Your retirement plans at Empower, Voya and Corebridge Financial will now all be with Empower. The following plans are impacted:

- St. Tammany Health System 457(b) Plan
- St. Tammany Health System 401(a) Defined Contribution Plan (*for colleagues hired before January 1, 2013*)
- St. Tammany Health System 401(a) Retirement Plan (*for colleagues hired or rehired after December 31, 2012*)
- St. Tammany Health System 403(b) Plan

Effective August 3, 2026

What's inside

- **Important dates**
- **Action items for August**
- **How your accounts and investments will transfer to Empower**
- **Your rights in the impacted plans**
- **Additional Contacts and Resources**

IMPORTANT: Blackout period

There will be a temporary blackout period to enable the transition. During this blackout period, you will not have the ability to take certain actions with respect to your retirement plan accounts. Read this guide carefully to understand the impact of this temporary blackout period.

St. Tammany HEALTH SYSTEM

EMPOWER

Ready for the changes ahead

As part of the transition of the St. Tammany Health System retirement plans in **August 2026**, read this guide to help you understand what to expect during the transition.

- **Blackout period:** There will be a temporary blackout period to enable the transition. During this time, you will not be able to take certain actions within your St. Tammany Health System retirement plan accounts. Review the section "**Important notice**" for additional information.

- **Your account(s) will transfer automatically:** Your retirement plan account(s) will transfer automatically. You don't need to take any action unless you want to make changes before the blackout period begins.

- **Update beneficiary designation:** Your current beneficiary designations on file with the current recordkeeper for your plan will transfer. However, we encourage you to update your beneficiary designations at **empowermyretirement.com** as soon as possible after the transition is complete.

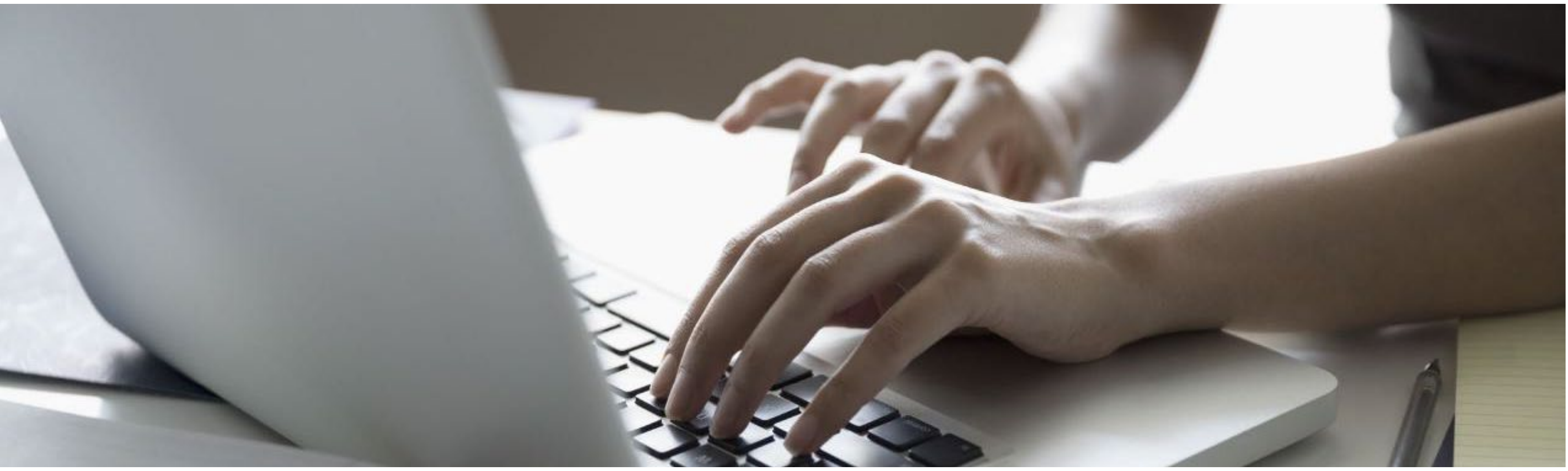
- **Loan repayments:** If you have an outstanding loan, it may be re-amortized when transferred. Payroll deductions or ACH payments will resume in August 2026, and you'll be notified of your new payment amount. Note: Re-amortization may increase your payments to ensure the loan is repaid by its original end date.

Not a current St. Tammany colleague?

You're receiving this guide because you have a balance in one of the transitioning plans. Review this entire guide to learn about how this change may impact your account(s) and for additional details.

¿Preguntas?

Si necesita ayuda sobre el contenido de este documento o tiene preguntas, por favor llame a Empower.



