



Sharp HealthCare

403(b) Tax Deferred Retirement Plan

Lincoln Alliance® program

RETIREMENT PLAN
SERVICES

Pretax Retirement
Plan and
Roth After-tax
Retirement Plan

Sharp HealthCare 403(b) Tax Deferred Retirement Plan

Pretax and Roth after-tax contributions

- Both traditional pretax and Roth after-tax contributions are taken from your paycheck.
- Enroll and make changes to your account at any time.
- Contribute up to \$20,500 (\$27,000 if age 50 or older).¹
- Enjoy 24-hour internet and telephone access for information and account management.
- Our representatives can help you enroll or make changes.
- Schedule time with your representative that is convenient for you.
- Sign up for upcoming live virtual seminars for additional financial education.



¹ Income taxes are due at the time of distribution from the pretax plan. An additional 10% IRS penalty may apply on withdrawals made prior to age 59½.

Traditional vs. Roth

Your Sharp HealthCare 403(b) Tax Deferred Retirement Plan offers you a choice between traditional pretax contributions and Roth after-tax contributions. Here are some facts and examples that may help you decide which option to choose.

Quick facts

Traditional pretax contributions:

- Your contributions are deducted from your paycheck before you pay taxes.
- You pay no taxes on the money now; you are taxed when you take the money out.
- You save on paying taxes now, but you pay them at retirement when you may be in a lower tax bracket.
- You pay taxes when you take the money out, on both your contributions and on any gains.

Roth after-tax contributions:

- Your contributions are deducted from your paycheck after you pay taxes.
- You pay taxes on the money now; you are not taxed when you take the money out if you meet certain qualifications.
- It costs more to save the money now, but it may result in significant tax savings later.
- You don't pay taxes when you take the money out, on either your contributions or gains if you meet certain qualifications.

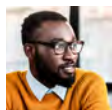
Examples:



Kelly, age 25

- Younger, with more time until retirement
- Entering the plan early
- Expects to be in a higher tax bracket at retirement
- Needs tax-free, long-term growth

	Traditional pretax	Roth after-tax
Gross annual income	\$40,000	\$40,000
Annual contribution (Based on \$200 monthly contributions)	\$2,400	\$2,400
Less taxes (25%)	-\$0	-\$600
Annual net contribution	\$2,400	\$1,800
Value at retirement (for 40 years at 6%)	\$383,393	\$287,545
Less taxes at 33%	-\$126,520	-\$0
After-tax value	\$256,873	\$287,545



Alex, age 40

- Older, with less time until retirement
- Entering the plan later
- Expects to be in a lower tax bracket at retirement
- Needs a tax break now

	Traditional pretax	Roth after-tax
Gross annual income	\$80,000	\$80,000
Annual contribution (Based on \$400 monthly contributions)	\$4,800	\$4,800
Less taxes (25%)	-\$0	-\$1,200
Annual net contribution	\$4,800	\$3,600
Value at retirement (for 20 years at 6%)	\$182,258	\$136,694
Less taxes at 15%	-\$27,339	-\$0
After-tax value	\$154,919	\$136,694

How to enroll

You can easily enroll online or by phone.

Before you begin the enrollment process, complete these simple steps:

1. Carefully read the educational and informational materials provided.
2. Decide how much you are going to contribute to your retirement account.
3. Make your investment choices.
 - Which investment options are you going to select?
 - How much are you going to contribute to each option you selected?
4. Choose your beneficiary. Determine who will receive the value of your account at the time of your death.

Enroll online

Complete all steps mentioned above and have your Social Security number ready.

1. Go to **LincolnFinancial.com/Register**.
2. Follow the prompts to enter your birthday and Social Security number. Then type in the moving letters you see in the box. For a new set of letters, click **Refresh**. To hear the letters read out loud, click **Audio** and type what you hear. When finished, select **Next** to go to the **Login Information** screen.
3. Enter your new username and password. Select **Next**. To confirm your registration, re-enter your username and password. Click **Login** to go to the final steps. Enter your username and select **Continue**. Enter your password and select **Enter**.
4. Read the explanation of the security image and phrase and the security questions. Select **Continue**.
5. Select a security image and phrase. If you'd like to choose a different security image and phrase, click **Get a new image and phrase**. After you've chosen a security image and phrase, select **Next**. Pick three different security questions and provide answers to each. Answers must be at least three characters. Select **Finish**. You'll be directed to your landing page. Select the **Enroll** button next to your plan.
6. A module will open in a new tab and walk you through the enrollment process, including selecting your deferral rate and automatic deferral increase options. Please note that unless you select investments, your contributions will be directed to the plan's default investment, the *LifeSpan*SM Asset Allocation Portfolio associated with your estimated year of retirement at age 65. You may change your current and future elections at any time.

