

ADVENTIST HEALTHCARE RETIREMENT PLAN

Summary Plan Description (SPD)

Effective January 1, 2010

This Summary Plan Description (SPD) describes important information regarding the Adventist HealthCare Retirement Plan (AHRP). This document describes the plan as of January 1, 2010 but does not cover every provision of the plan. Many complex concepts have been simplified or omitted in order to present a more understandable plan description. If this plan description is incomplete, or if there is any inconsistency between the information provided here and the official plan document, the provisions of the official plan document will prevail.

Read this information carefully so you understand the plan. If you have questions, visit the AHRP Web site at <http://AHRP.com> or call the AHRP Retirement Center at 1-800-730-2477. You may review the AHRP legal document on the AHRP Web site.

The AHRP is a defined contribution retirement plan that is intended to be a qualified plan under Internal Revenue Code (Code) sections 401(a), 401(k) and 403(b).

AHRP expects to continue this plan indefinitely, but it reserves the right to amend, discontinue, or terminate the plan at any time.

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Highlights

The AHRP is retirement savings plan intended to help you prepare for your future and achieve a financially secure retirement. Here are highlights of how the AHRP works:

Employees who meet certain eligibility criteria will receive a retirement benefit from their employer following year-end. This is referred to as the Basic Retirement Benefit and is a percentage of gross wages for the year. This benefit varies by employer (see AHRP Benefit Table).

In addition, an employee may save a portion (subject to annual IRS limits) of his/her earnings in the AHRP each pay period. These savings can be made on a before-tax basis or on an after-tax basis. The employer provides an incentive to the employee to save a portion of his/her earnings by matching a percentage of the savings. This is referred to as the Matching Retirement Benefit and varies by employer (see AHRP Benefit Table).

You decide how to invest the money placed in your AHRP account by choosing from a variety of investment alternatives. You may change your investment elections and/or reallocate your funds among the investment alternatives as you choose.

All of the assets in your accounts, including the employer contributions and investment earnings, are free from income tax, as long as they remain in the plan.

You may be able to borrow money or make withdrawals from your AHRP account.

You may be able to roll over or transfer into the AHRP, money from a previous employer's qualified retirement plan or from an individual retirement account (IRA).

You are generally eligible to receive a distribution (payment) of your vested account balance if you are no longer employed by an AHRP Participating Employer or if you are at least age 59 1/2. However, there are IRS penalties for taking a premature taxable distribution from a qualified retirement plan.

You can get information about your AHRP account, or change your elections by accessing your account via the AHRP Web site <http://AHRP.com> or by calling the AHRP Retirement Center at (800) 730-2477. Retirement Center Representatives are available by calling the Retirement Center M-F from 8:00 a.m. to 5:00 p.m. Central Time except on certain holidays.

Eligibility

If you are employed by an AHRP Participating Employer, you may be eligible to join the plan, provided that you are not covered by a collective bargaining agreement that would preclude your participation.

Your employer will automatically open an AHRP account for you and begin making employer Basic contributions on your behalf if you:

- Work in an eligible position
- Receive pay for at least 1,000 hours in a calendar year; and
- Will be at least 18 years of age by the end of the year in which you meet the other eligibility requirements

Any employee may contribute a portion of his/her earnings to his/her AHRP account on a before tax basis (403(b) or 401(k) plans) and/or on an after tax basis (Roth 403(b) or Roth 401(k) plans). If the three eligibility criteria listed above are met, the employer will provide a matching contribution on all or a portion of contributions the employee makes to his/her AHRP account(s). This is referred to as the employer Matching benefit.

Participation

Around the time you begin employment with an AHRP Participating Employer, you will receive an AHRP Enrollment Packet from your employer with information about the plan. This packet contains an AHRP Signature Authorization/Enrollment Form which you may complete and return to the Benefits office of your employer or mail directly to the AHRP Retirement Center at 100 Half Day Road, Lincolnshire, IL 60069.

Among other things, the Enrollment Form requests a deferral election (on a before-tax and/or after-tax basis) and investment election which will initiate your participation in the AHRP deferral plan(s). Your deferrals will begin as soon as administratively feasible (usually one or two pay periods).

There is no waiting period before you may begin participation in the AHRP. As long as you are an employee of an AHRP Participating Employer, you may participate in the AHRP.

Even if you do not choose to defer a portion of your earnings to the AHRP, it is a good idea to complete the AHRP Enrollment form and make Investment Elections which will then be used to direct employer contributions into the investment alternatives of your choice.

Your AHRP Account

You can access information about your AHRP account via the AHRP Web site <http://AHRP.com> or by calling the AHRP Retirement Center (800) 730-2477.

