

A hand holding a crystal ball against a sunset background. The crystal ball reflects the sunset and the landscape below. The text is overlaid on the upper part of the image.

Plan ahead today  
to achieve a financially  
**secure retirement**

## Welcome To Your Retirement Plan

We're Conrad Siegel – your workplace retirement plan provider.  
We are committed to helping you and excited to join you on your journey toward retirement.

Every journey starts with a first step. Take your first step and enroll today.

## Get Started Early

We all want to retire and know saving for retirement is important. Getting started is the most important step – it's never too early or too late. Enrolling online is simple. We'll guide you through your options and help you set up your retirement account.

### The power of compounding



**\$100 a month**



**\$250,000 after  
40 years**

Based on average investment return of 7%.  
The example presented above is hypothetical and does not represent actual client accounts of Conrad Siegel.

Take a few minutes to set up  
your retirement account today!

**[myconradsiegel.com](https://myconradsiegel.com)**

Set up and manage your  
account anytime, anywhere.

**myconradsiegel.com**

ConradSiegel App



Initial login info

Username presbyterian403b

Password P7981404

After establishing your username and password,  
completion of your online enrollment is only a few  
steps away:



Decide how much to contribute



Select your investments



Designate a beneficiary



Start a rollover



Review and submit



## Ready to Rollover?

If you would like to consolidate your retirement accounts by transferring money into your new plan, please find the Rollover Verification Form at the back of this booklet to get started.

**We're here to help.**

**(800) 577-3675**

M-F 8:00 a.m. to 6:00 p.m.

Eastern Time

support@myconradsiegel.com

**Connect with us**



 **Conrad Siegel™**

**ANNUAL NOTICE TO PARTICIPANTS  
PRESBYTERIAN SENIOR LIVING 403(B) PLAN  
FOR THE YEAR BEGINNING JANUARY 1, 2025**

This Annual Notice provides required information relating to your participation in the Presbyterian Senior Living 403(b) Plan for the plan year that begins January 1, 2025. You should consider this information as you decide how much, if any, of your compensation you wish to contribute to the 403(b) Plan for the plan year.

**Your Right to Make a 403(b) Contribution**

You are a participant in this 403(b) Plan. As a participant, you may make a 403(b) contribution with a portion of your compensation before you receive it as taxable income. You make this election by logging on to the Web Access Service at [myconradsiegel.com](http://myconradsiegel.com) or by calling (800) 577-3675 to speak to a Customer Service Representative. If you require a paper form, you may obtain it by contacting a Customer Service Representative. You may also discontinue or resume 403(b) contributions in the same way. Your election should be made before the pay date for which you want it to be in effect.

The amount you contribute may range from 0% to 100% of the compensation you receive as take-home pay. See the explanation of compensation in your Summary Plan Description. The amount you elect to contribute along with any earnings on that amount will not be subject to federal income tax until it is actually distributed to you. Your contribution will, however, be subject to Social Security taxes.

Your total contributions in any calendar year may not exceed a dollar limit that is set by law. The limit for 2025 is \$23,500. However, if you are age 50 or older during the calendar year, you may make catch-up contributions. This will allow your total 403(b) contributions to exceed the dollar limit described above. This provision allows you to "catch-up" on your retirement savings. Your total catch-up contributions for a calendar year may not exceed the catch-up dollar limit set by law. In 2025, the catch-up dollar limit is 7,500 for participants turning ages 50-59 and ages 64 and older, and \$11,250 for participants turning ages 60, 61, 62 or 63.

**Eligibility for Employer Safe Harbor Matching Contributions**

You become an eligible participant for the Matching Safe Harbor Contribution on the January 1, April 1, July 1, or October 1 after the date you meet the following requirement:

- Complete 90 days of employment

See your Summary Plan Description for more details on the eligibility requirements for the Matching Safe Harbor Contribution.

**Employer Safe Harbor Matching Contribution**

If you are an eligible participant and you elect to make a 403(b) contribution to the Plan, your employer will contribute a matching contribution to your Safe Harbor Matching Contribution Account that will be 100% immediately vested. As of the last day of each payroll period, your employer will make a matching contribution to the Plan. All participants who are employed during the plan year and who make 403(b) contributions are eligible to receive this contribution.

The amount of this matching contribution will be equal to 100% of the amount you contributed. Your contributions in excess of 4.0% of your compensation will not be matched. To get the most from these matching contributions, you must contribute at least 4.0% of your eligible pay each pay period.

See the explanation of compensation in your Summary Plan Description.

## Your Right to Invest Your Contributions

As a plan participant, you may choose how your contributions are invested. This election will apply to your 403(b) contributions and any contributions that we make on your behalf.

If you make no investment election, your account(s) will be invested in the appropriate portfolio based on your age:

<u>If your age at the time of default is...</u>	<u>Your account will be invested in...</u>
29 or younger	High Risk Exposure 80% Equity Portfolio
30 to 39	Medium to High Risk Exposure 70% Equity Portfolio
40 to 49	Medium Risk Exposure 60% Equity Portfolio
50 to 59	Balanced Risk Exposure 50% Equity Portfolio
60 to 69	Low to Medium Risk Exposure 40% Equity Portfolio
70 to 76	Low Risk Exposure 30% Equity Portfolio
77 or older	Lowest Risk Exposure 20% Equity Portfolio

These are professionally managed portfolios that are qualified to be default investment funds under the Department of Labor's regulations. With this default, the Automatic Risk Reduction Service will be applied to your account. This service periodically reduces your account's exposure to the stock market as you approach and transition through retirement according to a schedule.

After age 40, your account will be transferred to the next most conservative Investment Portfolio at regular intervals until you are invested in the Lowest Risk Exposure 20% Equity Portfolio during the year you attain age 77. The current procedure is to invest your account in the next Investment Portfolio on the third Wednesday of December of the year you attain the age for your next step on your schedule. Each step down to the next most conservative Investment Portfolio reduces the stock allocation of your portfolio.

More information about the Conrad Siegel Investment Portfolios, including their internal fees and expenses, is enclosed.

You may transfer money from the default portfolio to another fund and/or change the way you want future contributions invested by logging on to the Web Access Service at [myconradsiegel.com](http://myconradsiegel.com) or by calling a Customer Service Representative at (800) 577-3675. There are no restrictions on transferring money from the default portfolio. No fee will be charged for the transfer. Before making an investment decision you should carefully consider the fund's investment objective, risks, charges and expenses.

## Access to Your Accounts

Generally, any contributions made on your behalf may not be withdrawn until you terminate your employment, retire, die or become disabled. However, you may request an in-service distribution:

- After you attain age 59½.
- From your 403(b) Account if you suffer a financial hardship. The amount distributed cannot exceed your 403(b) contributions to date (excluding interest) or the amount actually needed, whichever is less.

See your Summary Plan Description for more information on what the Plan is permitted to recognize as a financial hardship.

**Summary Plan Description**

If you have any questions on the Plan or if you would like to receive a copy of the Summary Plan Description, you may log on to the Web Access Service at [myconradsiegel.com](http://myconradsiegel.com) or call (800) 577-3675 to speak to a Customer Service Representative.