After enrolling, we strongly suggest you name your beneficiaries, select your statement delivery preferences, and use the *My Target*SM calculator to help set your retirement goals.



SCAN THE QR CODE
TO LEARN MORE
ABOUT YOUR SHARP
HEALTHCARE 403(b) PLAN

Enroll by phone

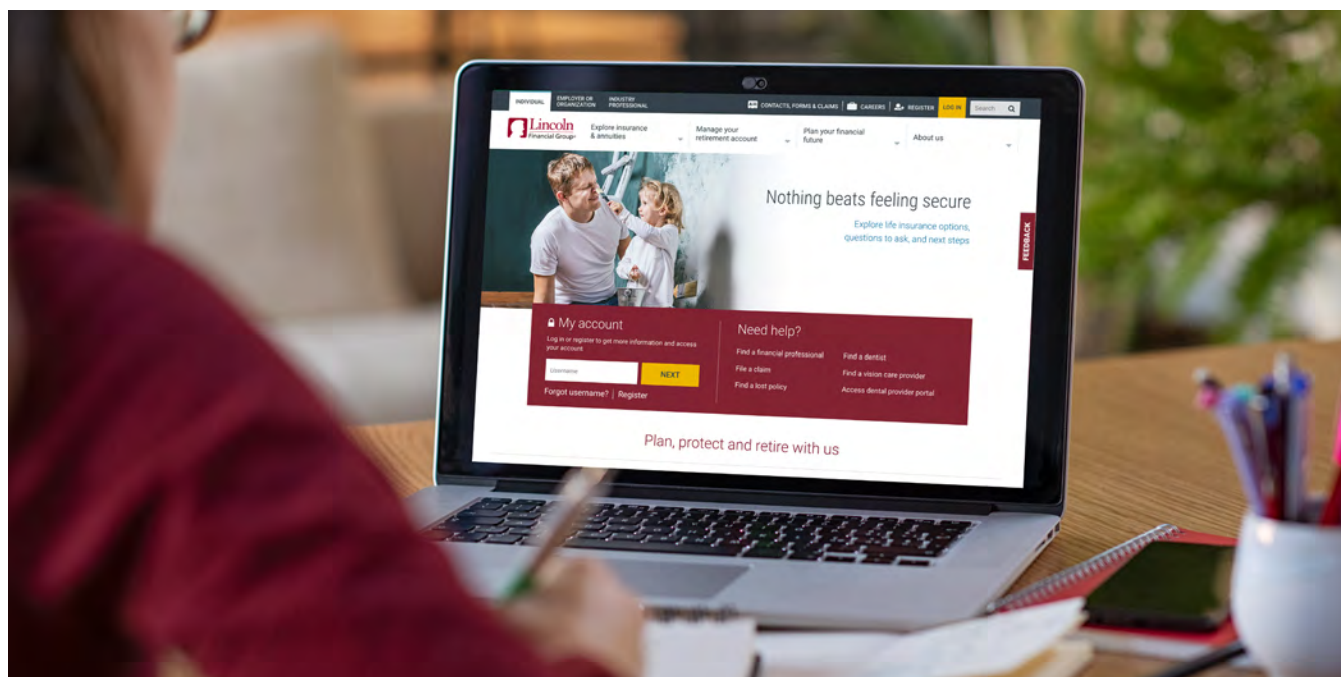
Complete all steps mentioned above and have your Social Security number and PIN ready.

Your default personal identification number (PIN) is the last four digits of your Social Security number, and you'll be prompted to change that PIN the first time you log in. For your protection, your PIN is required every time you access your account by phone. Keep your PIN in a safe place.

1. Call **800-234-3500**.
2. Enter your Social Security number and PIN when prompted.
3. The interactive voice response (IVR) system offers a menu of options and step-by-step instructions.
4. For help with any transaction, including enrollment, press "0," and a customer service representative will assist you.
5. Confirmation letters are mailed within seven days of the transaction. When you've finished making choices on the IVR, you can hang up.

