

ProManage

Experts. Investing For You

Do you want your investments to align with your retirement goals? You bet! Do you want to do the research, make the choices, and conduct the ongoing monitoring necessary to make sure you are on target to meet your retirement objectives? If you are like most people, probably not.

If this sounds familiar, ProManage has the solution. ProManage is an independent professional investment advisor that can automatically direct the investment of your *MyRetirement* 401(k)/403(b) money on your behalf (i.e., select the investment funds in the plan(s) to which your accounts will be allocated) if you do not choose to work with your on-site MetLife representative or to do your own investing.

Let Investment Experts Help You

The vast majority of investors is either uncomfortable making their own investment decisions or does not have the time or desire to understand their options thoroughly. You can let ProManage handle these decisions at a fraction of what it would generally cost to pay an outside financial advisor.

ProManage can allocate your plan assets for you among the investment options offered in the *MyRetirement* 401(k)/403(b) plans. ProManage monitors co-worker portfolios and will automatically make appropriate changes to your allocation as your situation changes over the coming years. ProManage does not have direct access to your account or assets; it simply directs the investment of your account.

Let ProManage put its investment and benefits experience to work for you.

ProManage, LLC is not affiliated with MetLife or Mercy Health.

The Mercy Investment Committee has engaged ProManage to provide the ProManage *PROgram*[™] to the *MyRetirement* 401(k)/403(b) and other plans. If you would like a copy of ProManage's Uniform Application for Investment Advisor brochure (Form ADV 2A) or brochure supplement (Form ADV 2B), please contact your local MetLife representative.

Funds available through the program may be added or replaced by the Plan Administrator in the future. However, you will be notified in advance if this occurs. For more information regarding the mutual fund offerings including charges and expenses, please consult the prospectuses for each fund, which are available through www.MyRetirementProgram.com. If you choose to opt out of the ProManage *PROgram*[™], read the prospectuses carefully before making your own investment decisions.

This information must be preceded or accompanied by a prospectus for each mutual fund. MetLife receives a fee from the fund families for providing certain recordkeeping and administrative services.

The MetLife Guaranteed Asset Account is a fixed annuity available through group annuity contracts issued by Metropolitan Life Insurance Company, New York, NY. Mutual Funds offered by MetLife Securities, Inc., 200 Park Avenue, New York, New York, 10166.

How They Do It For You

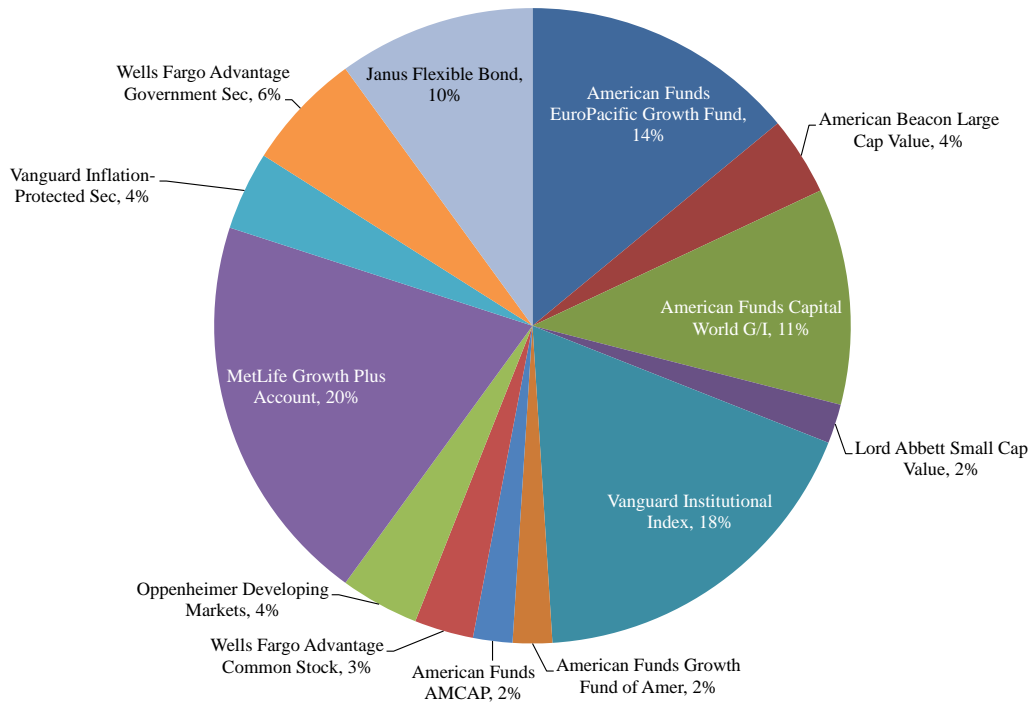
First, they determine appropriate financial risk profiles and investment mixes . . .

