %	Per \$1000	As a %	Per \$1000	
Equity funds					
American Funds Europacific Growth R4	0.81%	\$8.10	0.81%	\$8.10	---
American Funds Fundamental Invs R4	0.63%	\$6.30	0.63%	\$6.30	---
American Funds Growth Fund of Amer R4	0.65%	\$6.50	0.65%	\$6.50	---
Columbia Large Cap Index Inst	0.20%	\$2.00	0.20%	\$2.00	---
Columbia Mid Cap Index Inst	0.33%	\$3.30	0.20%	\$2.00	---
Columbia Small Cap Index Inst	0.20%	\$2.00	0.20%	\$2.00	---
Delaware Value® Inst	0.68%	\$6.80	0.68%	\$6.80	---
DFA Emerging Markets I	0.53%	\$5.30	0.43%	\$4.30	---
Fidelity® Contrafund®	0.85%	\$8.50	0.85%	\$8.50	---
JPMorgan Mid Cap Growth I	1.00%	\$10.00	0.93%	\$9.30	---
Parnassus Core Equity Investor	0.86%	\$8.60	0.86%	\$8.60	---
Bond funds					
BlackRock High Yield Bond Instl	0.62%	\$6.20	0.62%	\$6.20	---
Delaware Diversified Income Instl	0.63%	\$6.30	0.45%	\$4.50	---
Metropolitan West Total Return Bd M	0.68%	\$6.80	0.68%	\$6.80	---
PIMCO Real Return Admin	0.78%	\$7.80	0.78%	\$7.80	---
PIMCO Total Return Admin	0.95%	\$9.50	0.95%	\$9.50	---
Templeton Global Bond Adv	0.74%	\$7.40	0.67%	\$6.70	---
Fixed return investments					
Lincoln Stable Value Account -Z28D	0.00%	\$0.00	0.00%	\$0.00	Transfers from this investment option to competing funds may be restricted. Transfers may be made to noncompeting funds if there are no subsequent transfers to competing funds within 90 days.

Frequent trading policy: Transactions associated with market timing – such as frequent, large, or short-term transfers among investment options – can affect the underlying funds and their investments. Lincoln therefore reviews the number of transfers that a participant makes within given periods of time to determine if any transfer attempts to capitalize upon short-term movements in the equity markets (Market Timing Policy). If so, the participant's transfer activity will be subject to further scrutiny. Potential market timing or frequent trading may result in future trading restrictions, up to and including temporary (or permanent) revocation of telephone exchange privileges.

Total annual operating expense: Expenses that reduce the rate of return of the investment option.

Net Operating Expense: Total annual operating expense net of any applicable fund company waivers/ reimbursements.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. For an example of the long-term effects of fees and expenses on your retirement account, visit the Department of Labor website at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to consider whether an investment in a particular option, along with your other investments, may help you achieve your financial goals.

Please visit LincolnFinancial.com for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand the terms used in this document.

Important Disclosures. Please read.

Mutual funds in the Lincoln Alliance® program are sold by prospectus. The program includes certain services provided by Lincoln Financial Advisors Corp. (LFA), a broker-dealer (member FINRA) and an affiliate of Lincoln Financial Group, 1300 S. Clinton St., Fort Wayne, IN 46802. Unaffiliated broker-dealers also may provide services to customers.

The stable value option may be offered as a Fixed Annuity through Lincoln Financial Group affiliates or as a collective trust through independent third-party trust companies.

Morningstar Investment Management LLC's investment lineups are subject to change. The investment options within a lineup do involve risk and will not always be profitable. Morningstar Investment Management does not guarantee that negative returns can or will be avoided in the lineups. An investment made in an investment option may differ substantially from its historical performance and, as a result, your plan participant may incur a loss. Past performance is no guarantee of future results.

The Morningstar Insight Series is not an investment option. It is a series of fund lineups chosen by Morningstar Investment Management LLC from the universe of investment options available in the Lincoln Alliance® program. Morningstar Investment Management LLC is a registered investment advisor and subsidiary of Morningstar, Inc. Neither Morningstar Investment Management nor Morningstar, Inc. is affiliated with the Lincoln Financial Group. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management LLC, 22 W. Washington Street, Chicago, IL 60602.

TD Ameritrade, Inc., member FINRA/SIPS/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade and The Toronto-Dominion Bank. ©2019 TD Ameritrade. All rights reserved. Used with permission. TD Ameritrade is not an affiliate of Lincoln Financial Group.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

PO Box 2226 □ Omaha, NE 68103-2226

Our low, straightforward trading commissions let you concentrate on executing your investment strategy...not on calculating fees.

COMMISSIONS

Please note: Your Plan may restrict certain investments and not all commissions shown may be applicable.

Stocks and Exchange Traded Funds (ETFs)

Trade Unlimited Shares (Market or Limit)	Price
Online/Mobile	\$0.00*
Interactive Voice Response (IVR) Phone System	\$5.00
Broker-Assisted	\$24.99

*\$0 commission applies to online U.S. exchange-listed stocks, ETFs, and option trades. A \$6.95 commission applies to online trades of over-the-counter (OTC) stocks which includes stocks not listed on a U.S. exchange.

Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day.

Mutual Funds

	Price (Internet or Broker Assisted)
No-Transaction-Fee (NTF) Funds	No Commission*
Short Term Redemption Fee	Waived
No-Load Funds	\$25
Load Funds	No Commission*
Systematic Mutual Fund Transactions	Waived**

*The Fund Family will charge fees as detailed in the fund prospectuses.

NTF mutual funds are no-load mutual funds for which TD Ameritrade does not charge a transaction fee. TD Ameritrade receives remuneration from mutual fund companies, including those participating in its no-load, NTF program for recordkeeping, shareholder services, and other administrative and distribution services. The amount of TD Ameritrade's remuneration for these services is based in part on the amount of investments in such funds by our clients. NTF mutual funds and other funds offered through TD Ameritrade have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

**All Periodic investments, withdrawals, and exchanges are subject to the rules and regulations of the Fund(s). You must be of legal age and have received and read the prospectus for each fund. You will be bound by the terms and conditions of the Fund(s). There is no per-transaction charge. Please ensure there are sufficient funds in your TD Ameritrade account to make the systematic purchase.

Options

Equity or Index, Market, and Limit Orders	Price
Internet	\$0.00 + \$0.65 fee per contract
Interactive Voice Response (IVR) Phone System	\$5.00 + \$0.65 fee per contract
Broker-Assisted	\$6.95 + \$0.65 fee per contract
Nickel Buyback	\$0.00 + \$0.00 fee per contract

Nickel buyback lets you buy back single order short option positions—for both calls and puts—without any commissions or contract fees if the price is a nickel or less. You don't have to wait for expiration.

Please note: No exercise or assignment fees. Options involve risks and are not suitable for all investors.

Bonds and CDs

Product Type	Price (Internet or Broker Assisted)
Treasuries at Auction	No Commission
Bond and CD Trades	On a net yield basis

TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase, and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

All buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum. Online CD buy orders are subject to a two-CD (\$2,000 par value) minimum.

SERVICE FEES

Reorganization	
Mandatory	\$20
Voluntary Tender Offer	\$30
Statements and Trade Confirmations [†]	
Electronic Statements/Confirmations	No Charge
Paper Statements/Confirmations	No Charge
Replacement Paper Statements/Confirmations	\$5
Transfers	
Outbound Full Account Transfer	\$50
Outbound Partial Transfer (DTC)	\$25

Exception Fees

Removal of Non Marketable Security	No Charge
Alternative Investment (AI) Custody Fee	\$250 per year per position
Alternative Investment (AI) Transaction Fee	\$100 per transaction
Restricted Security Processing	\$250
Research Fee ^{††}	\$60 per hour

Regulatory Fees

"Section 31" Fee ¹	\$0.0000221 per \$1.00 of transaction proceeds
Options Regulatory Fee ²	\$0.01401 per options contract
Trading Activity Fee ³	\$0.000119 per equity share \$0.002 per options contract \$0.00075 per bond \$0.00000075 x value per asset-backed security trade

All prices shown in U.S. dollars. Commission, rates and fees may vary by program, location or arrangements and are subject to change upon 30 days' notice to you by posting updates to the Firm's websites or by other means.

All service fees are subject to change. TD Ameritrade reserves the right to pass-through Regulatory Fees, foreign transaction fees, and other fees to the client accounts, which may be assessed under various U.S. regulations or imposed by foreign governments and are subject to change without notice.

[†] Some accounts, such as options-approved accounts, are required to receive monthly statements either electronically (free) or via U.S. mail.

^{††} Research is conducted subsequent to specific and usually disputed account activities.

¹ Applies to certain sell transactions, assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. TD Ameritrade remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. The rate is subject to annual and mid-year adjustments which may not be immediately known to TD Ameritrade; as a result, the fee assessed may differ from or exceed the actual amount of the fee applicable to your transaction. Any excess may be retained by TD Ameritrade. Fees are rounded to the nearest penny.

² This fee varies by options exchange, where an options trade executes, and whether the broker responsible for the trade is a member of a particular exchange. As a result, TD Ameritrade calculates a blended rate that equals or slightly exceeds the amount it is required to remit to the options exchanges.

³ This fee is assessed at a rate consistent with Section 1 of Schedule A of FINRA's By-Laws for trading activity. Current rates are: \$0.000119 per share for each sale of a covered equity security, with a maximum charge of \$5.95 per trade; \$0.002 per contract for each sale of an option; \$0.00075 per bond for each sale of a covered TRACE-Eligible Security (other than an Asset-Backed Security) and/or municipal security, with a maximum charge of \$0.75 per trade; \$0.00000075 times the value, as reported to TRACE, of a sale of an Asset-Backed Security, with a maximum charge of \$0.75 per trade. Fees are rounded to the nearest penny.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2020 TD Ameritrade.