



Beacon Health System

You don't want to have to *sing for your supper* at the end of your career. That's why you should make the most of your Beacon Retirement Savings Plan right now. This important benefit lets you take advantage of automatic payroll deductions, employer matching

contributions, tax-deferred savings growth, and a wide range of investment choices (along with tools and services that can help make managing your account a little easier). In fact, your Beacon Retirement Savings Plan may be the best opportunity you have to help ensure a comfortable life when you decide it's time to retire.

To help get you on track, we're offering you a **Retirement Readiness Challenge**:

Each week in July, take one small step toward a brighter financial future—and get a chance to win one of the weekly **\$25 gift cards**.¹ And, everyone who **gets with the beat** will be entered into the grand prize drawing for one of two **Amazon Kindles**!² (The more **steps** you take, the more times your name will be entered into the grand prize drawing.)

The details are outlined on the following pages, and each of the steps can be completed online at your convenience. So, check out your **enhanced plan website!** Whether you're at Memorial or Elkhart, you can manage your financial future at **beacon.trsuretire.com**. You'll see:

- Simpler navigation that makes it easy to find what you need
- More robust Resource Center with links to educational materials
- "Quick links" that take you to key plan features
- Fast access to more interactive tools and resources



Take steps to a brighter financial future

¹ Gift cards and raffle drawings are subject to state restrictions and will be void where prohibited. Potential winners are subject to verification, and prizes are awarded "AS IS" and without any warranty or representation. All decisions are final and based on the administrator's sole discretion.

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Make your retirement sing.



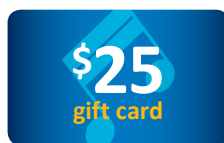
Week 1 | July 1–5
Be nice to your beneficiaries!

Looking after your loved ones is one of the simplest—yet most important—steps you can take. By naming or updating your account beneficiaries, you ensure that if something happens

to you, your assets will go directly where you want. *Please remember, you need to name beneficiaries for each account in which you have a balance.*

Your challenge: If you *haven't* named your account beneficiary(ies), do it now. Register or sign in to your account at beacon.trsrretire.com and click on the account you want to access. From the Home tab, choose Beneficiaries from the drop-down menu, and click “View or Change Beneficiaries.” If you *do* have a beneficiary(ies) on file with Transamerica Retirement Solutions, make sure the information is up to date.

Everyone who has a beneficiary on file by July 5 will be entered into a drawing for a **\$25 gift card**. And, don't forget, your name will also be entered into the grand prize drawing for an **Amazon Kindle!**

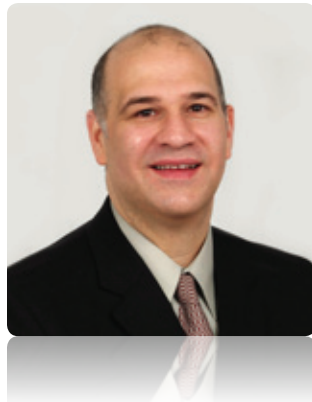




Week 2 | July 8–12 Meet 'n' greet with Rustom!

Have you met your retirement planning consultant?³ **Rustom Dubash** can help you create a personalized savings and investment strategy. During this week we'll hold a social

event at each hospital where you can say hello to Rustom and schedule a one-on-one retirement planning session. Look for times and locations to be announced.



Your challenge: Attend one of the social events and schedule a meeting this year with Rustom. Or if you cannot attend, just call Rustom at **574-304-6173**, or email **rustom.dubash@transamerica.com** and schedule an appointment.

Take this step by July 12 to be entered into a drawing for a **\$25 gift card**—plus the **grand prize drawing** at the Retirement Fair.

³ The role of the retirement planning consultant is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your retirement planning consultant, who is a registered representative with Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528.



Week 3 | July 15–19 Save like you mean it!

Saving more for retirement may not top your to-do list, but experts say that for a comfortable retirement, most people need to save at least 10% of their pay. Here are some relatively painless ways to help you reach that goal.