Internet Web site

The AHRP Web site is designed as the primary information site for the AHRP. The site provides:

- Summary Plan Description
- Educational information and tools about retirement planning and personal finances
- Investment Choice information
- Performance Summary of the AHRP Investment Choices
- AHRP Forms
- The four most recent editions of the Future \$umTimes
- Links to the Web sites of mutual funds offered through the AHRP
- Access to individual Participant accounts
- Planning tools

To access to the AHRP Recordkeeping System from the AHRP Web site:

- Select “Your Account” located on the AHRP Web site home page
- Participant enters User ID (or initially, establishes a User ID)
- Participant enters Password, initializes first Password, or request a new Password

Action Participant May Take on the Web site:

- Enroll in the Plan (indicate initial wage deferral and investment election)
- Change current contribution rate
- Change current investment election
- Reallocate funds among investment choices
- Select or change password
- Request printed materials
- Model and/or arrange for a loan
- Access educational material
- Designate or update a beneficiary election
- Provide an e-mail address

Features available to the Participant through the AHRP Recordkeeping System

- Benefits Manual providing detailed AHRP Retirement Plan Information
- Morningstar pages with information on Investment Choices
- Rates of Return on AHRP Investment Choices over a variety of periods
- Links to other sites with retirement and investment information
- Answers to frequently asked questions

Individual Features for the Participant

- View current balances as of previous business day's closing prices
- View detail by fund in AHRP Plans
- View current contribution rate
- View current investment elections
- Review personal account history during the last 13 months
- Review payroll deduction history

AHRP Retirement Center (and automated phone system (800) 730-2477

The automated phone system is designed as an alternate to the AHRP Web site to assist the Participant in inquiries, elections and transactions relating to the AHRP.

The phone system is available 24 hours a day, 365 days a year. AHRP Retirement Center Representatives are available from 8 a.m. to 5 p.m., Central time, Monday through Friday.

Features available through the automated phone system:

- Order Plan-related material
- Hear current account balances in the AHRP
- Hear vesting information
- Hear current contribution rates and make rate changes
- Hear loan amount available and model loans or request an early loan payoff
- Talk to an AHRP Retirement Center Representative to arrange the following:
 - Enroll in the Plan
 - Request investment election changes
 - Request fund reallocations and fund transfers
 - Request a new loan
 - Rollovers into the AHRP from certain other plans
 - Rollover out of the AHRP to certain other plans
 - Request a distribution from the AHRP

Quarterly Statements

Following the end of each quarter, an AHRP Account Statement will be sent to the address on file of each Participant with a balance.

Putting Money into the Plan

Any employee of an AHRP Participating Employer may contribute to the AHRP through payroll deductions on a before-tax basis, an after-tax basis, or a combination of both.

Choosing How Much to Save

Subject to certain limits set by the IRS, you can contribute or save a portion of your eligible pay to the AHRP. If you meet the eligibility requirements for matching contributions from your employer, you will receive a matching contribution from your employer following year end. The matching benefit varies from one employer to another (See AHRP Benefit Table). However, to receive the maximum matching benefit, you must contribute at least 4% of your eligible pay to the plan.

Choosing Before- or After-Tax Savings

You can choose to have contributions made before or after taxes are withheld. You may also choose a combination of before- and after-tax contributions, but the combination of contributions made cannot exceed the annual IRS limit established for each calendar year. The following sections are intended to help you decide which form of contribution is best for you.

Your contribution is deducted from your paycheck each pay period. You may choose to contribute a specific dollar amount or a percentage of your eligible pay. If you choose a percentage of your pay, your contribution to your retirement plan will vary as your wages vary.

Before-Tax Contributions (403(b) or 401(k) Plan – depending on employer)

Your before-tax contributions are deducted from your paycheck on a before-tax basis. That is, your before-tax contributions are deducted before federal and state income tax withholding is calculated. Before-tax savings actually make it more affordable for you to save because your taxes are reduced. Therefore, your take-home pay is larger than it would be if you saved the same amount after taxes.

Before-tax contributions accumulate on a tax-deferred basis. You pay no federal income tax and, in most cases, no state or local income taxes until you withdraw money from your retirement account. Investment earnings on before-tax contributions also accumulate on a tax-deferred basis.

Social Security taxes are calculated prior to before-tax contributions being deducted. Before-tax contributions do not affect other benefits that are related to your pay, such as life insurance, and disability coverage. These benefits are based on your pay before any contributions are taken out.