**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. The following information is being provided to you to assist you in comparing the designated investment options available under your retirement plan, and to meet the Department of Labor's participant disclosure requirements. It shows 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. If you want additional information about your investment options (including each option's objectives and risks, portfolio holdings and turnover), you can go to the specific Internet web site address shown below, or you can contact Conrad Siegel at 501 Corporate Circle, P.O. Box 5900, Harrisburg, PA 17110, (800) 577-3675. A free paper copy of the information available on the Web sites can be obtained by contacting Conrad Siegel at (800) 577-3675.

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Schwab Government Money (SNVXX)	4.18%	5.11%	2.17%	N/A	1.49%
Benchmark – Closest Match: ICE BofA US 3M Trsy Bill TR USD	4.43%	5.39%	2.36%	1.69%	1.72%
Benchmark – Broad Market: ICE BofA US 3M Trsy Bill TR USD	4.43%	5.39%	2.36%	1.69%	1.72%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Money Market	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.34%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$3.40					
Web Address: http://www.schwab.com					
Vanguard Shrt-Term Infl-Prot Sec Idx Adm (VTAPX)	4.42%	6.62%	3.41%	2.33%	1.87%
Benchmark – Closest Match: Bloomberg US TIPS 0-5 Year TR USD	4.35%	6.65%	3.44%	2.38%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	1.50%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Short-Term Inflation-Protected Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.06%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.60					
Web Address: http://www.vanguard.com					
Vanguard Short-Term Inv. Grade Fund Inst'l Shares (VFSIX)	4.53%	8.78%	1.96%	2.23%	3.68%
Benchmark – Closest Match: Bloomberg Credit 1-5 Yr TR USD	4.25%	8.45%	1.84%	2.22%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	4.10%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Short-Term Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					

**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
American Century Government Bond (ABTIX)	1.04%	9.92%	-0.65%	0.91%	1.64%
Benchmark – Closest Match: Bloomberg US Govt/Mortgage TR USD	1.45%	9.53%	-0.62%	1.03%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	2.34%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Government	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.27%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$2.70					
Web Address: http://www.americancentury.com					
Vanguard Total Bond Market Index Inst'l Shares (VBTIX)	1.89%	10.43%	-0.21%	1.48%	4.22%
Benchmark – Closest Match: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	4.30%
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	4.30%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Core Bond	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.04%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.40					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Vanguard Intermediate-Trm Treasury (VFIUX)	2.04%	8.33%	0.05%	1.34%	3.65%
Benchmark – Closest Match: Bloomberg US Treasury 5-10 Yr TR USD	1.15%	8.75%	-0.71%	1.20%	N/A
Benchmark – Broad Market: Bloomberg US Agg Bond TR USD	1.86%	10.55%	-0.23%	1.49%	3.63%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Intermediate Government	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.10%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.00					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Vanguard Wellington (VWENX)	12.38%	24.57%	8.56%	8.38%	7.97%
Benchmark – Closest Match: 65% S&P 500/35% Bloomberg U.S. Agg Bond	14.28%	28.41%	9.84%	8.97%	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	8.74%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.18%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.80					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				

**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Vanguard Growth Index (VIGAX)	23.69%	44.02%	18.35%	15.16%	8.87%
Benchmark – Closest Match: CRSP US Large Cap Growth TR USD	23.74%	44.09%	18.40%	15.21%	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	7.97%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Growth	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.05%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.50					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
Fidelity 500 Index (FXAIX)	20.96%	37.99%	15.26%	12.99%	13.43%
Benchmark – Closest Match: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	13.34%
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	13.34%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.02%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.20					
Web Address: http://www.fidelity.com					
Vanguard Value Index (VVIAX)	17.31%	31.47%	11.53%	10.42%	7.63%
Benchmark – Closest Match: CRSP US Large Cap Value TR USD	17.34%	31.40%	11.53%	10.44%	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	7.97%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Large Value	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.05%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.50					
Web Address: http://www.vanguard.com	If you sell shares of this fund, you may not purchase back into this fund for 30 days.				
JP Morgan Mid Cap Growth (HLGEX)	10.08%	31.02%	11.89%	11.28%	12.04%
Benchmark – Closest Match: Russell Mid Cap Growth TR USD	14.88%	38.67%	11.46%	11.19%	11.00%
Benchmark – Broad Market: S&P MidCap 400 TR	12.74%	32.99%	11.37%	9.86%	N/A
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Growth	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.84%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$8.40					
Web Address: http://www.jpmorgan.com					

**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
Fidelity Extended Market Index (FSMAX)	12.38%	38.01%	10.47%	9.27%	11.85%
Benchmark – Closest Match: DJ US Completion Total Stock Mkt TR USD	12.30%	37.65%	10.34%	9.12%	N/A
Benchmark – Broad Market: S&P MidCap 400 TR	12.74%	32.99%	11.37%	9.86%	11.82%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.04%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.40					
Web Address: http://www.fidelity.com					
Vanguard Mid Cap Value Index (VMVAX)	16.27%	34.59%	10.44%	9.07%	12.33%
Benchmark – Closest Match: CRSP US Mid Cap Value TR USD	16.28%	34.60%	10.47%	9.10%	N/A
Benchmark – Broad Market: S&P MidCap 400 TR	12.74%	32.99%	11.37%	9.86%	11.82%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Mid-Cap Value	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					
Vanguard Developed Markets Index (VTMGX)	6.22%	22.39%	6.41%	5.39%	4.57%
Benchmark – Closest Match: FTSE Dvlp ex US All Cap(US RIC)NR USD	6.32%	23.35%	6.41%	5.43%	N/A
Benchmark – Broad Market: MSCI EAFE NR USD	6.85%	22.97%	6.24%	5.27%	4.37%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Foreign Large Blend	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.08%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.80					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					
Vanguard Emerging Markets Stock Index (VEMAX)	13.61%	25.35%	4.91%	3.60%	5.13%
Benchmark – Closest Match: Spliced Benchmark	14.56%	27.08%	5.34%	3.79%	4.99%
Benchmark – Broad Market: MSCI EAFE NR USD	6.85%	22.97%	6.24%	5.27%	4.13%
Fund Information	Shareholder Fees and Restrictions†				
Investment Category: Diversified Emerging Mkts	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.14%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$1.40					
Web Address: http://www.vanguard.com					
If you sell shares of this fund, you may not purchase back into this fund for 30 days.					