Consider raising your savings rate a little at a time—say, by 1% or 2% a year. Our auto-increase service⁴ can make it automatic (sign in to your account at beacon.trsrretire.com, choose Contributions in the Manage menu).

Your challenge: Sign in to your account, and if you have more than one plan, choose your 403(b)/401(k) plan. From the Account Overview screen, check your current savings rate. Then, go to the Home page at beacon.trsrretire.com and under Retirement Readiness Challenge, click on the link “I know how much I am saving,” and send Transamerica an email that tells us how you are doing, and sign your name. Any information you send will be completely confidential—but it’s important that you know where you stand, and where you may need to go (and we need your name for the drawing).

Take this step by July 19 to be entered into a drawing for a **\$25 gift card**—plus the **grand prize drawing** at the Retirement Fair.

⁴ You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.





Week 4 | July 22–26 Know your outlook!

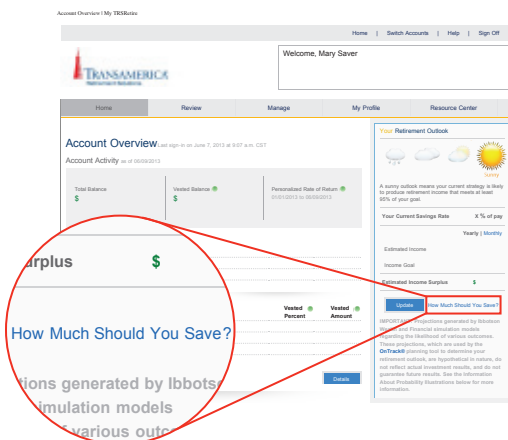
Do you know your retirement outlook? That’s Transamerica’s shorthand for your real-time progress toward reaching your retirement income goal: sunny, partly sunny, cloudy, or rainy. The more you know about your retirement outlook, the easier it will be to

plan for the future. And the more information you add to your retirement profile, the more comprehensive your outlook will be.⁵

Your challenge: Learn more about your outlook by using the OnTrack® retirement planning tool. Sign in to your account at beacon.trsrretire.com, then click on your 403(b)/401(k) plan name. On the Account Overview page, see if your outlook is sunny, partly sunny, cloudy, or rainy. If your outlook isn’t as sunny as you would like, click on the “How Much Should You Save?” link beside the Update button in the right-hand column to see how saving more could brighten your outlook. To update your profile in OnTrack, click the “Update” button under your retirement income estimate and a new window will open where you can add information for outside retirement accounts, or for expenses you expect during retirement.

Once you have completed these tasks, go to the Home page at beacon.trsrretire.com and under Retirement Readiness Challenge, click on the link “I have updated my outlook,” and send Transamerica an email that says that you know how much you need to save to have a sunny retirement (and sign your name for the drawing).

Take this step by July 26 to be entered into a drawing for a **\$25 gift card**—plus the **grand prize drawing** at the Retirement Fair.





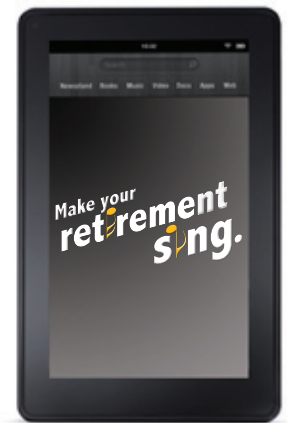
July 31 | Aug. 1
Retirement Fairs:
Elkhart and Memorial Hospitals

Congratulations! If you've taken each of the weekly steps (or even some of them), you're headed for a brighter financial future. Plan to attend one of the Retirement Fairs

at Elkhart General and Memorial Hospitals. Representatives from Transamerica Retirement Solutions will be on site to provide personalized assistance with your retirement planning. And since music can make your retirement sing, walk away with a song in your hand (all attendees at the Retirement Fair will receive a music gift card).

Remember: Each time you complete a challenge, your name will be entered into the grand prize drawing for one of the two **Amazon Kindles**. And you'll get another chance just by attending a Retirement Fair. Look for times and locations to be announced.