Issues to Consider when Saving Before-Tax

There are restrictions on withdrawing before-tax contributions. To comply with IRS regulations, before-tax contributions may only be withdrawn if you meet one or more of the following criteria:

- Have reached age 59 ½
- Terminate employment with AHRP Participating Employers
- Qualify for a hardship withdrawal. (For more information regarding hardship withdrawals, refer to the “Withdrawals” section of the SPD)

After-Tax Contributions (Roth 403(b) or Roth 401(k) Plan – depending on employer)

Your contributions are deducted from your paycheck on an after-tax basis. That is, federal income taxes, Social Security taxes and any state or local income taxes are withheld before the contribution is deducted.

Although you already paid taxes on your contributions, the investment earnings on these funds can be exempt from tax if certain qualifying criteria is met upon distribution. A qualified distribution from a Roth 403(b) or Roth 401(k) is generally a distribution that is made after a five taxable-year period of participation and that either:

1. is made on or after the date the employee attains age 59 ½
2. is made after the employee’s death, or
3. is attributable to the employee’s being disabled

A qualified distribution from a designated Roth account is not includible in the employee’s gross income.

What’s Right for You?

By offering both before-tax 403(b) or 401(k) and after-tax Roth 403(b) or 401(k) contributions, the AHRP provides you with the flexibility to determine how to manage your income taxes.

- **Before-tax 403(b) or 401(k) contributions** provide you with a tax benefit now—by reducing your taxable income in the year contributions are made. But when you retire, your contributions and earnings will be taxed—based on your tax bracket at retirement, which may be lower than your current tax bracket. This strategy would be advantageous if your current tax rate is higher than when you withdraw the funds..
- **Roth 403(b) or Roth 401(k) contributions** are taxed now—so you don’t reduce your taxable income during the year in which your contributions are made. But when you retire, you can withdraw your Roth contributions and earnings tax free if the qualifying criteria are met. This strategy would be advantageous if your current tax rates is lower than when you withdraw the funds.

IMPORTANT CONSIDERATION

Your tax rate—Consider what your tax rate might be during your retirement due to changes in tax bracket or overall changes in the level of taxes. If you think you’ll have a higher rate during

retirement, Roth contributions may be advantageous for you because you'll pay taxes now, while your tax rate is lower. If you think you'll have a lower tax rate during retirement, before-tax contributions may be preferable. You don't pay taxes now, but defer them to retirement, when your tax rate may be lower.

What's the Difference?

Before-tax and Roth contributions are similar in many ways—but they differ in when taxes are payable. The chart below compares before-tax 403(b) or 401(k) accounts and Roth 403(b) or 401(k) accounts.

Activity	Before-Tax 403(b) or 401(k)	Roth 403(b) or 401(k)
Contributions	Before tax —You don't pay income taxes on contributions made on a before-tax basis, but the contributions will be taxed when you withdraw them.	After tax —You pay income taxes on the money you contribute before it comes out of your paycheck. Then, you don't pay taxes on the contributions when you withdraw them.
Contribution Limits	\$16,500 in 2010	
Catch-up Contribution Limits*	\$5,500 in 2010	
Earnings	Taxed when withdrawn.	Not taxed if account is at least five years old and payment is on account of attainment of at least age 59-½, death, or disability.
Employer Match	Company match is made on a before-tax basis. The match and any earnings will be taxable at retirement.	

*For employees who will be age 50 or older in 2010

A Comparison of before Tax Contributions

Below are some examples that show how different tax rates can influence how much you'll have at retirement depending on if you choose before-tax or Roth contributions.

Example 1: Higher Tax Bracket at Retirement

While many different factors can influence your decision, in general, the Roth account may be beneficial to you if you expect to be in the same or a higher tax bracket at retirement.

	Before-Tax 403(b) or 401(k)	Roth 403(b) or 401(k)
Annual Contribution Amount		
Income needed for this contribution	\$2,000	\$2,000
Taxes (assumes a current 15% tax bracket)	\$0	\$300
Annual Contribution (assume paid semi-monthly)	\$2,000	\$1,700
Available at Retirement		
Total contributions (over 20 years)	\$40,000	\$34,000
Earnings (assumes 20 years of investment growth at 7% a year)	\$44,709	\$38,002
Balance after 20 years (assume paid in full and taxable at retirement)	\$84,709	\$72,002
Taxes at withdrawal (assumes a 25% tax bracket)		
	\$21,177	\$0*
Balance after taxes	\$63,532	\$72,002

*If a qualified Roth distribution (made at least five years after initial contribution **and** upon attainment of age 59-½, death, or disability).

Example 2: Lower Tax Bracket at Retirement

But under different circumstances, the before-tax 401(k) account may be more beneficial to you. This might be the case if you expect to be in a lower tax bracket at retirement.