Please note that unless you select investments, your contributions will be directed to the plan's default investment, the *LifeSpan* Asset Allocation Portfolio associated with your estimated year of retirement at age 65. You may change your current and future elections at any time.





Manage your account online

Enter your username and password at LincolnFinancial.com/Retirement. Select the plan you wish you manage.

- To change your pretax or Roth salary deferral election:
 - Find the **My current contribution** box on your account summary page.
 - Use the preset contribution buttons or select **Manage your contributions** to enter a different amount for either pretax or Roth contributions.
 - If you're making a manual change, go to the **Contributions** page and click **Change contributions**.
 - Change your contributions by entering your new amount in the Roth or the Pretax box.
 - Click **UPDATE** to confirm.
- To research or select your investment choices:
 - Find the **Investments** tab on your account summary page.
 - Click **Research investments** to review past performance, fees, and expenses.
 - Click **Change investments** from the main page.
 - On the Investments page, click **CHANGE INVESTMENTS**.
 - Select **Future Investment Elections** and press **CONTINUE**.
 - Next, enter the percentage of your contributions you'd like to invest in each fund. Total percentages must equal 100 before you can select **CONTINUE** to confirm your election.
- To enter your **beneficiary elections**:
 - Select **Important links for my plan**.
 - Click on **Beneficiaries** under **My information**.
 - Select your marital status.
 - Enter your primary and contingent beneficiaries. Names and addresses are required; Social Security numbers are optional.
 - If you are married and wish to select anyone besides your spouse as your primary beneficiary, you must print and submit a spousal waiver.

Investment options

Your Sharp HealthCare 403(b) Plan offers you many investment options. Choose between a pre-selected variety of stock and bond funds, a fixed income account, nine target-date asset allocation models, or a self-directed brokerage account.

Fund-based investments

Investment option	Ticker	Morningstar® category
Specialty		
Cohen & Steers Real Estate Securities I ³	CSDIX	Real Estate
International stock-based investments		
American Funds EuroPacific Growth® R6 ¹	RERGX	Foreign Large Growth
Invesco Developing Markets Y ²	ODVYX	Diversified Emerging Mkts
T. Rowe Price International Discovery ¹	PRIDX	Foreign Small/Mid Growth
U.S. stock-based investments		
AB Discovery Value I ³	ABSIX	Mid-Cap Value
American Funds Fundamental Invs® R6	RFNGX	Large Blend
American Funds Invmt Co of Amer R6	RICGX	Large Blend
Pioneer Select Mid Cap Growth Y ³	GROYX	Mid-Cap Growth
Columbia Mid Cap Index Inst 2 ^{3,4}	CPXRX	Mid-Cap Blend
Columbia Small Cap Index Inst 2 ^{3,4}	CXXRX	Small Blend
Fidelity® 500 Index ⁴	FXAIX	Large Blend
Conestoga Small Cap Institutional ³	CCALX	Small Growth
MFS® Value R3	MEIHX	Large Value
T. Rowe Price All-Cap Opportunities Fund	PRWAX	Large Growth
Victory Integrity Small-Cap Value Y ³	VSVIX	Small Value
Balanced/allocation investments		
T. Rowe Price Balanced I ⁵	RBAIX	Allocation – 50% to 70% Equity
Bond-based investments		
Neuberger Berman Strategic Income R6 ⁶	NRSIX	Multisector Bond
Pioneer Bond Y ⁶	PICYX	Intermediate-Term Bond
Principal High Yield A ⁷	CPHYX	High Yield Bond
Guaranteed income		
Lincoln PathBuilder Income® ⁸	N/A	Moderate Allocation
Cash/stable value investments		
Lincoln Stable Value Account – F36ZD ⁹	N/A	Stable Value