The ProManage *PROgram*™ uses sophisticated investment processes to determine risk profiles and investment mixes. Financial risk profiles and investment mixes are based on (1) age, (2) projected Social Security benefits (assuming sufficient input data is available), (3) *MyRetirement* 401(k)/403(b) and other Mercy plan account balances including, if applicable, the Frozen Personal Pension Account balance.

ProManage does not require you to complete a questionnaire—only information provided by Mercy and MetLife is used.

ProManage doesn't automatically take into account your outside assets beyond those listed above, because you may not use them for your retirement. If you have substantial retirement investments outside the Mercy plans, you might want to use ProManage *Vision* (see page 5), make your own investment selections, or talk to your on-site MetLife representative for assistance.

When you join the *MyRetirement* 401(k)/403(b) plan as a new participant, your account will be invested in a portfolio similar to the following sample until the next date that ProManage allocations are updated with participant data.



This example illustrates how assets are allocated into a variety of stock funds and fixed income-styled funds. Stock funds are further divided into U.S. and foreign stocks and then into large company/mid company/small company. Fixed income-styled funds are further divided into a guaranteed account, an inflation-protected fund and a government bond fund. These additional breakdowns provide greater diversification, which can reduce your overall risk while allowing you to pursue growth.

Then, they determine Plan asset allocations . . .

ProManage diversifies investments into the various funds offered in the *MyRetirement* 401(k)/403(b) plans. Your investments are diversified among funds offered in the plans: domestic and foreign stock funds, large, mid and small companies, value and growth styles, and fixed income-styled investments.

ProManage Does It For You!

- Evaluates investment profiles
- Determines allocations among appropriate funds
- Monitors and modifies investment mixes as necessary

The Result:

Investment plans based on each participant's data.

AND, they monitor your situation . . .

ProManage analyzes financial risk profiles each year to reflect any changes in circumstances, such as salary raises, changes in accrued benefits or shortening time horizons. Financial risk profiles are based primarily on participants' investment time horizon, not on emotional reactions to market conditions. ProManage will rebalance investment mixes, instructing MetLife to adjust investments so they maintain the selected allocations. ProManage also monitors financial markets and activity throughout the year. Although investments are rarely adjusted outside the annual review process, if conditions warrant, ProManage will request that MetLife rebalance participant accounts to reflect the latest annual portfolio allocations.

I Have Questions

How do I participate?

Participating in the ProManage *PROgram*[™] couldn't be easier. In fact, if you do not opt out of the *PROgram*, the investment of your *MyRetirement* 401(k)/403(b) contributions will be directed by the ProManage *PROgram*[™] automatically.

How do I opt out?

No single financial concept or method is right for everyone. If you prefer to make your own investment decisions, you can opt out of the *PROgram* by calling the MetLife Plan Service Center (1-866-341-5681) or logging into www.MyRetirementProgram.com and clicking on "Opt Out of ProManage" under the blue Advisory Services tile. You may also contact your MetLife representative for more information.

I am eligible to participate in the 457(b) plan as well. Will the ProManage investment allocation be utilized for that plan?

Yes. For co-workers who participate in multiple, voluntary Mercy plans, the automatic investment option is ProManage. If you opt out of the *PROgram*, you opt out for all of your voluntary plans including the *MyRetirement* 401(k)/403(b) and 457(b) plans.

How much does the ProManage PROgram[™] cost?

ProManage provides its services for a monthly fee that is based on the total assets it directs for all Mercy participants. As of October 1, 2014, the annual fee rate is 14.39

basis points (or .001439 multiplied by your *MyRetirement* 401(k)/403(b) account balance, divided by 12 to determine the monthly assessment). For example, an account balance of \$10,000 would be assessed a fee of \$1.20 per month. The fee can be adjusted every quarter, but cannot exceed 32 basis points. The monthly ProManage fee is in addition to any other plan fees including the MetLife quarterly recordkeeping/administrative fee or Vanguard fund administration fees.

The following outlines a sample of monthly fees at various levels of co-worker account balances at the current 14.39 basis point annual rate:

If your account balance is (net of loans)...	Then your monthly ProManage fee would be...
\$1,000	\$0.12
\$10,000	\$1.20
\$25,000	\$3.00
\$50,000	\$6.00

Can I see how ProManage will allocate my accounts before I pay a fee?

