



Wellforce, Inc. 403(b) Plan

Plan Highlights

Welcome to the Wellforce, Inc. 403(b) Plan (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—with help from the Plan and Fidelity.

Enroll Now!

If you haven't joined the Plan, you can enroll on Fidelity NetBenefits® at www.netbenefits.com/atwork or call a Fidelity representative at **800-343-0840**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to www.netbenefits.com/easy.

Key Features of Your Wellforce 403(b) Plan

Eligibility	There is no waiting period. You can enroll in the plan at any time. Enroll online at www.netbenefits.com/atwork or call Fidelity at 800-343-0860.								
Your Contributions	You can contribute 1%–75% of your eligible compensation as either traditional pre-tax or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 403(b) contribution and after you have attained age 59½, or become disabled or die.								
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.								
Employer Matching Contributions	Upon completion of one year of eligibility service, Wellforce, at its discretion, may make a matching contribution of 50% up to the first 6% that you contribute to the plan with a maximum match of 3% of your eligible compensation. You are credited with a year of eligibility service if you work at least 1,000 hours in your first 12 months of employment, or in any calendar year beginning after your date of hire.								
Contribution Limits	The IRS contribution limit for 2021 is \$19,500. If you have reached age 50, or will reach 50 during the calendar year January 1–December 31, you may make an additional “catch-up” contribution over the current IRS dollar limit. The maximum annual catch-up contribution for 2021 is \$6,500.								
Investments	The Plan offers you a range of investment funds to help you meet your retirement goals. You can select a mix of investment funds that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment funds and their performance are available online at netbenefits.com/atwork . The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment funds beyond the investments available in the Plan.								
Vesting	You are always 100% vested in your own contributions and any earnings on them. Employer Matching contributions will vest according to the following schedule: <table border="1"><thead><tr><th>Years Worked</th><th>Vested %</th></tr></thead><tbody><tr><td>Less than 2 years</td><td>0%</td></tr><tr><td>2 to 3 years</td><td>50%</td></tr><tr><td>3 or more years</td><td>100%</td></tr></tbody></table>	Years Worked	Vested %	Less than 2 years	0%	2 to 3 years	50%	3 or more years	100%
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Loans	Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.
Withdrawals	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.
Rollovers	<p>You are generally permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</p> <p>Note: If you were previously a participant in the Tufts Medical, Inc. 403(b) Plan or another Wellforce affiliate plan, you are not permitted to rollover assets from those plans into the Wellforce 403(b) plan.</p>
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com/atwork . Select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to update your beneficiary. It is your current designations that dictate who inherits your vested balance, not your will.
One-on-one consultations	<p>Fidelity Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at Fidelity.com/reserve.</p> <ul style="list-style-type: none"> • Click Schedule a time to talk. • Enter your employer name into the search field. (As you enter the key word, the field will populate.) • And click <i>Next</i>> to find the next available appointment.

Accessing your account



Access your Plan account online at www.netbenefits.com/atwork. Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 8:30 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al 800-587-5282.

Investing involves risk, including risk of loss.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

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