

WELCOME



Take the road to financial freedom

The journey ahead

Part of solid career planning is considering the life you want when you reach the end of your career. Even if your image of that life is a little fuzzy, it's probably safe to say that you'll want more income than just enough to cover your monthly expenses over the years. How will you pay for the extras that you want and deserve?

Your retirement plan is a powerful vehicle to help you get where you want to be. There are choices for you to make, so let's get started!

You need to make two decisions:

- #1** Decide how much to save AND **#2** Decide how to invest



Lincoln Retirement Services Company, LLC
is herein referred to as "Lincoln"

Dear Employee,

Congratulations! You are eligible to join the NorthStar Anesthesia 401(k) Plan, administered by Lincoln Financial Group, and can now begin accessing all the tools and resources available to help you start taking charge of your retirement.

As you prepare to enroll, we recommend you take the opportunity to review how much to save and how you would like to invest to be sure the contribution amount and investment choices you elect align with your long-term retirement savings goals.

To ensure that you are well-informed about the plan, we have prepared some Frequently Asked Questions.

Q: How do I register and access my account to enroll in the plan?

A. You can register and access your account either online or via phone:

Online

Our retirement plan website offers you convenient, secure, online access to your retirement account 24/7. Once registered, you may enroll in the plan, view your account information, access helpful tools, conduct transactions, learn about retirement planning, and more.

To register:

1. Go to **www.lfg.com/NSA**.
2. Click on **REGISTER** in the upper right-hand corner.
3. Follow the prompts to set up your username, password, and personal security settings.

By phone

Our automated voice response system is available 24/7 to check your account balance, change future investment options, and make investment transfers.

To register:

1. Call **1-800-234-3500**.
2. Say **"My Account"**.
3. Say or enter your Social Security number and your personal identification number (the last four numbers of your SSN).
4. You may also call **1-844-NTHSTAR (1-844-684-7827)** to speak with a Lincoln retirement consultant, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern.

Q: Where can I get additional information about the plan?

A: Please go to www.lfg.com/NSA and click the "Learn more about your workplace retirement plan" link.

To review the features of the plan, the available investment options, or the Enrollment Booklet:
Click the **"view your plan highlights"** link.

To access more detailed information about the plan:
Click the **"View your Summary Plan Description (SPD)"** link.

Q: Whom do I contact if I have questions about or need assistance with my NorthStar Anesthesia 401(k) Plan account?

A: Lincoln makes it easy to talk with individuals who are familiar with your plan and can assist you with your account.

You can:

- Contact a Lincoln retirement consultant for personal assistance and/or if you would like to meet with someone in person to review your retirement plan needs and goals.

Lisa Franklin at **1-423-202-4038** or at **Lisa.Franklin@LFG.com**

- Use Lincoln's *Click2Meet*® online scheduling tool to request a call from a retirement consultant at a time that is convenient for you at **LincolnFinancial.com/NorthStarSchedule**.
- Call **1-844-NTHSTAR (1-844-684-7827)** to reach a Lincoln retirement consultant; individuals are available to assist you Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern.

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PLAN HIGHLIGHTS

NorthStar Anesthesia 401(k) Plan

Your employer-sponsored retirement plan is a powerful way to save for the future. Please review the below information to learn more about the benefits of your retirement plan.

Eligibility: Employees excluded from participating in the plan include non-resident aliens with no income from within the U.S., leased employees, and employees covered by a collective bargaining agreement.

Employee Contributions: Employees may contribute up to \$20,500 into the 401(k) plan for 2022. If projected to attain age 50 by the end of the calendar year, employees may contribute an additional \$6,500 per year. The amount you can contribute annually to a qualified retirement is set by the IRS. It is important to note that the amount set by the IRS is your individual limit for the calendar year no matter how many plans you participate in. Therefore, when electing your deferral amount for our plan, it is important that you take into consideration any other contributions you have made or will make to other employer's qualified retirement plans during the calendar year.

In addition to the contribution amount set by the IRS for pre-tax and/or Roth after-tax contributions, the NorthStar Anesthesia 401(k) Plan permits you to contribute up to an additional \$20,000 per year as an after-tax contribution.

Contribution Options: Please continue reading for additional information regarding pre-tax, after-tax, and Roth after-tax contributions.

Voluntary Contribution Increase: The voluntary contribution rate increase feature automatically increases your contribution rate every year by 1% up to 15% or to the maximum amount you set. This means that if you elect to make a 1% voluntary contribution rate increase annually until you reach 15%, your contribution rate will automatically increase by 1% each year on the date you elected.