Important dates

Key dates	Plan activity	Action steps
July 22, 2026, by 3 p.m. Central time	BLACKOUT PERIOD BEGINS	This is the last day to make investment exchanges or take other actions for your accounts at Empower, Voya and Corebridge Financial. During the blackout period, your funds may remain invested in the market, but you cannot make changes.
		St. Tammany Health System 457(b) Plan: **Contact Empower at empowermyretirement.com or 800-338-4015**
		St. Tammany Health System 401(a) Defined Contribution Plan & St. Tammany Health System 401(a) Retirement Plan: Contact Voya at voyaretirementplans.com or 800-584-6001
		St. Tammany Health System 403(b) Plan: **Contact Corebridge Financial at myaccount.valic.com or 800-448-2542**
Week of August 23, 2026	BLACKOUT PERIOD ENDS The blackout period for balances transferring is expected to end during this week.	You are now able to: • Review your account balances. • Request an exchange between investment options. • Request a loan or withdrawal, if eligible. • Contact Empower to review distribution options or RMDs, if eligible.
August 2026	Access your account	Register with Empower and select investments. • Set up your account username and password at **empowermyretirement.com**. • Verify your deferral election (if actively employed). • Verify your email preferences. • Verify your investment elections. • Verify your beneficiaries.

Action items

Register your account the week of August 23, 2026 – If you are a current St. Tammany colleague, retiree, former colleague, or beneficiary with an account balance in the transitioning plan, you can register at Empower starting the week of **August 23, 2026**.

To get started with your new Empower account:

- Visit **empowermyretirement.com** or download and open the Empower app (available in the App Store® from Apple® or on Google Play™).
- **Link multiple accounts for a complete view.** If you have more than one retirement plan with Empower, you will be asked if you would like to link your accounts to see everything in one place under one username and one password.
- If you're logging in for the first time, click the *Register* button and remain on the *I do not have a PIN* tab. Then follow the prompts to create a username and password.

If you need assistance, call **800-551-4218**. Empower representatives are available weekdays from 7 a.m. to 9 p.m. (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. Central time.

Add your beneficiary – Any existing beneficiary elections on file with Corebridge Financial will transfer to your new account at Empower. Be sure to verify and/or update your beneficiary elections in the Empower system after you register your account.

Update your contact information – Review your contact information and personal preferences so you receive important account alerts. Be sure to add your preferred email to your account so you don't miss important updates, news, and education opportunities.

Federal tax withholding for installment payments (if applicable). Your federal tax withholding will be automatically set to the IRS default rate of single with no adjustments, regardless of your marital status. For more details on how this change affects your tax withholding, refer to IRS Publications 15-A and 15-T or consult your tax advisor. If you prefer a different tax withholding from the default rate, download and complete W-4 from irs.gov by searching for "W-4 form."
State tax withholding is based on your state of residence. To make optional state tax elections, if your state allows, download and complete your state's income tax withholding form from the state's website, if applicable. Otherwise, we will withhold the standard tax rate based on the requirements of your state of residency.

Mail completed Form W-4 and/or state withholding forms to:

Empower, ATTN: 457(b)/401(k) Department, PO Box 173764, Denver, CO 80217-3764

Changes will take effect after your account is transitioned and will apply to all periodic payments after the transition.

How your investments will transfer

As part of the transition to your new plan(s) at Empower, your current account balances and investment elections will transfer according to the applicable fund mapping chart(s) on the following pages. Refer to the chart(s) applicable to you for details on how your balances will transfer.

