

Salina Regional Health Center Tax Deferred Annuity Plan

The Salina Regional Health Center Tax Deferred Annuity Plan is a retirement savings plan designed for employees of public schools and tax-exempt organizations. A 403(b) plan allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

<p>Eligibility</p>	<p>You are eligible to enroll immediately following your date of hire.</p> <p>The following employees are not eligible to participate in the Plan:</p> <ul style="list-style-type: none"> Any employee earning less than \$90,000 annually
<p>Enrollment</p>	<p>You may enroll by completing an enrollment form and returning it to your Plan Administrator.</p>
<p>Contribution Limits</p>	<p>You may contribute up to 100% or \$19,000, the IRS limit in 2019, whichever is less, of your eligible compensation as before-tax contributions for all retirement contributions.</p>
<p>Investment Options and Fees</p>	<p>Many investment options are available through your Plan. Each option is explained in further detail in your Plan's fund data sheets available at empowermyretirement.com or by calling the client service center toll free at 866-467-7756.</p> <p>Each investment option pays an investment management fee and pays for other operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for portfolio management, trading and other similar expenses.</p> <p>Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held for less than the period stated in the fund's prospectus or other disclosure documents. Asset allocation funds are generally subject to a fund operating expense at the fund level as well as the prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund's prospectus and/or disclosure documents.</p>
<p>Recordkeeping and Administrative Fees</p>	<p>You will be charged a total of 0.1938% for every dollar you invest annually in the Plan. This fee is a combination of 0.16% for Empower Retirement administrative fees and 0.0338% for other administrative fees. The annual fee of 0.1938% will be assessed on a monthly basis at 0.0162% for each dollar invested. Administrative fees include recordkeeping and trustee/custodial services that cover the cost of administering and servicing the Plan.</p>
<p>Rollovers</p>	<p>Approved balances from a 401(a), 401(k), 403(b) or governmental 457(b) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan depending on the terms of the Plan. As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with a financial advisor and to consider costs, risks, investment options and limitations prior to investing.</p>

<p>Withdrawals</p>	<p>Subject to Plan rules, withdrawals are available from your Plan account upon:</p> <ul style="list-style-type: none"> • Retirement • Attainment of age 59½ • Permanent disability (as defined by Internal Revenue Code and Plan’s provisions) • Financial hardship (as defined by Internal Revenue Code and your Plan’s provisions) • Severance of employment (as defined by Internal Revenue Code provisions) • Death (your beneficiary receives your benefits) <p>Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.</p>
<p>Empower Contact Information</p>	<p>Online: empowermyretirement.com</p> <p>Phone: 866-467-7756</p>

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