	Before-Tax 403(b) or 401(k)	Roth 403(b) or 401(k)
Annual Contribution Amount		
Income needed for this contribution	\$2,000	\$2,000
Taxes (assumes a current 25% tax bracket)	\$0	\$500
Annual contribution (assume paid semi-monthly)	\$2,000	\$1,500
Available at Retirement		
Total contributions (over 20 years)	\$40,000	\$30,000
Earnings (assumes 20 years of investment growth at 7% a year)	\$44,709	\$33,532
Balance after 20 years (assume paid in full and taxable at retirement)	\$84,709	\$63,532
Taxes at withdrawal (assumes a 15% tax bracket)		
	\$12,706	\$0*
Balance after taxes	\$72,003	\$ 63,532

*If a qualified Roth distribution (made after at least five years from initial contribution **and** upon attainment of age 59-1/2, death or disability).

Vesting

Vesting is the term used to describe the portion of your account that belongs to you. You are always 100% vested in your own savings and the investment earnings from your savings. Since your before-tax, after-tax, and rollover contributions are owned by you at all times, you would “own” those balances regardless of how long you worked for your AHRP Participating Employer.

However, to become vested in the Employer Basic and Matching contributions to your AHRP account(s), you must accumulate five years of vesting service credit from AHRP Participating Employers.

<u>Years of Service</u>	<u>Vesting %</u>
Less than 5 years	0%
5 years or longer	100%

If you leave your AHRP Participating Employer before achieving vesting on the employer contributions to your AHRP account(s), these balances will be forfeited and returned to your employer.

Earning Vesting Service

Beginning 2007, you earn one year of vesting service credit during any calendar year that you receive pay for at least 1,000 hours and are at least 18 years of age by year end. For years prior to 2007, there was an additional criteria to receive vesting service credit – you had to be working in a benefits eligible position.

You may also receive vesting service credit for employment under:

- The Seventh-day Adventist Hospital Retirement Plan
- The Seventh-day Adventist Retirement Plan of the North American Division
- The Adventist Retirement Plan
- Another tax-qualified plan maintained by a healthcare employer that is in the North American Division of the General Conference of Seventh-day Adventists and is or is eligible to be listed in the Seventh-day Adventist Yearbook.

Restoring Forfeited Company Contributions

If you are reemployed by an AHRP Participating Employer and have previously forfeited your employer contributions because you had not achieved 100% vesting at the time you terminated, you are eligible to have the forfeited employer contributions restored to your AHRP account if the time of your break in service from an AHRP Participating Employer was less than the Vesting Service Credit you had accumulated prior to your termination. Please contact your Human Resources office if this applies to your situation.

Investing Your Money

You decide how to invest the contributions you and your employer make to your AHRP account. The AHRP offers many investment options to suit different retirement needs. These options span a range of asset classes and investment approaches. When making your choices, factors to consider include your likely retirement age, tolerance for risk, the length of time you plan to save, and your financial needs at retirement.

Target Retirement Funds

One very convenient way of making an investment election for your retirement account is to utilize the Fidelity Freedom Fund family. The Fidelity Freedom Funds are mutual funds designed to provide an investment approach for plan Participants who want a simpler solution for long-term asset allocation. The fund manager automatically adjusts the asset allocation of each Freedom funds according to the specified retirement date of the fund. Plan Participants of any age can made a single investment decision and know they have an appropriate asset allocation strategy for a lifetime.

Each Freedom fund is a “fund of funds” that invests in a combination of underlying Fidelity mutual funds. The Freedom Funds that are designated with a target retirement date (ie. Fidelity Freedom 2030 or Fidelity Freedom 2040 etc.) represent a date close to when the Participant wishes to retire and use these funds to supplement Social Security and other retirement income. The Fidelity manager will then select an appropriate asset allocation for that target retirement date and over time, rebalance regularly, and slowly diminish the risk exposure of the fund as the Participant nears retirement. The fund manager will rebalance periodically to assure that the appropriate risk exposure is maintained.

Participants wishing to utilize this approach can just select a Fidelity Freedom Fund with a target retirement date close to their own anticipated retirement date.

Make Your Own Portfolio

Participants may also choose from the variety of Investment Choices offered through the AHRP that span the risk/reward spectrum and assemble their own portfolio in any way that they wish. It is important that the Participant be familiar with the basic concepts of portfolio management in order to effectively and safely manage their own portfolio.

Loans

The AHRP is intended to help you invest for the long term; however, there are provisions for borrowing money from your account. Please read this entire section of the SPD before you decide to borrow from your retirement savings. There are adverse consequences if you do not repay your loan timely and you default on your loan.

