



## Asante 403(b) Plan

# Plan Highlights

Wondering how your Asante 403(b) Plan works? Here are some highlights!



### Enroll Now!

If you haven't joined the Plan, you can enroll on Fidelity NetBenefits® at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) or call a Fidelity representative at 800-343-0860. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, text Start to 343-898, use our QR code, or go to [NetBenefits.com/easy](http://NetBenefits.com/easy).

Message and data rates may apply. Get details at <http://pages.fidelityinvestments.com/smscc>.

### Key Features of your Asante 403(b) Plan

<b>Eligibility</b>	You can enroll in the Plan at any time.
<b>Your Contributions</b>	You can contribute from 1%–75% of your eligible base pay as pre-tax, or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 403(b) contribution and after you have attained age 59½, or become disabled or die.
<b>Annual Increase Program</b>	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
<b>Employer Contributions</b>	For active Asante employees who have met the eligibility criteria of 12 months and 1,000 hours of service, Asante will provide a safe harbor contribution of 3% of your eligible pay and a discretionary match of 50% of the first 6% of your contribution up to the statutory maximums.
<b>Contribution Limits</b>	The IRS contribution limit for 2022 is \$20,500. Annual 403(b) plan contribution limits, including catch-up contribution limits, are available at <a href="http://www.irs.gov">www.irs.gov</a> . If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2022 is \$6,500.
<b>Investments</b>	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan’s investment options and their performance are available online at <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> . The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment options beyond the investments available in the Plan.

<b>Vesting</b>	You are always 100% vested in your own contributions and any employer contributions to your Plan account, as well as any earnings on them.
<b>Loans</b>	Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.
<b>Withdrawals</b>	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.
<b>Rollovers</b>	You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> . Select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.
<b>Fidelity® Personalized Planning &amp; Advice*</b>	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement.
<b>One-on-one consultations</b>	Fidelity Workplace Financial Consultants are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at <a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a> .

## Accessing your account



Access your Plan account online at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) or download the NetBenefits® app today on your phone or tablet.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 5:30 a.m. to 9:00 p.m. Pacific Time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al 800-587-5282.

## Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Asante 403(b) Plan and the Plan Document will govern in the event of discrepancies.

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