St. Tammany Health System 457(b) Plan with Empower

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
American Century Small Cap Value Inv (ASVIX)	Small Cap Value Fund III CL R1
American Century Strategic Allocation: Conservative Inv	Plan's Default Investment Option1,2,3
American Century Strategic Allocation: Moderate Inv (TWSMX)	
American Century Strategic Allocation: Aggressive Inv (TWSAX)	
American Funds New Perspective R3 (RNPCX)	DFA Global Equity (DGEIX)
Baron Small Cap Retail (BSCFX)	Small Cap Growth Fund CL R1
BlackRock Mid-Cap Value Investor A (MDRFX)	Mid Cap Value Fund II CL R1
BlackRock S&P 500 Index V.I. I (S1704A)	Empower S&P 500 Index SA IS SP
Calamos International Growth A (CIGRX)	Thornburg International Equity Fund II Tier 1
Calvert Equity A (CSIEX)	Los Angeles Capital Large Cap Growth CIT Class A
Franklin High Income A (FHQRX)	High Yield Bond / PGIM SP
General Account	General Account
Hartford Dividend and Growth HLS IA (HIADX)	Large Cap Value Fund CL R1
Hartford Total Return Bond HLS IA (HIABX)	JPMorgan Core Bond IS SP
Invesco Discovery Mid Cap Growth A (OEGAX)	Mid Cap Growth Fund III CL R1
Janus Henderson Forty S (JARTX)	Los Angeles Capital Large Cap Growth CIT Class A
JPMorgan US Equity R3 (JUEPX)	Empower S&P 500 Index SA IS SP
MFS Total Return Bond R3 (MRBHX)	Nuveen Core Plus Bond Fund
Putnam Large Cap Value A (PEYAX)	Large Cap Value Fund CL R1
Thornburg International Equity R4 (THVRX)	Thornburg International Equity Fund II Tier 1
Victory Pioneer Strategic Income A (PSRAX)	Nuveen Core Plus Bond Fund
T Rowe Price Retirement 2005 Advisor (PARGX)	Nuveen Lifecycle Index Retire Inc J
T Rowe Price Retirement 2010 Advisor (PARAX)	Nuveen Lifecycle Index 2010 J
T Rowe Price Retirement 2015 Advisor (PARHX)	Nuveen Lifecycle Index 2015 J
T Rowe Price Retirement 2020 Advisor (PARBX)	Nuveen Lifecycle Index 2020 J
T Rowe Price Retirement 2025 Advisor (PARJX)	Nuveen Lifecycle Index 2025 J
T Rowe Price Retirement 2030 Advisor (PARCX)	Nuveen Lifecycle Index 2030 J
T Rowe Price Retirement 2035 Advisor (PARKX)	Nuveen Lifecycle Index 2035 J
T Rowe Price Retirement 2040 Advisor (PARDX)	Nuveen Lifecycle Index 2040 J
T Rowe Price Retirement 2045 Advisor (PARLX)	Nuveen Lifecycle Index 2045 J
T Rowe Price Retirement 2050 Advisor (PARFX)	Nuveen Lifecycle Index 2050 J
T Rowe Price Retirement 2055 Advisor (PAROX)	Nuveen Lifecycle Index 2055 J
T Rowe Price Retirement 2060 Advisor (TRRYX)	Nuveen Lifecycle Index 2060 J
T Rowe Price Retirement 2065 Advisor (PASUX)	Nuveen Lifecycle Index 2065 J

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

Investing involves risk, including possible loss of principal.

[1]If you are invested in the T. Rowe Price Retirement Advisor target date funds, please note that the birthdate ranges may be different for the Nuveen Lifecycle Index J target date funds.

[2]Upon the transfer of assets to Empower, assets will be invested in a temporary holding account, the Dreyfus Government Cash Management Fund Institutional Shares Fund (DGCXX). The Dreyfus Government Cash Management Fund (DGCXX) will not be an ongoing investment option in the plan's lineup. Any dividends/interest accrued by DGCXX will be allocated to the Empower Guaranteed Income Fund.

[3]See page 10 regarding information as to which Nuveen Lifecycle Index fund your balance will transfer to.

St. Tammany Health System 401(a) Defined Contribution Plan (For Colleagues Hired Before January 1, 2013) & St. Tammany Health System 401(a) Retirement Plan (For Colleagues Hired or Rehired After December 31, 2012) with Voya