Company Match: The Company will match 50% of your pre-tax and Roth contributions into the Plan, up to the cap set in place by the company and IRS guidelines. The maximum contribution by the Company is 3% of your compensation or \$9,150, whichever is less. For example, if you earned \$150,000 during the calendar year and you contributed 6% of your earnings (\$9,000) into the plan during that calendar year, the company would contribute \$4,500 (3% of your annual earnings) into your 401(k) plan for that calendar year.

Vesting: Employees earn a year of vesting credit for each calendar year they work 1,000 hours. For salaried employees, this equates to 25 weeks of full-time employment. Employees will be 50% vested after meeting the eligibility requirements for two calendar years and 100% vested after meeting the eligibility requirements for three calendar years.

Note: You are always 100% vested in your employee contributions and any generated earnings.

Administration: Contributions in this program are made at Net Asset Value (NAV). Front-end sales charges are waived. Mutual fund companies encourage investing for the long term. Certain funds may place restrictions on short-term trading and market timing by imposing redemption fees or trade restrictions. Please read the fund prospectus for details. If you elect the Managed by Morningstar® discretionary account services, an additional charge of up to 0.45% will be assessed against your account. Morningstar assesses 0.30% for their investment advisory and account management services, and Lincoln will assess 0.15% for administration and recordkeeping services.

This plan is managed as an ERISA Section 404(c) plan. This simply means that you exercise control over some or all of the investments in your plan account. The fiduciaries of the plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

Loan: Although the NorthStar Anesthesia 401(k) Plan is intended to help you put aside money for the future, you can borrow from your account. The maximum loan amount under ERISA is the lesser of \$50,000 reduced by the excess (if any) of the highest outstanding loan balance in the last 12 months or 50% of vested balance reduced by the outstanding balance of all loans. The minimum loan amount is \$1,000.

The NorthStar Anesthesia 401(k) Plan will allow participants to take out two loans at a time, with a 30-day waiting period between the issue date of loan #1 and the issue date of loan #2. All loans must be repaid within 5 years, except loans used to purchase a primary residence.

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Withdrawals: You can withdraw money from your account when one of the following events occur:

- Attainment of age 59½ (Age 59½ withdrawals may be made only from 100% vested accounts.)
- Retirement (Upon age 65)
- Death
- Total and Permanent Disability
- Separation from employment
- Financial hardship (Hardship withdrawals may be made only from elective deferrals, rollover contributions, or fully vested, non-elective, employer contributions.)

Taxes will be due upon distribution. If you take a distribution before age 59½, it may be subject to an additional 10% federal tax penalty. Consult with your tax advisor before withdrawing any money from your account.

Investment Options: You can direct your future investments to a variety of widely-recognized mutual funds. You have the option to select one of the following target-date funds, which provide a guideline for allocations among the various investment options offered in your plan:

- Vanguard Target Retirement Income Inv
- Vanguard Target Retirement 2020 Inv
- Vanguard Target Retirement 2025 Inv
- Vanguard Target Retirement 2030 Inv
- Vanguard Target Retirement 2035 Inv
- Vanguard Target Retirement 2040 Inv
- Vanguard Target Retirement 2045 Inv
- Vanguard Target Retirement 2050 Inv
- Vanguard Target Retirement 2055 Inv
- Vanguard Target Retirement 2060 Inv
- Vanguard Target Retirement 2065 Inv

You may also use a self-direct brokerage account (SDBA) and choose from thousands of mutual fund investment options. Fees may apply. If you are new to the plan and do not select investment choices, your contributions will be invested in the age-appropriate target-date fund.

Retirement Year	Default Investment Model
Prior to 2018	Vanguard Target Retirement Income Inv
2019 to 2023	Vanguard Target Retirement 2020 Inv
2024 to 2028	Vanguard Target Retirement 2025 Inv
2029 to 2033	Vanguard Target Retirement 2030 Inv
2034 to 2038	Vanguard Target Retirement 2035 Inv
2039 to 2043	Vanguard Target Retirement 2040 Inv
2044 to 2048	Vanguard Target Retirement 2045 Inv
2049 to 2053	Vanguard Target Retirement 2050 Inv
2054 to 2058	Vanguard Target Retirement 2055 Inv
2059 to 2063	Vanguard Target Retirement 2060 Inv
2064 & after	Vanguard Target Retirement 2065 Inv

You may transfer existing retirement assets from a previous employer to the new program (check with your previous provider to determine if any fees apply).

