



THE OHIO MASONIC HOME

The Trusted Partner to Help People Age Respectfully



The Ohio Masonic Home 403(b) Retirement Savings Plan

Congratulations! You have been identified for participation in **The Ohio Masonic Home 403(b) Retirement Savings Plan**. The enclosed mini-kit has information on investing in your retirement, the Plan itself, and the investment options available to you. Additional details on these topics are available at www.retirementdirections.com for your review.

What is a 403(b) Plan?

A 403(b) Plan is a company sponsored benefit that allows employees to set aside a portion of their salary for retirement on a Pre-Tax basis.

Why should I save for my retirement?

- 43% of American households will not have enough retirement savings to maintain their current standard of living in retirement.*
- For middle-income workers, this means that they may be pinching pennies in retirement and worrying about their savings.
- For lower-income workers, this may mean not having enough to cover basic needs like food and shelter.
- 25 years ago Americans saved an average of 10% - in 2005, we spent \$42 billion more than we earned!***

What are the benefits?

- Payroll deductions make contributing easy and convenient.
- Pre-Tax contributions can lower your current taxes.
- Company matching contributions.
- A variety of investments allow you to diversify your money.
- You can take the money with you if you switch employers.

How do I participate?

Upon being hired, you are eligible to begin contributing a percentage of your compensation into the Plan (up to 100%), Pre-Tax. The Plan has automatic enrollment. After 30 days of employment, you will be automatically enrolled at a 3% Pre-Tax contribution rate unless you enroll yourself or opt-out.

If you would like to opt-out of participation, or contribute a different amount, log on to www.retirementdirections.com or contact Vested Interest Customer Service Representatives at 1-800-374-4631 and press "*", then "0" to speak to a representative. Your initial log-on information will consist of your Social Security Number as your User ID and the MMDDYYYY of your date of birth as your Password.

If you have any questions or need any additional information please do not hesitate to contact the Vested Interest Customer Service Center at 1-800-374-4631 and press "*", then "0" to speak to a representative.

Vested Interest in conjunction with Ohio Masonic Homes is excited to welcome you into the Plan.

***ABC News: Out of Cash: Will You Have the Savings to Retire? 2006

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Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.



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VESTED INTEREST RESPONSE LINE: 1-800-374-4631

WEBSITE ADDRESS: WWW.RETIREDIRECTEDIRECTIONS.COM

HOW DO I ACCESS MY ACCOUNT?

Welcome to Vested Interest®! PNC Bank, N.A., is serving as the trustee and record keeper of **The Ohio Masonic Home 403(b) Retirement Savings Plan**. For your initial login to both the website and Vested Interest Response Line, your Social Security number without dashes or spaces will be the temporary User ID. Your birth date will be the temporary Password in the form of MMDDYYYY. For example, if your birthday is July 25, 1980 then your Password will be 07251980.

Ongoing website access: Upon your initial login, you will be prompted to create a unique User ID and Password for ongoing access to your account.

Ongoing Vested Interest Response Line access: Upon your initial access, your social security number will remain your User ID and you will be prompted to create a new Password/PIN for ongoing access to your account.



WHO CAN I CONTACT WITH QUESTIONS?

Should you have any questions regarding your account, please contact the Vested Interest Response Line to speak with a Customer Service Representative. These representatives are available between the hours of 8:00A.M. and 10:00 P.M., ET, Monday through Friday.