We hope you will join Beacon Human Resources and Transamerica in the coming weeks—and help **make your retirement sing!**



Elkhart General Hospital
 Memorial Hospital of South Bend

⁵About Probability Illustrations, Limitations, and Key Assumptions

The probability illustrations OnTrack® generates are based on “Monte Carlo” simulations of 500 possible investment scenarios for a given time period, and assume a range of possible returns. The illustrations are generated according to models developed by Ibbotson Associates, a leading independent provider of asset allocation, analytical and wealth forecasting software. The “retirement outlook” graphic reflects the difference between the model’s estimated annual income (an amount that corresponds to a 70% probability of achieving your income goal in the investment scenarios simulated) and your annual income goal.

To forecast the probability of achieving your income goal, the model considers historical performance and other information for selected investment asset classes using all available and relevant data (from 1926 and 1970 forward for equity and fixed income, respectively), as represented by the common benchmark indexes noted below:

• Cash: Citigroup 3-Month Treasury Bill	• Large-Cap Stocks: Russell 1000® Index
• Short-Term Bonds: Barclays U.S. Treasury 1-3yr Term Index	• Mid-Cap Stocks: Russell Midcap Index
• Aggregate Bonds: Barclays Capital U.S. Aggregate Index	• Small/Mid-Cap Stocks: Russell 2500® Index
• Long-Term Bonds: Barclays Capital U.S. Long Credit A Index	• Small-Cap Stocks: Russell 2000® Index
• High-Yield Bonds: Barclays Capital U.S. Corporate High Yield Index	• REITS: FTSE NAREIT Equity REITs
• TIPS: Barclays Capital U.S. Treasury: U.S. TIPS	• International Stocks: MSCI EAFE Index
• International Bonds: Citigroup WGBI	• Emerging Markets: MSCI Emerging Markets Index
	• Commodities: DJ-UBSCI SM

The model does not consider other asset classes such as hedge funds or private equity, which may have characteristics similar or superior to those used in the model.

Unless you choose otherwise or your employer supplies different information, the probability illustrations assume retirement at the age at which you qualify for full Social Security benefits and an annual retirement income goal of 80% of your projected final working salary. Social Security estimates are based on the Social Security Administration methodology and your current salary. The probability illustrations also assume a consistent contribution percentage and asset allocation (no future changes or rebalancing), annual inflation of approximately 2%, and annual salary increases based on a calculation that incorporates multiple factors including a salary growth curve and inflation. Mortality assumptions are based on the Society of Actuaries tables.

The models are subject to a number of limitations. Returns associated with market extremes may occur more frequently than assumed in the models. Some asset classes have relatively limited histories; for these classes the models use historical data for shorter time periods.

There is no guarantee that your income goal will be achieved or that the aggregate accumulated amount will ensure a specified annual retirement income. Also, the model results may vary with each use of OnTrack and over time.

IMPORTANT: The projections generated by the simulation model regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Moreover, even though OnTrack’s estimates are statistically sound based upon the simulations it runs, the tool cannot foresee or account for every possible scenario that may negatively impact your financial situation. Thus you should monitor your account regularly and base your investment decisions on your time horizon, risk tolerance, and personal financial situation, as well as on the information in the prospectuses for investments you consider.

Beacon Health System has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Beacon Health System and Transamerica or its affiliate, TISC.





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A large graphic with a light blue background. It features a treble clef on the left, with a series of musical notes. The notes are represented by weather icons: a rain cloud, a sun behind a cloud, a sun, and a sun with rays. The text "Brighten your outlook." is written in a blue, sans-serif font above the notes. The main text "Make your retirement sing." is written in a large, bold, blue, sans-serif font, slanted upwards. The word "retirement" is in a smaller font size than "sing.". The word "sing." has a yellow musical note stem and a yellow dot above the 'i'.

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Elkhart General Hospital
Memorial Hospital of South Bend