**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
<b>Lowest Risk Exposure 20% Equity Portfolio</b>	<b>5.42%</b>	<b>13.68%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	5.62%	13.92%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.09%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.90					
Web Address: myconradsiegel.com					
<b>Low Risk Exposure 30% Equity Portfolio</b>	<b>6.65%</b>	<b>16.12%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	6.89%	16.46%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.09%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.90					
Web Address: myconradsiegel.com					
<b>Low to Medium Risk Exposure 40% Equity Portfolio</b>	<b>7.93%</b>	<b>18.60%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	8.23%	19.04%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Moderately Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.09%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.90					
Web Address: myconradsiegel.com					
<b>Balanced Risk Exposure 50% Equity Portfolio</b>	<b>9.18%</b>	<b>21.19%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	9.48%	21.64%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Moderately Conservative Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.08%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.80					
Web Address: myconradsiegel.com					
<b>Medium Risk Exposure 60% Equity Portfolio</b>	<b>10.53%</b>	<b>23.54%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	10.88%	24.11%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: myconradsiegel.com					

**Presbyterian Senior Living 403(b) Plan**  
**Annual Participant Investment Disclosure as of October 31, 2024**

HISTORICAL INVESTMENT PERFORMANCE *		Annualized Performance			
Fund Name (Ticker)	Year to Date Performance	1 Year	5 Year	10 Year	Since Inception
<b>Medium to High Risk Exposure 70% Equity Portfolio</b>	<b>11.92%</b>	<b>25.98%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	12.28%	26.60%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Moderate Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.07%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.70					
Web Address: myconradsiegel.com					
<b>High Risk Exposure 80% Equity Portfolio</b>	<b>13.30%</b>	<b>28.45%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	13.72%	29.14%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Moderately Aggressive Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.06%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.60					
Web Address: myconradsiegel.com					
<b>Highest Risk Exposure 100% Equity Portfolio</b>	<b>16.12%</b>	<b>33.52%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Benchmark – Closest Match: Blend of Various Indices	16.50%	34.22%	N/A	N/A	N/A
Benchmark – Broad Market: S&P 500 TR USD	20.97%	38.02%	15.27%	13.00%	15.28%
<b>Fund Information</b>	<b>Shareholder Fees and Restrictions†</b>				
Investment Category: Aggressive Allocation	Front-End Load:	Back-End Load:	12b-1 Fee:	Redemption Fee:	
Expense Ratio: 0.04%	0.00%	0.00%	0.00%	0.00%	
Total Annual Expense per \$1,000 Invested: \$0.40					
Web Address: myconradsiegel.com					

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for more information about 401(k) investments and the role fees can play. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit [myconradsiegel.com/glossary](http://myconradsiegel.com/glossary) for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options. A fund prospectus for most investment funds can be downloaded and viewed via the Internet at the Web addresses shown. In addition, you may request a fund prospectus by contacting a customer service representative at 1-800-577-3675, or by emailing [support@myconradsiegel.com](mailto:support@myconradsiegel.com). Be sure to include your name, address, and plan name.

## **Presbyterian Senior Living 403(b) Plan**

### **Annual Participant Investment Disclosure as of October 31, 2024**

\* N/A appears under investment performance when the fund's inception is more recent than the time period listed. If an investment option has an inception date of less than one year, the Since Inception return is not annualized. Investment performance and expense ratio figures above do not reflect any service provider costs that are paid from the plan. See the Annual Plan Disclosure for more details on these costs.

†Front-end and back-end loads are almost always waived for retirement plans. If you see an 'N/A' in the Shareholder Fees and Restrictions section, please visit [myconradsiegel.com](http://myconradsiegel.com) for more information.

A Broad Market Benchmark is provided to meet the Department of Labor's disclosure requirements. Any Closest Match Benchmark that is provided may represent a closer match to the investment mix of an individual investment option than the Broad Market Benchmark.

A blended benchmark may be used for comparison purposes for funds that invest in both stocks and bonds. The blended benchmark consists of an appropriate mix of indices in accordance with the particular fund's split between stocks and bonds.

It is the intent to use meaningful benchmarks for comparison purposes. Spliced benchmarks may be used when more than one benchmark has been utilized for the fund over the presented time period.

The foregoing information represents the performance of the identified funds as reported by independent sources we believe to be reliable, but we do not guarantee the accuracy of such information. To the extent the named investment has a prospectus, the expense ratio of each mutual fund is the Prospectus Net Expense Ratio as reported by Morningstar, Inc. The foregoing performance does not represent the investment performance of any actual portfolio, but rather the performance of the investments that are available in your employee benefit plan. Individual fund performance may vary.

The performance results presented herein for the investment portfolios represents the combined performance of the investments held in each portfolio recommended by CSIA. If a portfolio's inception date is less than three years ago, the portfolio's Past Performance represents hypothetical back testing and does not represent actual historical performance of the Portfolio. Back tested hypothetical performance differs from actual performance because it is achieved through the retroactive application of each strategy with the benefit of hindsight. Results may not reflect the impact that material economic and market factors might have had on the decision-making process if investment decisions were actually being made during this time period. For portfolios with an inception date of more than three years ago, the performance shown reflects the actual investment and allocation changes made during the life of the portfolio. The portfolios' Past Performance is to be used for illustrative purposes only. The portfolio and the corresponding composition are subject to change at any time and without notice. Additional information on the portfolio can be provided upon request.

Performance information is provided by Vanguard, the investment company, and/or by Morningstar, Inc. © Morningstar, Inc. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, Inc., (2) may not be copied or redistributed, (3) do not constitute investment advice offered by Morningstar, Inc., (4) are provided solely for informational purposes and (5) are not warranted to be correct, complete or accurate. Morningstar, Inc., shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use.

## **Presbyterian Senior Living 403(b) Plan Annual Participant Plan Disclosure**

The following information is being provided to you to meet the Department of Labor's disclosure requirements.

### **How to Make an Election**

After reviewing the Annual Participant Investment Disclosure, if you are interested in making investment changes, these changes may be made at [myconradsiegel.com](http://myconradsiegel.com) or by calling (800) 577-3675.

### **Administrative Costs**

The firms we have hired to help us establish and operate the Plan charge for the services they provide. The costs related to these services are paid as outlined below.

We generally pay the following costs:

- Independent audit – conducting of any required annual audit of the Plan by an accountant.

The following costs are paid directly by the Plan:

- Recordkeeping services – including maintenance of participant accounts, preparation of statements, provision of the website, and ongoing compliance with retirement plan laws and regulations.
- Trustee services – safeguarding plan assets in a trust account.
- Investment advisory services – providing investment consulting and advisory services to the Plan.

These Plan costs are allocated to participants' accounts on a pro rata basis. The charge may be more or less than what an IRA provider might charge.

Certain fees will be deducted from your account as follows:

- An amount of \$150.00 will be deducted from your account as payment of any loan processing fee.
- The cost of reviewing a domestic relations order in connection with your divorce is based upon the time spent.