If you are thinking about borrowing money from your account, you should be aware:

- Loans are subject to minimum and maximum limitations
- A one-time nonrefundable loan application fee is charged each time you request a loan. The loan fee is deducted from the amount of your loan proceeds.
- Shares in your account are sold to fund your loan, and because the money you borrow is deducted from your account, investment earnings on that money will stop when you receive your loan. However, you will pay interest to your account as you repay your loan.
- If you stop making scheduled loan payments, your loan will default resulting in adverse tax consequences. (The outstanding balance will be declared as taxable income at the time of the default. If you are under age 59 ½ there will also be an excise tax penalty for early withdrawal from your retirement account which will be assessed at the time you file your tax returns).
- Your loan repayments (both loan principal and interest) will be added back to your account.

How Much You Can Borrow

Your loan must equal at least \$1,000. It cannot exceed the lesser of the following two amounts:

- \$50,000 minus the highest outstanding loan balance during the last 12 months; or
- 50% of your vested balance.

Loan Interest

If you borrow money, you repay the loan with interest to your accounts. Interest paid by you is not deductible for income tax purposes.

Loans have a fixed interest rate for the term of the loan. The interest rate is the quoted rate of return of the AHRP Capital Preservation Account at the time the loan is initiated.

How You Repay Your Loans

Loan repayments are made on an after-tax basis by electronically debiting your checking or savings account. It is also possible to arrange for manual loan payments.

You can pay off your loan in full at any time without an early payment penalty. Early loan payoff arrangements can be made by calling the AHRP Retirement Center at 800-730-2477 and speaking with a Retirement Center Representative.

If you terminate employment, you may continue to repay your loan according to the schedule arranged.

Loan Defaults

A loan is considered delinquent if you do not make a complete repayment as scheduled. You can make up a missed loan payment to become current on the loan by making a single manual repayment on or before the end of the quarter following the quarter in which the delinquency occurred.

If you do not cure the loan delinquency, your loan will be in default. When this happens, the loan is considered a deemed distribution and becomes taxable income.

If You Default on Your Loan

When you default on your loan:

- The outstanding principal plus accrued interest from the date of the earliest outstanding missed payment will be treated as a deemed distribution and be reported as taxable income for the year in which the loan defaulted.
- If you are under age 59½, a deemed distribution could result in an additional 10% federal penalty, as well as a state penalty on the taxable portion of the unpaid loan balance and accrued interest.
- The taxed loan remains outstanding until it is repaid.
- The taxed loan plus any additional accrued interest is treated as an outstanding loan when calculating future loan amounts available and when determining how many loans you have outstanding.
- The taxed loan is not eligible for rollover.
- If you have defaulted on an AHRP loan, you will not be able to borrow from the AHRP again until the principal and accrued interest have been restored to your AHRP account.

Applying for a Loan

If you want to find how much you can borrow or if you want to request a loan:

- Access your account online via the AHRP Web site: <http://AHRP.com>.
- Call the AHRP Retirement Center at (800) 730-2477 and speak with an AHRP Retirement Representative 8:00 a.m. to 5:00 p.m. Central Time Monday through Friday except on certain holidays.

If you do not meet the criteria for requesting a loan, you will be informed why the loan request is being denied.

Application Fee:

- \$75 for a primary residence loan
- \$50 for a general purpose loan

When you Request a Loan

- Your request will be processed and your loan check, minus the application fee, will be mailed to you within two business days.

- You will provide information authorizing automatic debits to your checking or savings account.
- You are pledging your accounts under the plan as security for the loan.

IRS rules that became effective in 2009 require that the employer verify that the Participant meets the IRS eligibility criteria to borrow from his/her retirement account. This is accomplished by requiring the Participant to obtain a certification from an aggregator service that has access to information from all retirement plans offered. Instructions for obtaining a loan certification are provided during the loan application process.

Withdrawals

While the AHRP is intended as a long-term savings program, the plan includes provisions for withdrawing money in certain circumstances. Several types of withdrawals are available. Here is some general information that applies to withdrawals:

Types of Withdrawals

1. Age 59½ Withdrawals

Upon attainment of age 59½, you are permitted to withdraw all or any portion of your vested account balance. These withdrawals will be reported as taxable income in the year of withdrawal.

2. Hardship Withdrawals

Prior to age 59½ the employee deferrals may be withdrawn in the cases of certain financial emergencies.

The following events are considered to be financial emergencies during which hardship withdrawals are permitted:

- Medical expenses for yourself or an immediate family member (including non-custodial children as required by the Working Families Tax Relief Act of 2004) not covered by insurance;
- Purchase of your primary residence (excluding mortgage payments);
- Post secondary education expenses for yourself or an immediate family member;
- Prevention of eviction from your home or foreclosure on your home mortgage;
- Funeral expenses;
- Principal residence repairs limited to those that can be deducted on one's tax return under the casualty provisions.