Yes! For those participants who do not opt out as discussed on page 3, the ProManage investment allocations will be updated to their account effective with the first contributions that are made to the *MyRetirement* 401(k)/403(b) plans. You will have the opportunity to review how ProManage has directed the investment of your account until the end of the month in which your first contributions are made to the plan. If you opt out at least five business days before the end of that same month, you will not be charged a ProManage fee.

What if I want to opt out in the future?

If you initially participate in the *PROgram* but subsequently decide that you would prefer to make your own investment decisions, you can opt out of the *PROgram* on any day. Follow the instructions on page 3 to opt out.

What if I want to opt back in?

Should you change your mind, you can make your opt-in election at any time by calling the MetLife Plan Service Center (1-866-341-5681) or logging into www.MyRetirementProgram.com and clicking on “Enroll in ProManage” under the blue Advisory Services tile. You will re-enter the *PROgram* at the beginning of the next calendar quarter if your election is made at least five business days before the end of the current quarter. When your election takes effect, your account will be invested in a portfolio similar to the sample on Page 2 until the next date that ProManage allocations are updated with participant data.

Does ProManage replace MetLife?

Not at all. ProManage is an independent professional investment advisor. MetLife is the provider for the *MyRetirement* 401(k)/403(b) plans, and on-site MetLife representatives are available for free consultation and investment education.

I am considering allocating my investments to the Fidelity Freedom Funds. Is ProManage the same as a target date fund?

No, it is not. While both target date funds and ProManage consider a participant's investment time horizon (the amount of time they'll be invested in the market), ProManage takes allocations beyond simple age-based formulas by also taking into account the estimated value of projected Social Security benefits, account balances in the *MyRetirement* 401(k)/403(b) plans and, if applicable, the Frozen Personal Pension Account balance.

I have savings in a previous employer's plan. Can I roll it into the MyRetirement 401(k)/403(b) plans? How will ProManage invest that money?

Yes, you can generally roll outside amounts from a previous employer's plan into the *MyRetirement* 401(k)/403(b) plans. To verify that your outside savings are eligible to be rolled, speak with your MetLife Financial Services Representative, who can also help you with the process. If you are in the ProManage *PROgram*[™] when the rollover is received for the *MyRetirement* 401(k)/403(b) plans, it will be invested in accordance with your current allocation.

I am still unsure. Can I talk with someone?

Yes. You may contact your MetLife Financial Services Representative to ask questions about the ProManage *PROgram*[™]. Your on-site MetLife representative can even help you determine whether the *PROgram* is right for you.

Can ProManage help me with plan-related decisions other than my investments?

Yes! The www.MyRetirementProgram.com website features a service called ProManage *Vision*. *Vision* is for co-workers who want to be "hands on" with professional assistance. It is a self-directed planning tool that includes the ProManage *PROgram*[™]. *Vision* permits you to influence the investment allocation that is generated by the *PROgram*. For example, you can let ProManage know if you have outside retirement assets or indicate other retirement preferences. In addition, you can get valuable advice with respect to how much to save, when to retire, and how much retirement income you need. There is even advanced "what if" modeling to fine-tune your retirement strategy.

You can access *Vision* directly through Mercy's intranet site, Baggot Street (<http://baggotstreet.mercy.net/>) or through www.MyRetirementProgram.com. If you have questions about these websites, send an email to MyRetirementProgram@Mercy.net.

The ProManage *PROgram*[™] is:

Easy

This automatic system saves time and simplifies the investing process because they do it!

Sophisticated

The ProManage *PROgram*[™] offers you investment expertise and professional diversification approaches.

Reasonably priced

Professional asset allocation for a fraction of the cost of what is generally available in the marketplace.

ProManage could be right for you if:

- You do not feel comfortable making your own investment decisions
- You are too busy to make your own investment decisions and you want to have a diversified portfolio based on market best practices
- You do not know how to invest and do not want to learn
- You want to include your retirement investments outside the Mercy plans in your retirement planning using a self-directed planning tool

You may want to make your own elections or seek outside professional advice if, for example:

- You want to make your own investment decisions or work with your on-site MetLife representative
- You have substantial retirement investments outside the Mercy plans and prefer hands-on assistance including them in your planning
- You do not plan to use your benefit for retirement
- You anticipate making a large withdrawal from the *MyRetirement* 401(k)/403(b) plans within the next ten years

ProManage