### **Plan Administrator**

The Plan Administrator is:

Raelene Gervinski  
One Trinity Drive E  
Suite 201  
Dillsburg, PA 17019  
Telephone: (717) 502-8840

For answers to questions about the plan contact:

DC Plan Operations  
Conrad Siegel  
501 Corporate Circle  
PO Box 5900  
Harrisburg, PA 17110-0900  
(800) 577-3675



## Presbyterian Senior Living 403(b) Plan Investment Option Descriptions

<u>Investment Name (Ticker)</u>	<u>Investment Objective/Strategy</u>
<b>Schwab Government Money (SNVXX)</b>	The fund invests in U.S. government securities, such as U.S. Treasury bills and notes, including other obligations that are issued by the U.S. government and its agencies or instrumentalities, including obligations that are not fully guaranteed by the U.S. Treasury, such as those issued by Fannie Mae and Freddie Mac and the Federal Home Loan Banks.
<b>Vanguard Shrt-Term Infl-Prot Sec Idx Adm (VTAPX)</b>	The investment seeks to track the performance of a benchmark index that measures the investment return of inflation-protected public obligations of the U.S. Treasury with remaining maturities of less than five years. It attempts to replicate the target index by investing all, or substantially all, of its assets in securities that make up the index.
<b>Vanguard Short-Term Inv. Grade Fund Inst'l Shares (VFSIX)</b>	The fund seeks to provide current income while maintaining limited price volatility. The Fund invests in a variety of bonds that are highly rated by professional credit rating companies, at least 80% of which are short-term and intermediate-term investment-grade fixed-income securities. The average maturity of these securities is between one and four years.
<b>American Century Government Bond (ABTIX)</b>	The fund seeks to provide current income. The fund invests at least 80% of its assets in U.S. government bonds, including U.S. Treasury bonds and other bonds issued or backed by the U.S. government. The fund may also invest in government debt associated with mortgage loans. Income is generated from bond interest paid by the government.
<b>Vanguard Total Bond Market Index Inst'l Shares (VBTIX)</b>	The Fund seeks to track the performance of its benchmark, the Bloomberg US Aggregate Bond Index. The Fund invests by sampling the index, meaning that it holds a range of securities that, in the aggregate, approximates the full Index of key risk factors and other characteristics. All of the Fund's investments will be selected through the sampling process, and at least 80% of the Fund's assets will be invested in bonds held in the index. The Fund's management looks to maintain a dollar-weighted average maturity consistent with that of the Index.
<b>Vanguard Intermediate-Trm Treasury (VFIUX)</b>	The Fund seeks to provide a moderate level of current income. The Fund invests at least 80% of its assets in U.S. Treasury securities, which include bills, bonds, and notes. The Fund is expected to maintain a dollar-weighted average maturity of 5 to 10 years.
<b>Vanguard Wellington (VWENX)</b>	The fund seeks to provide long-term capital appreciation and reasonable current income. The fund invests 60-70% of its assets in stocks, many of which provide current income through regular dividend payments. The fund focuses on value stocks, which tend to trade at lower prices relative to the net worth of the company and may increase in value over time. The remaining 30-40% of the fund's assets are invested in bonds that the advisor believes will generate a reasonable level of income.

## Presbyterian Senior Living 403(b) Plan Investment Option Descriptions

<u>Investment Name (Ticker)</u>	<u>Investment Objective/Strategy</u>
<b>Vanguard Growth Index (VIGAX)</b>	The fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks. The fund employs a "passive management"—or indexing—investment approach designed to track the performance of the CRSP U.S. Large Cap Growth Index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.
<b>Fidelity 500 Index (FXAIX)</b>	The fund seeks to provide investment results that correspond to the total return of the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States.
<b>Vanguard Value Index (VVIAX)</b>	The fund seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks by employing a "passive management" - or indexing - investment approach. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index.
<b>JP Morgan Mid Cap Growth (HLGEX)</b>	This Fund seeks growth of capital with current income as a secondary objective by investing primarily in mid cap equity securities. Under normal circumstances, at least 80% of the Fund's assets will be invested in these securities, including common stocks, debt securities, and preferred stocks that are convertible to common stocks.
<b>Fidelity Extended Market Index (FSMAX)</b>	The investment seeks to provide investment results that correspond to the total return of stocks of mid- to small-capitalization United States companies. The fund normally invests at least 80% of assets in common stocks included in the index, which represents the performance of stocks of mid- to small-capitalization U.S. companies.
<b>Vanguard Mid Cap Value Index (VMVAX)</b>	The fund seeks to track the performance of a benchmark index that measures the investment return of mid-cap value stocks by employing a "passive management"—or indexing - or indexing investment approach. The fund attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index.
<b>Vanguard Developed Markets Index (VTMGX)</b>	The fund seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in the major markets of Canada and Europe and the Pacific region. The fund seeks to track the FTSE Developed ex US All Cap (US RIC) Index.
<b>Vanguard Emerging Markets Stock Index (VEMAX)</b>	The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index, a market-capitalization-weighted index that is made up of large-, mid-, and small-cap companies located in emerging markets around the world. The fund invests by sampling the Index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the Index in terms of key characteristics.

## Presbyterian Senior Living 403(b) Plan Investment Option Descriptions

<u>Investment Name (Ticker)</u>	<u>Investment Objective/Strategy</u>
<b>Lowest Risk Exposure 20% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks current income with a secondary goal of long-term capital growth. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>Low Risk Exposure 30% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks current income with a secondary goal of long-term capital growth. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>Low to Medium Risk Exposure 40% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks current income with a moderate level of long-term capital growth. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>Balanced Risk Exposure 50% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks a balanced level of current income and long-term capital growth. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.

## Presbyterian Senior Living 403(b) Plan Investment Option Descriptions

<u>Investment Name (Ticker)</u>	<u>Investment Objective/Strategy</u>
<b>Medium Risk Exposure 60% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks a blend of long-term capital growth and current income. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>Medium to High Risk Exposure 70% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks long-term capital growth with a secondary goal of current income. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>High Risk Exposure 80% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks long-term capital growth with a secondary goal of current income. The portfolio invests in other funds within the Plan. These funds include: the Vanguard Short-Term Inflation-Protected Securities Index Fund, Vanguard Short-Term Inv. Grade Fund, American Century Gov't Bond Fund, Vanguard Total Bond Market Index Fund, Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.
<b>Highest Risk Exposure 100% Equity Portfolio</b>	This portfolio, part of the suite of Conrad Siegel Investment Portfolios, seeks long-term capital growth. The portfolio invests in other funds within the Plan. These funds include: the Fidelity S&P 500 Index Fund, Fidelity Extended Market Index Fund, Vanguard Developed Markets Index Fund, Vanguard Emerging Markets Index Fund. The portfolio is rebalanced on the third Wednesday of the third month of each calendar quarter. The portfolio is currently benchmarked to a proportionate blend of the benchmarks of the underlying funds.