ROTH CONTRIBUTIONS

Roth contributions are taxed as ordinary income up front. So long as you meet certain requirements, you will not be required to pay federal income taxes on them when you make a withdrawal.

The Roth saving option includes:

- Tax-free growth, if not withdrawn within five years from the first contribution.
- The balance of your contributions and any earnings are tax-free when you take a qualified distribution. To be considered qualified, a Roth account must have been in place for five taxable years AND one of the following events has occurred:
 - Attainment of age 59½
 - Disability
 - Death
- Unlike a Roth IRA, the Roth saving option offered through our 401(k) plan does not have any income restrictions.
- This means that you can contribute to the Roth saving option, regardless of how much you earn each year.

For any investment option in the plan, including an option that is part of a model, you may obtain a prospectus or similar document by visiting your plan's website or calling a Lincoln Financial representative at 1-800-234-3500.

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Choose Your Contribution

Deciding how much to save—and how to save—depends on many factors, including your personal circumstances, overall retirement goals, and tax situation. Remember, you don't need to choose just one contribution type for your 401(k) savings. Consider how much you want to save each year and how to best mix and match your savings among the available options. The table below lists some things to consider when deciding how much—and where—to save.*

Choose this type	If you ...
Pre-Tax Contributions	<ul style="list-style-type: none">• Want to earn the employer match• Want to reduce taxable income today• Expect to be in a lower tax bracket in retirement• Are closer to retirement and have less time to accumulate tax-free earnings
Roth Contributions	<ul style="list-style-type: none">• Want to earn the employer match• Want the potential for tax-free retirement income• Expect to be in a higher tax bracket in retirement• Are early in your career and have more time to accumulate tax-free earnings• Wish to leave tax-free money to your heirs• Want to build tax flexibility in retirement by combining with pre-tax savings
After-Tax Contributions	<ul style="list-style-type: none">• Plan to maximize savings through the pre-tax and/or Roth contribution options—and you want to save more• Want to build potentially more tax-free retirement income by making after-tax contributions and executing Roth In-Plan Conversions
In-Plan Roth Conversion	<ul style="list-style-type: none">• Are comfortable paying income tax on any earnings generated by after-tax contributions prior to In-Plan Roth Conversion• Understand the rules for qualified distributions of In-Plan Roth Conversion savings

* Based on qualified distribution rules.

Questions? For questions regarding the 401(k) plan, you may contact Lincoln Financial at **1-800-234-3500**, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern.

To speak or meet with a Lincoln retirement consultant free of charge, please contact **Lisa Franklin** at **1-423-202-4038** or **Lisa.Franklin@LFG.com**.

Retirement consultants are available to analyze your 401(k) plan and other investments and to help you determine if you are prepared for retirement. They can also answer questions regarding the 401(k) plan and assist with enrollment.

For general questions, please contact our Benefits Administrator at **1-214-687-0517**.

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HOW TO ENROLL

Approximately 3 to 4 weeks after your first day of employment, you may enroll in the 401(k) plan. You will receive a letter from Lincoln Financial when it is time to enroll. The letter will include registration instructions.

Once you have registered, you may log on to Lincoln's site to elect your funds and your contribution amount.

If you misplace or do not receive the letter, you may utilize the below instructions to enroll.

1. Approximately 3-4 weeks after your first day of employment, log onto **www.LFG.com/NSA**.
2. In the upper right corner, select **REGISTER**.
3. You will begin the self-registration process: Enter your information and answer a series of identity verification questions. Select **CONTINUE** to go to the Login Information screen to set up your password and security questions.
4. Choose your new username and password and select **CONTINUE**. On the confirmation screen, log back in using your username and password.
5. Next, set up your security profile by following the prompts.
6. Once you've completed your security profile, you'll be directed to your Lincoln website home page to enroll in the plan.

Retirement consultants are registered representatives of Lincoln Financial Advisors, broker-dealer (member FINRA, SIPC) and retail and financial planning affiliate of Lincoln Financial Group, 1301 S. Harrison St., Fort Wayne, IN 46802.

These highlights are a brief overview of the NorthStar Anesthesia 401(k) Plan features and not a legally binding document. All statements in this summary are subject to the terms of the official plan document.

For any investment option in the plan, including an option that is part of a model, you may obtain a prospectus or similar document by visiting your plan's website or calling a Lincoln Financial representative at 1-800-234-3500.

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