Target-date asset allocation portfolio

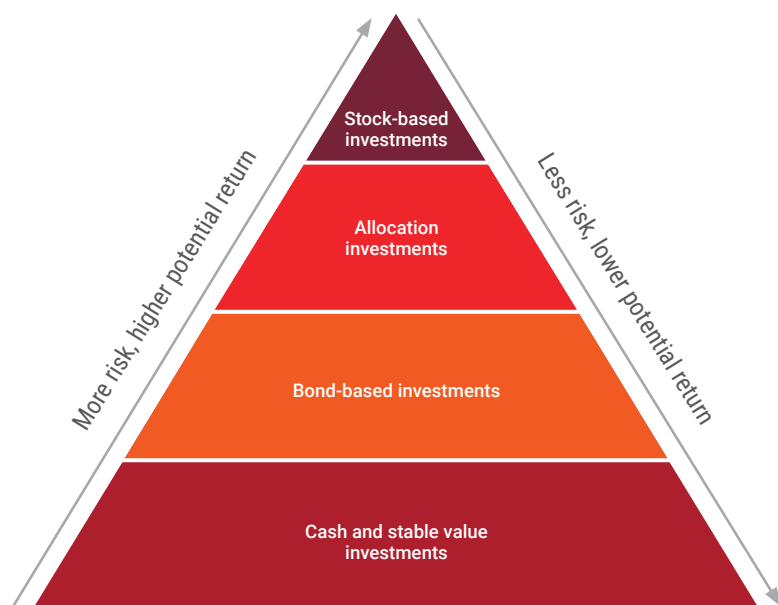
If you prefer a “set it and forget it” approach to investing, the plan offers target-date portfolios. They’re designed to help you select the investment option that best aligns with your retirement goal. When choosing a target-date portfolio, you simply determine the year you think you may take a distribution from your retirement plan, and select the portfolio that best aligns with that date.

The target-date portfolios automatically realign when market conditions cause them to move away from their set allocation. The portfolio you select also will change over time, becoming more conservative as you approach your target distribution date. These target-date portfolios were developed by an independent retirement investment adviser not affiliated with Lincoln Financial Group.

Consider your financial situation and tolerance for risk before choosing a portfolio. Remember that it’s possible to lose money by investing in the portfolio, including at and after the target date.

Self-directed brokerage account

If you prefer to manage your own money and select your own investments, your plan also offers an individual self-directed brokerage account (SDBA) through a brokerage company. For more information about the SDBA option, call the Customer Contact Center at **800-234-3500**.



¹ Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

² Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social, and economic instability.

³ Funds that invest in small and/or mid-size company stocks typically involve greater risk, particularly in the short term, than those investing in larger, more established companies.

⁴ An index is unmanaged and cannot be directly invested in.

⁵ Asset allocation does not ensure a profit nor protect against loss in a declining market.

⁶ The return of principal in bond portfolios is not guaranteed. Bond portfolios have the same interest rate, inflation, credit, prepayment, and market risks that are associated with the underlying bonds owned by the fund (or account).

⁷ High-yield portfolios may invest in high-yield or lower-rated fixed-income securities (junk bonds), which may experience higher volatility and increased risk of nonpayment or default.

⁸ Each profile fund is operated as a fund of funds, which invests primarily in other funds rather than in individual securities. Funds of this nature may be more expensive than other investment options. The profile funds are asset allocation funds; asset allocation does not ensure a profit nor protect against loss.

⁹ The Lincoln Stable Value Account is a fixed annuity contract issued by The Lincoln National Life Insurance Company, Fort Wayne, IN 46802 on Form 28866-SV 01/01, 28866-SV20 05/04, 28866-SV90 05/04, AN 700 01/12, or AR 700 10/09.

Guarantees for the Lincoln Stable Value Account are subject to the claims-paying ability of the issuer.



Talk to your representative

Representatives are available for individual appointments.

Call **619-543-9995** or email **Sharp403b@LFG.com**. Scheduling virtual appointments is easy with the links provided below.

Representatives:

Dennis Williams, MSBA, CFP®

CA insurance license #0C49029

<https://calendly.com/dennis-williams>

Steve Cannon, CFP®, ChFC®, CRPC®

CA insurance license #0D62452

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Akira Abderrahman, CRPC®

CA insurance license #2094320

<https://calendly.com/akira-abderrahman>



**SCAN THE QR CODE FOR
SHARP LOCATIONS AND TO
SCHEDULE A PHONE CALL
OR VIRTUAL MEETING WITH
ONE OF YOUR DESIGNATED
REPRESENTATIVES TODAY!**

Local customer service

Lori Lyons

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
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May go down in value

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Order code: SHA-6PAG-RBR001

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The investment return and principal value of an investment will fluctuate with changes in market conditions so that an investor's shares when redeemed may be worth more or less than the original amount invested.

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