## Presbyterian Senior Living 403(b) Plan

### Summary Plan Description

Your rights, obligations, and benefits  
under your plan



## **Table of Contents**

INTRODUCTION.....	1
ELIGIBILITY TO PARTICIPATE .....	2
Eligibility to Make 403(b) Contributions .....	2
Eligibility for Safe Harbor Matching Contributions.....	2
ALLOCATIONS TO ACCOUNTS.....	2
403(b) Contributions .....	2
Safe Harbor Matching Contributions .....	3
Compensation .....	4
Rollover/Transfer Contributions.....	4
INVESTMENT OF RETIREMENT CONTRIBUTIONS .....	4
Investment Fund Election .....	5
PAYMENT OF BENEFITS .....	6
Determination of Vested Benefit.....	6
Time of Payment .....	6
Payment Options .....	6
Stale Checks .....	7
Unclaimed Benefits Transferred to IRA.....	7
Distributions While You Are Employed.....	7
PARTICIPANT LOANS .....	8
Loan Application .....	8
Evidence and Terms of Loan .....	8
Default on the Loan .....	9
SERVICE RULES .....	9
ADMINISTRATION .....	9
Plan Administrator .....	9
Plan Expenses.....	9
Procedure for Obtaining Benefits .....	10
ADDITIONAL INFORMATION .....	10
Disqualification or Loss of Benefits .....	10
Domestic Relations Order .....	11
Amendment or Termination.....	11
Pension Benefit Guaranty Corporation.....	11
STATEMENT OF EMPLOYEE RIGHTS AS REQUIRED BY THE U.S. DEPARTMENT OF LABOR .....	11
Receive Information About Your Plan and Benefits .....	11
Prudent Actions by Plan Fiduciaries.....	12
Enforce Your Rights .....	12
Assistance with Your Questions .....	13
GENERAL INFORMATION.....	14

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## **INTRODUCTION**

The Presbyterian Senior Living 403(b) Plan was established to provide retirement income and additional financial security for you. The benefits under the Plan are designed to supplement your Social Security benefits as well as your personal savings. Also, through the Plan, Presbyterian Senior Living (hereafter referred to as "we" or "us") are able to express our appreciation for your service and the many years of good work and continued loyalty we hope that you will enjoy with us.

This Summary Plan Description is intended to acquaint you with your rights, obligations and benefits under the Plan. Actual operation of the Plan will be based on the Plan document. In the event of any discrepancy between the Plan document and this Summary Plan Description, the Plan document will govern.

You will receive a notice regarding any amendment to the Plan that changes the provisions contained in the Summary Plan Description. A notice of Plan amendment should be kept with this Summary Plan Description until you are provided with an updated version. If you terminate employment, your rights, obligations and benefits will generally be governed by the Summary Plan Description in effect at the time of your termination.



## **ELIGIBILITY TO PARTICIPATE**

### **Eligibility to Make 403(b) Contributions**

You will be able to make 403(b) contributions to the Plan immediately as of your first day of employment.

### **Eligibility for Safe Harbor Matching Contributions**

You will become a participant in the Plan for all other contributions on the January 1, April 1, July 1, or October 1 after the date you meet the following requirement:

- Complete 90 days of employment.

For example, if you meet the requirement(s) as of April 2, on July 1 you will be eligible to start receiving matching contributions.

### **Special Service Rules**

For the purpose of meeting the eligibility rules, service with Pine Run Inc. may be counted.

## **ALLOCATIONS TO ACCOUNTS**

### **403(b) Contributions**

After you become eligible to participate in the Plan, you may elect to defer a portion of your compensation as a contribution to your 403(b) Account.

#### **Election Procedures**

You may make a 403(b) contribution election online at [myconradsiegel.com](http://myconradsiegel.com). If you require paper forms or have any questions, call (800) 577-3675 to speak with a Customer Service Representative.

Your election may be effective as of the first day of a payroll period. You may discontinue contributions at any time. You may resume contributions as of any election effective date.

**Requesting an Automatic Increase.** You may direct that your 403(b) contribution be automatically increased 1 or 2% each year on January 1 until it reaches a percentage of your choosing.

#### **More About Your 403(b) Contributions**

The amount you contribute along with any earnings on that amount will not be subject to federal income tax until it is actually distributed to you. Your 403(b) contribution will, however, be subject to Social Security taxes.

If you take an unpaid leave of absence due to military service that is protected by the Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA), you will be offered the opportunity to make up any missed 403(b) contributions. We will then contribute the appropriate matching contribution.

Your total contributions in any calendar year may not exceed a dollar limit which is indexed annually. See your enrollment form for the current limit. The annual dollar limit is an aggregate limit which applies to all contributions you may make under this Plan or any other cash or deferred arrangements (including 401(k) plans, simplified employee pensions or other 403(b) plans in which you may be participating). If you contribute to another plan and your total contributions exceed the annual dollar limit, you must decide which plan you would like to have return the excess. If you decide that the excess should be distributed from this Plan, you should contact a Customer Service Representative at (800) 577-3675. The request must be made no later than the March 1st following the year in which such excess contributions were made.

If you are age 50 or older during the calendar year, you may make additional contributions called "Catch-up" contributions. This will allow your total 403(b) contributions to exceed the percentage limit or the dollar limit described above, letting you "catch-up" on your retirement savings. The total Catch-up contributions for a calendar year may not exceed the Catch-up dollar limit set by law. The limit is indexed annually. See your enrollment form for the current limit.

**Special Catch-up.** Because of the nature of our organization, this Plan can offer you an opportunity to make even greater catch-up contributions. After you have completed 15 years of employment with us, you may make Special Catch-up Contributions during a calendar year equal to the least of:

- \$3,000;
- \$15,000 reduced by any prior Special Catch-up Contributions you have made; or
- the excess of \$5,000 multiplied by the number of years you have worked for us, over your total prior 403(b) contributions you have made.

Special rules apply to determine your years of employment if you work less than full-time. Catch-up contributions made based upon your attainment of age 50 can be contributed in addition to your Special Catch-up Contributions. Contact us to determine your years of employment and for help calculating what you can contribute.

### **Safe Harbor Matching Contributions**

As of the last day of each payroll period, we will make a safe harbor matching contribution to the Plan.

If you have met the participation requirements described in Eligibility for Safe Harbor Matching Contributions, you are eligible to receive this contribution if you make 403(b) contributions.

Contributions identified as Catch-up contributions will be matched. The contribution will be held in your Safe Harbor Matching Contribution Account and will be 100% immediately vested.

The amount of safe harbor matching contribution will be equal to 100% of the amount you contribute. Your contributions in excess of 4% of your compensation will not be matched.

The maximum matching contribution is 4% of compensation. In order to receive this maximum contribution, you will need to contribute at least 4% of your compensation.

## **Compensation**

For the purposes of the Plan, "compensation" means your earnings for the plan year. The Plan takes into account your W-2 wages for federal income tax withholding purposes. Compensation also includes any 403(b) contribution you make under this Plan and any contribution you make to a health care reimbursement account or similar program we sponsor. Federal law limits the amount of compensation that can be taken into account. You will be notified if this limitation affects you.

The Plan does not take into account for any purpose:

- Severance
- Taxable relocation income
- Taxable benefit from use of company car
- Taxable life insurance

## **Rollover/Transfer Contributions**

While you are employed with us, you may arrange to roll over or transfer your retirement savings under another plan. Generally, the Plan will accept transfers or rollovers from the following:

- A profit sharing retirement plan or 401(k) retirement plan.
- A money purchase or defined benefit retirement plan, provided that the benefit is rolled to this Plan with any required spousal consent.
- A 403(b) account, provided it is transferred directly.
- A 457(b) deferral plan that is maintained by a state governmental entity.
- An individual retirement account (IRA) held in your name to which you have stopped contributing.