Retirement Plan Highlights

The Ohio Masonic Home 403(b) Retirement Savings Plan



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Eligibility	<ul style="list-style-type: none"> Immediately upon being hired. You are eligible for Ohio Masonic Home contributions after 90 days of service. 	
Entry Dates	<ul style="list-style-type: none"> Immediately. 	
Contributions	<ul style="list-style-type: none"> Your Contributions: Through payroll deduction, you can make Pre-Tax contributions from 1-100% of your eligible compensation, up to the maximum allowed by the IRS. The Plan has automatic enrollment. Upon being hired, after 30 days, you will be automatically enrolled at 3% unless you enroll yourself or opt-out. Ohio Masonic Home Contribution: A discretionary match of 100% of the first 4% contributed. Catch-up Contribution: Available to participants age 50 and older up to the maximum allowed by the IRS. Rollovers: If you want to roll over qualified retirement plan assets, you may do so at any time. 	
Vesting	<ul style="list-style-type: none"> Your Contribution, Rollover Contribution: 100% immediately vested. Ohio Masonic Home Discretionary Match: 25% after 2 years; 50% after 3 years; 75% after 4 years; 100% after 5 years. 	
Investment Options	<p>Money Market</p> <ul style="list-style-type: none"> Vanguard Federal Money Market (VMFXX) <p>Bond</p> <ul style="list-style-type: none"> Pioneer Bond (PBFKX) Vanguard Inflation Protected Bond (VAIPX) Dreyfus International Bond (DIBYX) <p>Large-Cap</p> <ul style="list-style-type: none"> DFA US Large-Cap Value (JUEMX) T. Rowe Price Blue Chip Growth (TBCIX) Vanguard 500 Index (VFIAX) <p>Mid-Cap</p> <ul style="list-style-type: none"> Carillion Eagle Mid-Cap Growth (HRAUX) Wells Fargo Special Mid-Cap Value (WFPRX) Columbia Mid-Cap Index (CMDYX) <p>Small-Cap</p> <ul style="list-style-type: none"> American Century Small-Cap Value (ASVDX) Columbia Small-Cap Index (CSPYX) JPMorgan Small-Cap Growth (JGSMX) 	<p>International</p> <ul style="list-style-type: none"> PIMCO RAE Fundamental Emerging Markets (PEIFX) T. Rowe Price Overseas Stock (TROIX) <p>Target Date *</p> <ul style="list-style-type: none"> T. Rowe Price Retirement Balanced (TRPTX) T. Rowe Price Retirement 2005 (TRPFX) T. Rowe Price Retirement 2010 (TRPAX) T. Rowe Price Retirement 2015 (TRFGX) T. Rowe Price Retirement 2020 (TRBRX) T. Rowe Price Retirement 2025 (TRPHX) T. Rowe Price Retirement 2030 (TRPCX) T. Rowe Price Retirement 2035 (TRPJX) T. Rowe Price Retirement 2040 (TRPDY) T. Rowe Price Retirement 2045 (TRPKX) T. Rowe Price Retirement 2050 (TRPMX) T. Rowe Price Retirement 2055 (TRPNX) T. Rowe Price Retirement 2060 (TRPLX) <p><i>*Default Investment</i></p>
Fund Transfers & Fund Election Changes	<ul style="list-style-type: none"> You may update your investment choices daily in 1% increments. 	
Distributions-Contact Customer Service	<ul style="list-style-type: none"> Retirement or Not Active Disability Death-money transferred to beneficiary In-Service-Rollover money only Age 59.5 Financial Hardship-determined by the IRS 	
Statements	<ul style="list-style-type: none"> Mailed Quarterly 	
Vested Interest Response Line 1-800-374-4631 Vested Interest Web Site: www.retirementdirections.com Customer Service Representative E-mail: participantervices@pncadvisors.com	<ul style="list-style-type: none"> Receive account balance information Enroll or change deferral contribution amount SmartPlan Video Enrollment Designate or update beneficiary Change fund elections Transfer account balances among investments View Fund Fact Sheets Change PIN Speak to or e-mail a Customer Service Representative Review quarterly results Rebalance Morningstar Retirement Manager On-line statements and personal rate of return 	



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Contribution Rate Change

You have the convenience of changing your regular 403(b) contribution online at any time. To do so, log on to the PNC Retirement Directions Website at www.retirementdirections.com. Enter your User ID and Password. If you have never logged in before, your username will be your social security number with no dashes and your password will be the month, day, and year of your birth, for example if you were born July 25th, 1980 your password will be 07251980.

After your initial login you will be prompted to create a unique User ID and Password.

Once you are logged into your account in Retirement Directions, select "Transactions" and then "Contribution Rate Change." Fill in the new contribution amount under "New Per Pay Contribution" and select "Proceed to Review" to confirm and submit on the following page.

Contribution Rate Change

Back To Dashboard | Run statement on demand

1 Make Your Changes | 2 Review Your Changes | 3 Confirm

Did you know you can submit and preview Contribution Rate changes on your PNC Retirement Road Map?

Make changes to your Contribution Rate below
Your new Total Contribution Rate will be displayed at the bottom of the page.
No transaction is considered complete until it is reviewed and confirmed.

Your Contribution Options[®]
Select how you want to make your per pay period contribution. ☒ Percent ☐ Dollars

Contribution Option	Allowable Range	Current Per Pay Contribution	New Per Pay Contribution
Deferred Salary Contributions	0% - 100%	2%	<input type="text" value="2"/> %

Your Current Contribution Total
2% Per Pay Period
Your Contribution Options

How much can I contribute?

You can contribute up to 100% of your pay, as long as you do not exceed the IRS Limits. For 2018, the IRS limits are \$18,500 if you are under the age of 50. If you turn age 50 or older by December 31, 2018 and have contributed to the IRS limit, you qualify to contribute up to an additional \$6,000 in Pre-Tax catch-up contributions. This means your maximum contribution would be equal to \$24,500.

Do I have to make my elections on-line?

No, you can also change your contributions and catch up contribution over the phone. Call the Vested Interest Response Line at 800-374-4631 and select "administer account" for the automated system.

You will need your Retirement Directions password to institute these changes. If you have lost or misplaced it, please call the Vested Interest Response Line (1-800-374-4631) and press "*", then "0" to speak to a Customer Service Representative. Customer Service Representatives are available between the hours of 8:00 AM and 10:00 PM, Eastern Time, Monday through Friday. Customer Service is also available to make these changes.