If you have a serious financial hardship resulting from one of the above reasons, you are allowed to withdraw only the amount you need in order to resolve that hardship; however, you can withdraw enough to cover any federal, state and local taxes that may result from the withdrawal.

Applying for a Withdrawal

You can request an age 59½ withdrawal for a Hardship Withdrawal by calling the AHRP Retirement Center at (800) 730-2477 and speaking with an AHRP Retirement Center Representative Monday through Friday 8:00 a.m. to 5:00 p.m. Central Time except on certain holidays.

Benefits After Your Employment Ends

You may continue to maintain your AHRP account after your employment ends provided your vested balance exceeds \$1,000.

However, you are able to take a taxable distribution of your funds when your employment ends with an AHRP Participating Employer. You are able to withdraw your vested balance which may include employer basic and matching funds, your own contributions and related earnings on employer and employee contributions into the plan.

When you leave employment, your employer will report your change of status to the AHRP recordkeeper and you may then request a distribution of your vested balance by calling the AHRP Retirement Center (800) 730-2477. This timing ensures that all contributions to your AHRP account have been applied prior to distribution. Distribution of your account will generally take about weeks.

If you are entitled to employer basic (and matching) contributions for the year in which you terminate employment, and have already arranged for a total distribution of your account – your residual employer contributions will also be distributed (as they are placed in your account following year-end) using the same instructions as your initial distribution.

You should carefully consider the income tax issues associated with your distribution and consult with a financial advisor before you decide when and how you want to receive your benefits.

In the Event of Total Disability

You can request a distribution of your AHRP account if you are determined by the Social Security Administration to be totally and permanently disabled. You will not be required to pay a 10% federal (or state) tax penalty on any portion of your distribution, regardless of your age if you are unable to work in any gainful employment. The AHRP Administrator will require a copy of your SSA letter designating you as permanently disabled before your status will be changed to “disabled” in the AHRP. The AHRP Administrator’s mailing address is: 2130 Professional Dr., Suite 235, Roseville, CA 95661.

You Can Leave Your Money in the Plan if Your Account Balance is \$1,000 or Greater

If your vested balance is more than \$1,000, you can leave your money in the plan and continue as an active investor in the plan. In this case:

- You can direct the investment of all the money in your account. You can change the funds in which your money is invested by making fund transfers at any time.
- You can request a payout of all or a portion of your account balance at any time.
- You can directly roll over all or a portion of your benefit into another employer’s qualified retirement plan or into an IRA.

- You can manage the money in your plan, including checking your plan balances and transferring money among investments by accessing the AHRP Web site, <http://AHRP.com> or by calling the AHRP Retirement Center at (800) 730-2477. You may speak with a Retirement Center Representative 8:00 a.m. through 5:00 p.m. Monday through Friday, Central Time, except on certain holidays.

Minimum Required Distributions

You are not required to take any distribution from the AHRP while you are still employed at an AHRP Participating Employer or, if you are not employed, before you reach age 70½. However, in the year you reach age 70 ½, the IRS requires that you take a distribution from the AHRP if you are no longer working. The amount you must take is a function of your account balance and your projected lifespan. If you don't request distributions sufficient to meet the IRS minimum distribution requirement for the year, the plan will automatically make a distribution to you to comply with the IRS requirement. This distribution will be made at the end of each affected year.

Electing to Receive Your Distribution

You may elect to receive your distribution in the form of a single lump-sum payment in or in monthly, quarterly, semi-annual or annual periodic payments. You may directly roll over all or a portion of your plan benefits to an IRA or an employer's qualified retirement plan. You also can have a portion of your balance paid to you and the remainder rolled over.

To Elect a Direct Rollover

You may directly roll over all or a portion of your plan benefit to an IRA or an employer's qualified retirement plan.

If you are rolling over to an IRA, you must open an account with the IRA before your distribution is paid. It is important to provide your IRA account number; otherwise, your rollover check may not be properly credited to your IRA account.

If Your Balance is less than \$1,000

If the total value of your vested account balance is less than \$1,000 your benefit will be involuntarily distributed (that is, automatically paid) to you. If you not call the AHRP Retirement Center and speak with an Retirement Representative to elect how your benefit will be paid after your employment ends, your distribution will be paid to you in cash. Federal and state taxes will be withheld. Your distribution will be mailed to your address of record.

Survivor Benefits

When you enroll in the AHRP, you will be asked to name one or more primary and secondary beneficiaries for your account. This may be done using a Beneficiary Designation Form or by entering your beneficiary(ies) on line through the AHRP Web site.

If you die, the full value of your AHRP account will be paid to your primary beneficiary(ies). If your primary beneficiary(ies) does not survive you, your account is paid to your secondary beneficiary(ies).

