

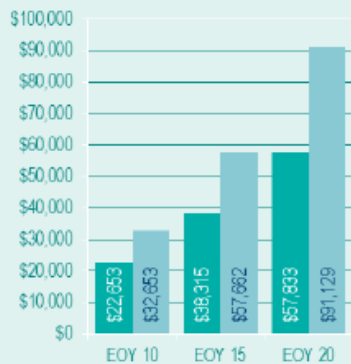


Heluna Health®

EMPOWERING POPULATION
HEALTH INITIATIVES SINCE 1969

Harness the Power of Tax Deferral

This is a hypothetical example. It is not indicative of any product or performance and does not reflect any expense associated with investing. It assumes \$200 monthly contributions, 6% interest, and a 25% tax bracket. Taxes will be due upon distribution of the tax-deferred amount, and if shown, results will be lower. Actual investment results will fluctuate with market conditions so that the amount withdrawn may be worth more or less than the original amount invested.



¹ The 2010 Retirement Confidence Survey: Confidence Stabilizing, But Preparations Continue to Erode. Employee Benefit Research Institute, March 2010: 18.

403(b) RETIREMENT PLAN

Heluna Health offers a 403(b) tax-deferred retirement plan with a discretionary employer contribution of 6% that is contributed by Heluna Health semi-monthly for eligible employees. In order to receive the employer contribution, an employee must meet the eligibility and service condition requirements of the Plan. The employer contribution is *not deducted* from your salary and is in addition to your regular semi-monthly salary.

Upon hire, all eligible employees can immediately make their own contributions into the 403(b) and/or Roth 403(b) retirement account. Heluna Health is dedicated to help make planning for your future easier by automatically enrolling eligible employees in the 403(b) retirement plan. Therefore, upon eligibility, 6% of your pay will be automatically deducted from your paycheck pre-tax and invested in to your 403(b) retirement plan; unless you choose a different amount or decline to participate.

You may increase or decrease your own contributions (employee deferral) at any time by following the below steps:

Go to Empower Retirement's website www.retiresmart.com > Login > Enter your Username and Password > My Account > Contributions.

If you have not created a RetireSmart account, call Empower RetireSmart Support at 800-743-5274.

For general information or to process transactions, log into www.retiresmart.com or call Empower Retirement at (800) 743-5274.

For information regarding eligibility, please see the Summary Plan Description document by logging into UKG; click on **Myself** > **Benefits** > **Links**.

Contact Janice Maize at (562) 901-4382 or email at janice.p.maize@morganstanley.com for more information regarding financial planning or general questions about your 403(b) or Roth 403(b) plan.

