

## Jackson Health System 457(b) Plan

The purpose of this exhibit is to provide a summary of the type and amount of expenses and fees charged by the 457(b) investment providers, as well as the returns and restrictions 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).

	NATIONWIDE	LINCOLN	VALIC	VOYA
<b>Total Fund Expenses (Range)</b>				
Equities				
• Passively Managed (e.g. Index Funds)	.57% - .88%	.96% - 1.16%	.50% - .60%	1.34% - 1.40%
• Actively Managed	.64% - 1.50%	1.17% - 2.34%	.66% - 1.25%	1.38% - 2.31%
Bonds	.81% - 1.35%	1.08% - 1.62%	.40% - 1.04%	1.39% - 1.94%
Money Market	.54% - .79%	1.16%	.46%	1.24%
Asset Allocation / Risk Funds	.64% - 1.14%	1.29% - 1.51%	.64% - 1.01%	1.55% - 1.61%

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

	NATIONWIDE	LINCOLN	VALIC	VOYA
<b>OTHER CHARGES</b>				
Administrative Charge	\$0	\$0	\$0	\$0
Surrender charge on transferring money out of investment funds	None	8-year declining surrender charge when transferring between providers while still employed.	None	None
<b>TRANSACTION FEES</b>				
Loan Origination Fee	\$50	\$35	\$50	\$0
Loan Annual Maintenance Fee	\$50	\$0	\$50	\$0
Self-Directed Brokerage Fee	\$50	\$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	Insurance Company Financial Rating
Nationwide	Nationwide Fixed Account	3.5%	Up to 4 exchanges/ transfers out per year, with limitations. No restrictions if a distributable event	A+
Lincoln VALIC Voya	Lincoln	3%	Up to 20% of account balance per year	A+
	Fixed Interest Option	2.15%	Up to 20% of account balance per year	A
	Voya Fixed Account	3%	No restrictions currently. Voya reserves the option to limit to 20% of account balance per year	A
	Voya Fixed Plus Account	3%	Up to 20% of account balance per year	A

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