If no beneficiaries survive you or if no beneficiary form is on file, your AHRP account will be paid as follows:

- To your spouse at the time of death
- If you are not married at the time of death, to your Estate.

Beneficiary if Married

If you are married, your spouse is automatically your sole primary beneficiary. You may name someone other than your spouse as your primary beneficiary only if both you and your spouse, in the presence of a notary public, or in the presence of a Human Resources representative, complete the spousal consent portion of the beneficiary designation form. A new consent by your spouse is required for any change in your primary beneficiary. You may name anyone you choose as your secondary beneficiary.

Beneficiary if Single

If you are single you may name anyone you choose as your primary and secondary beneficiaries. Should you get married, this primary designation will be voided and your spouse will automatically be your sole primary beneficiary.

How Soon Must Death Benefits be Paid?

A beneficiary will have the option of leaving the money in the plan and deciding how it is invested until the end of the fifth year that contains the anniversary of your death, by which time a distribution must be made.

Beneficiary Designations

Beneficiary designations are made, and can be updated at any time, by completing a new beneficiary designation form and mailing it to the AHRP Retirement Center at the address listed at the bottom of the form or by submitting it to their Human Resources Office, which will send it on to the AHRP Retirement Center.

AHRP Benefit Table

Identify Employer Group for your employer and note retirement benefits for that group following the Employer Table

Adventist HealthCare Retirement Plan Listing of Active Participating Employers

AHRP Number	Participating Employers	Location	Employer Group
109	Adventist Bolingbrook Hospital	Bolingbrook, IL	A
090	Adventist Care Center Courtland	Orlando, Florida	C
053	Adventist Care Centers, Inc.	Maitland, Florida	A
070	Adventist Glen Oaks Hospital	Glendale Heights, IL	A
003	Adventist Health (AHS West)	Roseville, California	B
007	AHS Sunbelt Health Care	Orlando, Florida	A
025	Adventist Hinsdale Hospital	Hinsdale, Illinois	A
073	Adventist La Grange Mem Hosp	LaGrange, Illinois	A
043	Adventist Med. Center-Portland	Portland, Oregon	B
011	Castle Medical Center	Kailua, Hawaii	B
110	Centra Care	Orlando, Florida	A
012	Central Texas Medical Center	San Marcos, Texas	A
072	Central Valley General Hospital	Hanford, California	B
009	Chippewa Valley Hospital	Durand, Wisconsin	A
086	Cobb Medical Associates	Smyrna, Georgia	A
048	Emory-Adventist Hospital	Smyrna, Georgia	A
014	Feather River Hospital	Paradise, California	B
078	Florida Hospital - DeLand	DeLand, Florida	A
079	Florida Hospital - Flagler	Bunnell, FL	A
080	Florida Hospital - Oceanside	Ormond Beach, FL	A
081	Florida Hospital - Ormond Mem	Ormond Beach, FL	A
029	Florida Hospital Fish Memorial	Orange City, Florida	A
061	Florida Hospital Heartland	Sebring, Florida	A
015	Florida Hospital Medical Center	Orlando, Florida	A
016	Florida Hospital Waterman	Eustis, Florida	A
013	Florida Hospital Zephyrhills	Zephyrhills, Florida	A
091	Florida Living Nursing Center	Apopka, Florida	C
017	Florida Physicians Medical Group	Orlando, FL (and var. other loc.)	A
105	FL Rad. Imaging at Lake Mary	Lake Mary, Florida	A