However, the Plan will not accept transfers or rollovers from the following:

- An after-tax contribution account.
- A Roth account.
- A Roth IRA.

Your in-service withdrawal rights are described under Distributions While You Are Employed.

If you wish to make a rollover or direct transfer to the Plan, please contact a Customer Service Representative at (800) 577-3675.

## **INVESTMENT OF RETIREMENT CONTRIBUTIONS**

The Plan provides you the opportunity to direct the investment of your contribution accounts by choosing from a range of diversified investment alternatives.

## **Investment Fund Election**

You may elect to have all of your accounts invested in one or more of the investment options selected by the Plan. A complete list of your choices is provided in the current enrollment kit. Your kit will provide you with short descriptions of the funds and an enrollment form. Mutual funds may be subject to a redemption fee or other trading restrictions. You should read the Annual Participant Disclosure before making any investment decision.

Your elections will remain in effect until you make a new election. If you do not make any election, your accounts will be invested in the appropriate portfolio based on your age. Thereafter, your account will be invested through the Automatic Risk Reduction Program. Beginning at age 40, this program moves your account into successively less risky investment portfolios at regular intervals until your account is invested in the portfolio with the least risk. This final portfolio is not reached until you attain age 77. There is no guarantee that any portfolio will achieve its investment objective.

### **Investment Instructions**

You may make your investment election at [myconradsiegel.com](http://myconradsiegel.com) where you will be able to change your investment elections for future contributions and initiate fund transfers for your current account balances. Online you will be able to review extensive information about your investment options including a glossary of investment terms and the Annual Participant Disclosure. The Disclosure contains past rates of return, comparisons with securities market indices, and fund charges and expenses.

If you need to make your election changes on a paper form or if you have any questions, call (800) 577-3675 to speak with a Customer Service Representative.

All information provided to you through the Web Access Service and by the Customer Service Representatives is intended as investment education to assist you in making your own decisions. The Plan Administrator and the Customer Service Representatives are not investment advisors and cannot recommend one investment over another.

### **Additional Information**

This Plan is intended to satisfy section 404(c) of ERISA and Title 29 of the Code of Federal Regulations section 2550.404c-1. When the Plan meets the 404(c) requirements, the Plan Administrator, the Trustee, and we (as your employer) are relieved of liability for any investment losses that result from your investment elections. The Plan provides you with information about your investment choices through an annual participant disclosure. The following information is also available to you upon request:

- Copies of prospectuses or any short-form or summary prospectuses;
- Copies of any financial statements, reports and any other materials relating to the Plan's investment choices, but only if they are provided to the Plan;
- For any portfolio that is not an individual mutual fund, a list of the assets and their values;
- Information concerning the value of shares or units of the Plan investment choices.

## **PAYMENT OF BENEFITS**

### **Determination of Vested Benefit**

#### **Termination of Employment**

Your accounts are 100% vested from your first day of participation. Thus, you will not lose any portion of your Plan benefits by terminating your employment.

#### **Normal and Late Retirement**

Normal retirement age under the Plan is 65. If you continue working after your normal retirement age, you may continue to make contributions. Your accounts will become payable when you actually retire from active employment.

#### **Death**

If you die **before** your accounts are distributed, 100% of your accounts will be paid to your beneficiaries. If you are married, your spouse will automatically be the beneficiary of 100% of your account, unless you designate another beneficiary with your spouse's written consent. Beneficiary designation forms may be completed using the Web Access Service at [myconradsiegel.com](http://myconradsiegel.com) or a paper form may be obtained by contacting a Customer Service Representative at (800) 577-3675; however, the spouse of a married participant must consent to any change affecting the spouse. If you marry or divorce, you should complete a new beneficiary form.

### **Time of Payment**

If you retire, die, or terminate your employment, the Plan will distribute your accounts as soon as administratively possible. In the case of normal or late retirement, distribution will be made no later than 60 days after the end of the plan year in which you retire unless you elect otherwise.

### **Payment Options**

You may elect when to receive distribution of your accounts in a lump sum. You must complete the appropriate forms before any payment can be made. You may complete these forms using the Web Access Service at [myconradsiegel.com](http://myconradsiegel.com) or a paper form may be obtained by contacting a Customer Service Representative at (800) 577-3675. This Plan makes lump sum distributions only in cash; in-kind distributions are not available.

**Your Rollover/Transfer Option.** You may request that your lump sum payment be directly transferred to an individual retirement account or annuity (IRA rollover). If you have another employer whose qualified retirement plan accepts participant rollover contributions, you may direct that your distribution be transferred to that plan.

**Distribution of Smaller Accounts.** If your vested accounts are \$5,000 or less, you cannot defer distribution after your termination of employment. If your vested account balances do not exceed \$1,000, the Plan will automatically distribute the amount in cash, if you do not elect a rollover to an IRA or another qualified plan. If your vested account balances are greater than \$1,000 but do not exceed \$5,000 and you make no election, the Plan will automatically roll over your vested account balances to an IRA. See Unclaimed Benefits Transferred to IRA.

**Determination of Your Account Balance.** For the purposes of making a distribution, the Plan uses the value of your accounts as of the date of actual distribution.

### **Stale Checks**

If you fail to cash a distribution check, the Plan will automatically transfer the amount of your distribution check to an after-tax IRA. If you request a rollover and the receiving retirement plan or IRA does not deposit the distribution check, the amount of your check will be transferred to a pre-tax IRA. See Unclaimed Benefits Transferred to IRA.

### **Unclaimed Benefits Transferred to IRA**

If your vested account balances are automatically rolled to an IRA without your election or direction, you should contact the Plan Administrator for information concerning the Plan's automatic rollover provisions, the IRA provider and the fees and expenses that are charged against the IRA. The IRA will be provided by a financial institution that will invest the funds in an investment product designed to preserve principal and provide a reasonable rate of return and liquidity, such as a money market mutual fund. Your IRA account will be reduced for all establishment and maintenance fees and expenses charged by the financial institution. The Plan will not pay these expenses. You may transfer the funds at any time to another IRA or qualified retirement plan. If you should die before providing the financial institution with a beneficiary designation, the IRA will be payable to the default beneficiary under the terms of the IRA. Any beneficiary designation on record with the Plan will not apply.

### **Distributions While You Are Employed**

You must complete the appropriate forms before any payment can be made. You may access the required form at [myconradsiegel.com](http://myconradsiegel.com) or by contacting a Customer Service Representative at (800) 577-3675. Any distribution you take while you are employed by us will reduce your accounts and your eventual retirement benefit. Distributions are subject to income tax and may be subject to a 10% excise tax. You will not be permitted to take a withdrawal if you have received a participant loan from this Plan and your loan is in default.

#### **Distributions After Age 59½**

After you attain age 59½, you may choose to receive payments from the Plan. If you make this election, you will still be eligible to make contributions.

