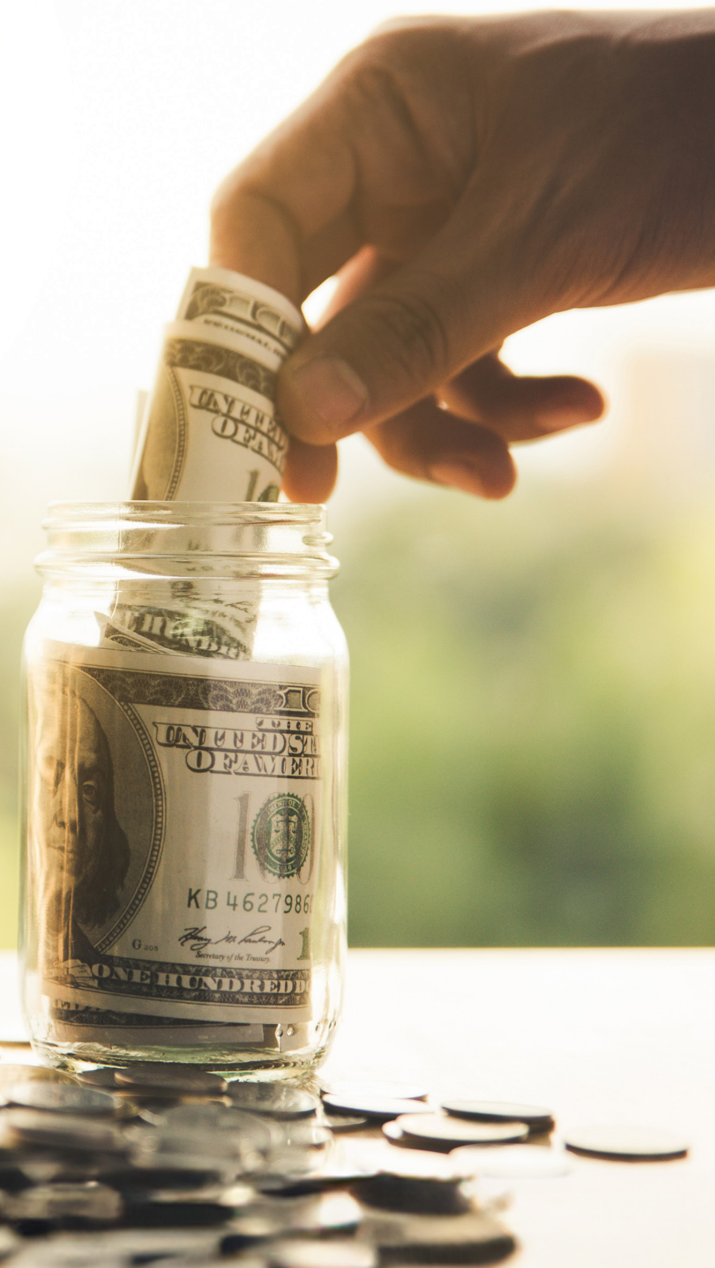
THA Retirement Plan

Your Team Cares for Others
We Care for Their Future

THE TEXAS HOSPITAL ASSOCIATION PARTICIPANT DIRECTED RETIREMENT PROGRAM



Texas Hospital Association Retirement Plan
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Help Your Employees Retire With Confidence

The Texas Hospital Association offers a comprehensive program to meet your retirement program needs: through the THA Participant Directed Retirement Program ("the PDRP"). By participating in the PDRP, you can:

- Save time, money and effort in developing and monitoring your plan and investments.
- Share fiduciary responsibility with THA for selecting and monitoring investment performance and recordkeeping services.
- Provide your participants with excellent educational materials and services.
- Help your participants plan for a good financial future.

Key Advantages for Your Hospital

Any hospital, not just Texas Hospital Association members, can save up to 60% on fees by joining the THA Retirement Plan. In addition, your hospital will enjoy the following significant advantages.

BEST-IN-CLASS INVESTMENTS

The THA PDRP offers best-in-class investment options with low fees. Your employees realize better investment returns. The Retirement Plan Board will provide ongoing monitoring of the performance of the program's investment options.

LOW COST

You achieve economies of scale by combining the market power of the THARP family of contributors for investments, participant education and program administration. Our clout in the investment marketplace is much greater as a group than as individuals. Likewise, educational materials and services may be higher quality and more comprehensive at an affordable price by working together.

TURNKEY IMPLEMENTATION

THA will guide and manage the entire implementation program from start to finish. You will benefit from THA's expertise and client-oriented service for a streamlined, efficient conversion.

SHARED FIDUCIARY RESPONSIBILITY

As the Plan Sponsor, you have fiduciary responsibilities to the participants. THA will share your fiduciary responsibility to ensure:

- All Plan decisions are made in the best interest of participants.
- The Plan is designed and operated according to laws and regulations.
- The Plan offers a diverse set of investment options.
- Fund performance is monitored and funds are replaced as appropriate.
- Employees are educated about the Plan and investment options.
- Administration and investment fees are fair and reasonable.

FULLY BUNDLED SOLUTION

- All plan administration, investments, recordkeeping and education performed by THA and the plan recordkeeper.
- Dedicated operational team to serve your hospital.
- Website and mobile app specific to your plan information and activity.

Financial Wellness Resources and Investment Advice

Through personalized communication, we help participants track their progress toward reaching their retirement goals, and offer investment advice to aid in decision-making.

EFFECTIVE EDUCATION

The THA member education program includes:

- An introductory letter that meets Sarbanes-Oxley notice requirements.
- A targeted communication program to help employees make the right decisions.
- An interactive website with planning, educational and transactional functionality.
- Live and recorded educational webinars.
- Onsite education for employees.
- A mobile app with transactional functionality.
- A Benefits Service Center with representatives available by phone or webchat.

INVESTMENT ADVICE

Empower provides information and financial advice to help participants gain the financial confidence needed to take control of their retirement. Participants can estimate their retirement income, link to outside accounts, and access learning modules, tools, calculators, and financial articles.

Employees who want or need an additional investment resource can use one of the following services offered by Morningstar® Retirement Manager℠:

Managed by You Personalized Advice

- Personalized retirement strategy.
- Retirement income goal and projection.
- Recommendations for their savings rate, asset mix and investment selection.
- There is no cost for this service.

Managed by Morningstar Managed Accounts

- Ongoing professional investment management.
- Quarterly reporting.
- Annual fee of 0.48% (0.0048 of the account balance).
- Service may be canceled at any time at no charge.

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TMSI
ENDORSED
PARTNER

ABOUT THA

Founded in 1930, THA is the leadership organization and principal advocate for the state's hospitals and health care systems. Based in Austin, THA enhances its members' abilities to improve accessibility, quality and cost-effectiveness of health care for all Texans. One of the largest hospital associations in the country, THA represents more than 85 percent of the state's acute- care hospitals and health care systems, which employ more than 400,000 health care professionals statewide.

ABOUT THA RETIREMENT PLAN

Texas hospitals have trusted the THA Retirement Plan professionals with their employees' retirement assets since 1969. Our team manages more than $1 billion in assets, and more than 12,000 hospital and health care employees across Texas rely on the THA Retirement Plan for efficient, low-cost retirement planning. In fact, it is one of the largest trade association-sponsored retirement programs in the United States. As the plan administrator, the Texas Hospital Association is responsible for administration of the THA Retirement Plan.

NEXT STEPS

Find out how much your hospital can save by switching to the THA PDRP. Our free, no-obligation competitive analysis will provide a side-by-side comparison of your current plan to the THA PDRP.

For more information:

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