

Jackson Health System 403(b) Plan

The purpose of this exhibit is to provide a summary of the type and amount of expenses and fees charged by the 403(b) investment providers, as well as the returns and restriction on the Fixed Interest Investment options currently being offered. Please note that this may not cover every fee, and the amounts of the fees may change over time. In addition, investment funds that were previously offered may have other fee levels, surrender charges or restrictions which are not covered in this summary.

Investment Funds: Mutual Funds and Variable Annuities

On each of the investment funds there are expenses which reduce the return that might otherwise be achieved. These expenses vary from provider-to-provider, and from fund-to-fund. These expenses can cover such items as investment management, employee communication and support, mortality guarantees, commissions, recordkeeping, marketing and profit. The following chart shows the range (low to high) of the total expense ratios for the various funds within each broad investment category. These expenses can have a significant impact on your account. For example, a difference of 0.50% of higher total expenses over a 30-year career can mean an account balance that is \$90,000 smaller over the period (based on a \$1,000 per month investment and a 6% average return).

	FIDELITY	LINCOLN	VALIC	VOYA
Total Fund Expenses (Range)				
Equities				
• Passively Managed (e.g. Index Funds)	.05% - .68%	1.46% - 1.66%	.50% - .60%	1.62% - 1.94%
• Actively Managed	.09% - 1.45%	1.60% - 1.88%	.50% - 1.25%	1.74% - 2.90%
Bonds	.10% - 1.05%	1.58% - 1.99%	.40% - .89%	1.65% - 2.15%
Money Market	.30% - .42%	1.66%	.46%	1.59%
Asset Allocation / Risk Funds	.43% - 1.02%	1.54% - 2.01%	.64% - 1.01%	1.90% - 2.39%

In addition, there may be other charges, as described below.

	FIDELITY	LINCOLN	VALIC	VOYA
OTHER CHARGES				
Administrative Charge	\$0	\$0	\$0	\$15 per year
Surrender charge on transfers of money out of investment funds	None	8-year declining surrender charge for transfers between carriers while employed.	None	10-year declining surrender charge; may not apply if annuitized or withdrawn over 3+ years in periodic payments
TRANSACTION FEES				
Loan Origination Fee	\$50	\$35	\$50	\$0
Loan Annual Maintenance Fee	\$25	\$0	\$50	\$0
Self-Directed Brokerage Fee	Not available	\$0	\$50	Not available

Fixed Interest Investments

The fixed Interest Investment options have a fixed or stated rate of return (subject to periodic update) which is guaranteed by the insurance company, and typically have withdrawal or transfer restrictions.

Investment Provider	Fixed Option	Current Rate of Return	Restrictions On Transferring or Withdrawing Assets	A.M. Best Insurance Company Financial Rating
Fidelity	Not available	N/A	N/A	N/A
Lincoln	Lincoln Fixed Account	1.75%	None	A+
VALIC	Fixed Interest Option	2.15%	20% of account balance per year	A
Voya	Voya Fixed Account	4%	No restrictions currently. Voya reserves the option to limit to 20% of account balance per year.	A
	Voya Fixed Plus Account	3%	20% of account balance per year	A

Please note that more information about fund performance, expenses and provisions is available from the providers. If there are discrepancies between this exhibit and the provider disclosures, the provider information governs.