018	Glendale Adventist Med Center	Glendale, California	B
019	Gordon Hospital	Calhoun, Georgia	A
021	Hanford Community Med Center	Hanford, California	B
092	Hayes Nursing Center	San Marcos, Texas	C
067	Health Care at Home	Burr Ridge, IL (+ other locations)	A
068	Health Care at Home Plus	Burr Ridge, IL (+ other locations)	A
093	Highland Manor	Portland, TN	C
111	Huguley Medical Associates	Fort Worth, Texas	D
026	Huguley Memorial Medical Center	Fort Worth, TX	A
094	Huguley Nursing Center	Burleson, Texas	C
085	Imaging RX	Orlando, FL	A
104	In-Motion Rehab, Inc.	Orlando, Florida	C
027	Jellico Community Hospital	Jellico, TN	A
002	LLU Adventist Health Sci. Center	Loma Linda, CA	B
032	LLU Behavioral Medicine Center	Redlands, CA	B
089	LLU Health Services	Loma Linda, CA	B
033	Loma Linda University Med Cent	Loma Linda, CA	B
036	Manchester Memorial Hospital	Manchester, KY	A
039	Metroplex Hospital	Killeen, Texas	A
096	Mills Manor Nursing Home	Mayfield, KY	C
084	Overland Park Manor	Overland Park, KS	C
030	Pacific Integrated Healthcare	Loma Linda, CA	B
041	Park Ridge Hospital	Fletcher, NC	A
097	Pinecrest Manor	Hopkinsville, KY	C
098	Princeton Health Care Manor	Princeton, KY	C
106	Resource Personnel Inc.	Orlando, Florida	A
099	Russellville Health Care Manor	Russellville, KY	C
047	Shawnee Mission Medical Center	Shawnee Miss, KS	A
102	SHCC of Apopka	Apopka, Florida	C
100	SHCC of East Orlando	Orlando, Florida	C
101	SHCC of Zephyrhills	Zephyrhills, Florida	C
049	Simi Valley Hospital	Simi Valley, CA	B
051	Sonora Regional Medical Center	Sonora, California	B
108	Specialty Phys. of Central Texas	San Marcos, Texas	A
095	Spring View Health and Rehab	Leitchfield, KY	C
069	St Thomas Hospice	Burr Ridge, IL	A
052	St. Helena Hospital	Deer Park, CA	B
077	St. Helena Hospital, Clearlake	Clearlake, CA	B
054	Sunbelt Home Health Care	Port Charlotte, FL	A
055	Takoma Adventist Hospital	Greeneville, TN	A
057	Tillamook County General Hosp	Tillamook, Oregon	B
088	Trinity Nursing and Rehab Center	Merriam, KS	C
059	Ukiah Valley Medical Center	Ukiah, California	B

062	Walla Walla General Hospital	Walla Walla, WA	B
107	Western Health Resources	Roseville, CA (& other locations)	B
065	White Memorial Medical Center	Los Angeles, CA	B
103	Zephyr Haven Nursing Home	Zephyrhills, Florida	C

Employer Contributions (Basic and Matching)

If you're eligible, **your employer contributes money** to your AHRP account. This happens after the end of each calendar year.

Group A

Basic Benefit

2.6% of wages

Additional 1.5% of wages in excess of Social Security Taxable Wage Limit (\$106,800 for 2010)

Matching Benefit

50% on first 4% of wages contributed to the AHRP 403(b) and/or Roth 403(b) Plans

This happens after the end of each calendar year. But to get this money added to your account, you've got to contribute to your account first!

All of the above benefits are limited to the IRS recognizable wage, which is \$245,000 for 2010.

Group B

Basic Benefit

3.0% of wages

Additional 2.0% of wages in excess of Social Security Taxable Wage Limit (\$106,800 for 2010)

Matching Benefit

50% on first 4% of wages contributed to the AHRP 403(b) and/or Roth 403(b) Plans

This happens after the end of each calendar year. But to get this money added to your account, you've got to contribute to your account first!

All of the above benefits are limited to the IRS recognizable wage, which is \$245,000 for 2010.

Group C

Basic Benefit

1.0% of wages

Matching Benefit

25% on first 4% of wages contributed to the AHRP 403(b) and/or Roth 403(b) Plans

This happens after the end of each calendar year. But to get this money added to your account, you've got to contribute to your account first!

All of the above benefits are limited to the IRS recognizable wage, which is \$245,000 for 2010.

Group D

No Basic or Matching benefits provided by the employer

Internal Revenue Service Annual Limits 2010

Limit	Amount
Defined Contribution Limit (Sec. 415)	\$49,000/year
403(b) and 401(k) Contribution Limit	\$16,500/year
Catch Up Contribution Limit	\$5,500/year
Recognizable Pay Limit (Sec. 401(a)(17))	\$245,000/year
Highly Paid Threshold	\$110,000/year
Social Security Wage Base	\$106,800/year

Transfer Restrictions and Redemption Fees

Fund	Restriction	Redemption Fee
American Funds American Balanced Fund	When \$5,000 or more is moved out, you can't move \$5,000 or more back in for 30 days.	None
American Funds Bond Fund of America	When \$5,000 or more is moved out, you can't move \$5,000 or more back in for 30 days.	None
American Funds Washington Mutual Investors Fund	When \$5,000 or more is moved out, you can't move \$5,000 or more back in for 30 days.	None
American Funds EuroPacific Growth Fund	When \$5,000 or more is moved out, you can't move \$5,000 or more back in for 30 days.	None
Vanguard 500 Index Fund	When money is moved out you can't move money back in for 60 days.	None
All Fidelity Funds	When money is moved out you can't move money back in for 60 days.	See funds below to determine if redemption fees may also apply
Fidelity Diversified International Fund	When money is moved in, you can't move money out for 30 days without paying a redemption fee.	1%
Cohen & Steers Realty Shares	When money is moved in, you can't move money out for 180 days without paying a redemption fee.	1%