#### **Hardship Distributions from 403(b) Account**

If you suffer a financial hardship, you may request a hardship distribution from your 403(b) Account. The amount distributed cannot exceed your contributions to date (excluding interest) or the amount actually needed, whichever is less. When you request a hardship distribution, you will need to demonstrate your financial need. A hardship for this purpose is a financial need due to:

- The medical expenses of you or your spouse, dependents, or beneficiaries;
- The purchase of your principal residence;
- The post-secondary education expenses of you or your spouse, dependents, or beneficiaries;
- The need to prevent your eviction from your principal residence;
- Funeral or burial expenses incurred with respect to your deceased parent, spouse, child, dependent, or beneficiary;
- Expenses incurred to repair damage to your principal residence due to a casualty. A casualty is the damage, destruction, or loss of property resulting from an event that is sudden, unexpected, or unusual; or

- Expenses and losses (including loss of income) incurred on account of a disaster declared by the Federal Emergency Management Agency (FEMA), provided your principal residence or principal place of work at the time of the disaster was in an area designated by FEMA for individual assistance with respect to the disaster.

For purposes of the Plan, your dependents are limited to individuals whom you can claim on your Form 1040 tax return. Your beneficiaries are the individuals you have named on your most recent Plan Beneficiary Designation as your primary beneficiaries.

You will be required to certify that you intend to use your hardship withdrawal for one of the reasons listed above. You will not be required to submit proof of the hardship you are experiencing, but it is recommended that you preserve all documents substantiating your hardship, including invoices, agreements, estimates, correspondence, and insurance statements.

## **PARTICIPANT LOANS**

This Plan includes a loan provision that allows you to borrow from your vested account. Loans are not considered distributions and are not subject to federal or state income taxes, provided they are repaid as required by the IRS and the Loan Agreement. You pay interest on your loan; however, both the principal repayments and the interest you pay are credited to your account and reinvested according to your elections for contributions. Loans are available for any active, vested participant.

### **Loan Application**

You may apply for a loan by using the Web Access Service or by contacting a Customer Service Representative at (800) 577-3675. You may also apply for a loan by completing the Plan's printed application form.

An amount of \$150.00 will be deducted from your account as payment of the loan origination fee.

Your statement of account will show from which account(s) your loan is taken.

### **Evidence and Terms of Loan**

You can borrow up to 50% of your total vested account. The minimum loan is \$1,000. The maximum loan is the lesser of (1) \$50,000, or (2) 100% of your 403(b), Rollover, and Safe Harbor Matching Employer. This maximum amount is reduced if you had any outstanding loan in the preceding 12 months. The Plan Administrator can provide you with your actual maximum.

You may have 3 loans outstanding at a time. However, you may not be granted more than 2 loans in any plan year.

You will be required to sign a loan agreement for the face amount of the loan and interest. The interest rate will be the prime rate plus 1.00%.

While you are employed by us, repayment will be made through payroll deduction. You will be responsible to make a payment if your earnings for a pay period are not enough to cover the loan payment; otherwise, a default will occur. You may also pay off the loan in full at any time, but no partial prepayment may be made.

The loan must be repaid within 60 months.

If you take unpaid leave, your repayment period may be suspended for up to 12 months. During leave greater than 3 months, interest will continue to accrue at the loan rate. If you take unpaid military leave protected by the Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA), your loan repayments will be suspended until you return to employment. Interest will continue to accrue on the outstanding loan balance at the lesser of 6% or the actual loan rate. When you return to employment, your repayment period may be extended for a period equal to your military leave.

You must secure the loan with an irrevocable pledge and assignment of a vested amount of your account equal to the loan.

Your loan will be treated as an investment of your Plan account. Any expense of collection of the loan and any default will decrease your account.

#### **Default on the Loan**

Your loan agreement will describe when a default will occur. If there is a default, your vested account balance will be reduced by the outstanding balance of the loan. By law, the Plan must also report the default as taxable income to you. Also, if you are not yet age 59½ at the time of the default, an additional 10% premature distribution tax is due.

### ***SERVICE RULES***

#### ***ADMINISTRATION***

##### **Plan Administrator**

The Plan is administered by the Plan Administrator we appoint. The Plan Administrator has full discretionary authority to interpret and administer the Plan.

##### **Plan Expenses**

The firms we have hired to help us establish and operate the Plan charge for the services they provide. The costs related to these services are paid as outlined below.

We generally pay the following costs:

- Independent audit – conducting of any required annual audit of the Plan by an accountant.

The following costs are paid directly by the Plan:

- Record keeping services – including maintenance of participant accounts, preparation of statements, provision of the web site, and ongoing compliance with retirement plan laws and regulations.
- Trustee – safeguarding plan assets in a trust account.
- Investment advisory services – providing investment consulting and advisory services to the Plan.

These Plan costs are allocated to participants' accounts on a pro rata basis. The accounts of former employees and beneficiaries are charged for their reasonable share of Plan expenses on a pro rata basis. The charge may be more or less than what an IRA provider might charge.

Certain fees will be deducted from your account if or when you request a particular service, as follows:



- An amount of \$150.00 will be deducted from your account as payment of any loan origination fee.
- Review of a domestic relations order prepared by an attorney in connection with your divorce.

## **Procedure for Obtaining Benefits**

### **Notice**

You should notify us of your intention to retire or terminate employment. You will be given a form on which you can make your payment elections. Submit your claim as directed on this form. The Plan Administrator has responsibility for determining benefit amounts and authorizing benefit payments.

If you make a claim and the claim is denied, you will receive a written explanation within 90 days of the Plan's receipt of your claim. If more time is needed to respond to your claim, the Plan may use an additional 90 days. You will receive a notice of the extension within the original 90-day period.

### **Review**

If your claim is denied, the written explanation of the denial will tell you:

- The basis of the determination;
- The Plan provisions on which the determination is based;
- Additional information needed, if any, and the reason for such;
- The procedure for review.

Within 60 days after receiving the Plan's notice, you or your duly authorized representative may:

- Make a written request to the Plan's Named Fiduciary for a review of your case;
- Review upon request and free of charge, all documents, records, and other information relevant to your claim;
- Submit arguments and comments, documents, records, and other information relevant to your claim.

The Plan's Named Fiduciaries will review your case and notify you in writing of the final decision with a full explanation of that decision. Generally, you will receive the decision within 60 days of the Named Fiduciary's receipt of your written request for review. If more time is needed to respond to your appeal, the Named Fiduciary may use an additional 60 days. You will receive a notice of the extension within the original 60-day period. In no event will the decision take more than 120 days.

## **ADDITIONAL INFORMATION**

### **Disqualification or Loss of Benefits**

Under the following circumstances, it is possible that you might not receive any benefit or you might receive a reduced benefit under the Plan:

- If a decrease in market value of fund assets results in a decrease in your account.
- If the Plan Administrator determines that you are ineligible for the claimed benefit or have not substantiated your claim.

- If your allocation for a plan year hits the ceiling imposed by federal law on the amount of employer contributions that may be allocated to a participant's account in one year. The ceiling is the lesser of 100% of your compensation or a dollar limit indexed upward under federal law. You will be notified if you are affected by this limit.
- If your contributions for a plan year exceed the limits imposed by federal law on employee-paid contributions, the excess contributions will be returned to you and will not be paid as a Plan benefit.
- If the Plan Administrator cannot locate you when your accounts are to be distributed.
- If your vested account balances are greater than \$1,000 but do not exceed \$5,000 and you make no election, the Plan will automatically roll over your vested account balances to an IRA. The IRA provider will charge its fees and expenses against the IRA. It is possible that these establishment and maintenance fees and expenses may reduce the IRA account to \$0.

### **Domestic Relations Order**

In general, your vested accounts cannot be sold, pledged as collateral for a loan, or in any way transferred away from you by you, us or your creditors. However, your accounts can be subject to a court order for child support, alimony or divorce property settlement. The Plan must honor a court order that complies with its requirements for a qualified domestic relations order. The former spouse or child may receive the awarded portion of your accounts as soon as the order is approved on behalf of the Plan. You can request additional information from a Customer Service Representative at (800) 577-3675 free of charge.

### **Amendment or Termination**

We hope and expect to continue the Plan indefinitely but reserve the right to amend or terminate the Plan at any time. On termination of the Plan, all benefits will be 100% vested.

### **Pension Benefit Guaranty Corporation**

Benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation (PBGC), a federal government agency. The PBGC does not insure plans of this type.

## ***STATEMENT OF EMPLOYEE RIGHTS AS REQUIRED BY THE U.S. DEPARTMENT OF LABOR***

As a participant in Presbyterian Senior Living 403(b) Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

### **Receive Information About Your Plan and Benefits**

Examine without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts, and copies of the latest annual report (Form 5500 Series) and updated summary plan descriptions. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Receive a statement telling you whether you have a right to receive a pension at normal retirement age (age 65). If you do not have a right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement is not required to be given more than once in a plan year quarter. The Plan Administrator is required by law to furnish each participant with this statement.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for Plan participants ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including us or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA.

### **Enforce Your Rights**

If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that Plan Fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

**Assistance with Your Questions**

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Office of Outreach, Education, and Assistance, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at (866) 444-3272.

**GENERAL INFORMATION**

The Plan is officially known as the Presbyterian Senior Living 403(b) Plan. It is a 403(b) elective deferral plan. The 3-digit identification number for federal reporting purposes is 004. The Plan originally came into being on January 1, 2006. The latest amendment and restatement of the Plan became effective as of January 1, 2009. The Plan's records are kept on a plan year of January 1 to December 31.

Your Plan is maintained by us – the Plan Sponsor – on behalf of your individual employer and certain other employers. Our legal name, address, telephone number and federal employer identification number are:

Presbyterian Senior Living  
One Trinity Dr. E, Suite 201  
Dillsburg, PA 17019  
Telephone: (717) 502-8840  
EIN: 23-1381404

We are the Named Fiduciary for this Plan.

The Plan Administrator is:

Presbyterian Senior Living  
One Trinity Drive E  
Suite 201  
Dillsburg, PA 17019  
Telephone: (717) 502-8840

The Plan funds are held and invested on behalf of you and the other Plan participants under the terms of a trust. The Trustee is:

Charles Schwab Bank  
Attention: Business Trust Division  
211 Main Street, 14<sup>th</sup> Floor  
San Francisco, CA 94105  
Telephone: (877) 319-2782

We are the agent for service of legal process. Service of legal process also may be made upon the Trustee.

For answers to your questions about the Plan or to obtain any printed forms or notices, access your account at [myconradsiegel.com](http://myconradsiegel.com), use the Conrad Siegel app, or call (800) 577-3675 to speak with a Customer Service Representative. If you prefer, you may write to:

DC Plan Operations  
Conrad Siegel  
501 Corporate Circle  
PO Box 5900  
Harrisburg, PA 17110-0900



# Presbyterian Senior Living 403(b) Plan

## Rollover Verification Form

### INSTRUCTIONS:

- Initiate a rollover with your prior employer's plan or IRA. Rollover checks should be made payable to Charles Schwab Trust Bank, 702715 FBO {Your Name}.
- To roll over funds from a prior employer's plan, complete Parts A, B, and D.
- To roll over funds from an IRA, complete parts A, C, and D.
- Return completed form along with rollover check as follows:  
DC Plan Operations  
Conrad Siegel  
PO Box 5900  
Harrisburg, PA 17110-0900  
Fax: 717-540-9106  
Email: support@myconradsiegel.com
- Include any check stub or other documentation of the withdrawal you receive with your rollover check.

### Part A – Employee Information

Name	_____	Social Security #	XXX-XX-X__
Address	_____	Telephone #	( ) _____
	_____	Date of Birth	_____
		Date of Hire	_____

### Part B – Prior Employer Retirement Plan Information

Plan Name	_____		
Employer Name	_____		
Address	_____	Telephone #	( ) _____
	_____	Check No.	_____

### Part C – IRA Information

The Plan is required to verify that the minimum required distribution rules have been met, with respect to any rollover by a participant who has reached the minimum distribution age. This age is determined based upon your birth year and the law in effect -- age 73 if you were born before January 1, 1960, age 75 if you were born later.

- ☐ I am not subject to the required minimum distribution rules for this calendar year
- ☐ I am subject to the required minimum distribution rules and the IRA Custodian paid the required minimum distribution to me before the rollover.

# Presbyterian Senior Living 403(b) Plan

## Rollover Verification Form

### Part D – Employee Certification

I hereby certify the information provided is correct to the best of my knowledge. If this rollover is from an IRA, I certify that it is from a traditional IRA or after the initial two year period from a SIMPLE IRA, and it is not from either a Roth IRA or an inherited IRA. I further certify that the funds rolled over do not include after-tax contributions or Roth 401(k) Contributions. I understand that while I am employed by PHI dba: Presbyterian Senior Living, the amount rolled over is only available for withdrawal as explained in the "Distributions While You Are Employed" section of the Summary Plan Description.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Employee

**NOTE:** Your rollover will be invested according to your contribution investment elections that are in place on the day the rollover is invested. If you are making a rollover prior to otherwise participating in the Plan, you will need to choose how your rollover is invested by filling out an Enrollment/Election Form. Please contact a Conrad Siegel Customer Service Representative at (800) 577-3675 for this form.

### Part E – Rollover Authorization *To be completed by Conrad Siegel*

- ☐ The Participant's request for a rollover into the Plan is hereby **approved**. The Trustee is authorized to accept the check /direct deposit described herein. The Recordkeeper is directed to maintain an appropriate record and accounting of the qualified source from which the funds were received.
- ☐ The Participant's request for a rollover into the Plan is hereby **disapproved** for the following reason (specify):
  - ☐ The employee is not eligible to have funds rolled into the Plan, either because the Plan requires him to be a participant or because he has terminated employment.
  - ☐ The Plan does not accept a rollover from the particular source. (e.g. Roth, After-tax, IRA)
  - ☐ The qualified status of the transferring/distributing plan cannot be verified.
  - ☐ Other \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Conrad Siegel, on behalf of Plan Administrator