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
American Funds New Perspective R6 (RNPGX)	DFA Global Equity 1 (DGEIX)
BrandywineGLOBAL Global Opp Bond IS (GOBSX)	PIMCO Global Advantage Strategy III CIT
Cohen & Steers Real Estate Securities Z (CSZIX)	Real Estate / Cohen & Steers Fund
DFA International Value I (DFIVX)	Thornburg International Equity Fund II Tier 1
DFA Large Cap International I (DFALX)	Thornburg International Equity Fund II Tier 1
DFA US Targeted Value I (DFFVX)	Small Cap Value Fund III CL R1
JP Morgan Large Cap Value R6 (JLVMX)	Large Cap Value Fund CL R1
JPMorgan Large Cap Growth R6 (JLGMX)	Los Angeles Capital Large Cap Growth CIT Class A
JPMorgan Mid Cap Value R6 (JMVYX)	Mid Cap Value Fund II CL R1
Nuveen Lifecycle Index Retirement Income R6 (TRILX)	Nuveen Lifecycle Index Retire Inc J
PGIM High Yield R6 (PHYQX)	High Yield Bond / PGIM SP
PIMCO Income Institutional (PIMIX)	Nuveen Core Plus Bond Fund Fdrs Cls
PIMCO Real Return Institutional (PRRIX)	Victory Government Securities R6
Vanguard 500 Index Admiral (VFIAX)	Empower S&P 500 Index SA IS SP
Vanguard Intermediate-Term Bond Index Admiral (VBILX)	JP Morgan Core Bond IS SP
Vanguard international Explorer Inv (VINEX)	Thornburg International Equity Fund II Tier 1
Vanguard Mid Cap Growth Inv (VMGRX)	Mid Cap Growth Fund III CL R1
Vanguard Mid Cap Index Admiral (VIMAX)	Fidelity Mid Cap Index (FSMDX)
Vanguard Small Cap Growth Index Admiral (VSGAX)	Small Cap Growth Fund CL R1
Vanguard Small Cap Index Admiral Shares (VSMAX)	Fidelity Small Cap Index (FSSNX)
Vanguard Total Stock Market Index Admiral (VTSAX)	Empower S&P 500 Index SA IS SP
Vanguard US Growth Admiral (VWUAX)	Los Angeles Capital Large Cap Growth CIT Class A
Vanguard Windsor II Admiral (VWNAX)	Large Cap Value Fund CL R1
Voya Fixed Account (4450)	Empower Guaranteed Income Fund
Voya Gov Money Market Fund A	Empower Guaranteed Income Fund
VY T Rowe Price Capital Apprec R6 VPRAX	Plan's Default Investment Option[4,5,6]
Nuveen Lifecycle Index 2010 R6 (TLTIX)	Nuveen Lifecycle Index 2010 J
Nuveen Lifecycle Index 2015 R6 (TLFIX)	Nuveen Lifecycle Index 2015 J
Nuveen Lifecycle Index 2020 R6 (TLWIX)	Nuveen Lifecycle Index 2020 J
Nuveen Lifecycle Index 2025 R6 (TLQIX)	Nuveen Lifecycle Index 2025 J

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
Nuveen Lifecycle Index 2030 R6 (TLHIX)	Nuveen Lifecycle Index 2030 J
Nuveen Lifecycle Index 2035 R6 (TLYIX)	Nuveen Lifecycle Index 2035 J
Nuveen Lifecycle Index 2040 R6 (TLZIX)	Nuveen Lifecycle Index 2040 J
Nuveen Lifecycle Index 2045 R6 (TLXIX)	Nuveen Lifecycle Index 2045 J
Nuveen Lifecycle Index 2050 R6 (TLLIX)	Nuveen Lifecycle Index 2050 J
Nuveen Lifecycle Index 2055 R6 (TTIIX)	Nuveen Lifecycle Index 2055 J
Nuveen Lifecycle Index 2060 R6 (TVIIX)	Nuveen Lifecycle Index 2060 J
Nuveen Lifecycle Index 2065 R6 (TFITX)	Nuveen Lifecycle Index 2065 J
Nuveen Lifecycle Index 2070 R6 (TLCLX)	Plan's Default Investment Option[4,5,6]

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

Investing involves risk, including possible loss of principal.

[4]If you are invested in the Nuveen Lifecycle Index R6 target date funds, please note that the birthdate ranges may be different for the Nuveen Lifecycle Index J target date funds.

[5]Upon the transfer of assets to Empower, assets will be invested in a temporary holding account, the Dreyfus Government Cash Management Fund Institutional Shares Fund (DGCXX). The Dreyfus Government Cash Management Fund (DGCXX) will not be an ongoing investment option in the plan's lineup. Any dividends/interest accrued by DGCXX will be allocated to the Empower Guaranteed Income Fund.

[6]See page 10 regarding information as to which Nuveen Lifecycle Index fund your balance will transfer to.

St. Tammany Health System 403(b) Plan with Corebridge

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
Alliance Bernstein Disc Growth Z (CHCZX)	Federated Hermes Mid Cap Growth R6 (FGSKX)
Amer Bea Man Lrg Cp Gr Inv Cl	Federated Hermes MDT Large Cap Growth IS (QILGX)
Ariel Fund	PIMCO RAE US Small Instl (PMJIX)
Core Bond Fund	JPMorgan Core Bond R6 (JCBUX)
DFA Inflation Protected Sec I (DIPSX)	Victory Government Securities R6 (URGSX)
DFA Real Estate Securities I (DFREX)	Cohen & Steers Real Estate Securities Z (CSZIX)
DFA US Targeted Value I (DFFVX)	PIMCO RAE US Small Inst (PMJIX)
DFA US Vector Equity I (DFVEX)	Allspring Special Mid Cap Value R6 (WFPRX)
Dividend Value	Putnam Large Cap Value R6 (PEQSX)
Emerging Economies	Acadian Emerging Markets I (AEMZX)
Fixed Account	Empower Guaranteed Income Fund
Fixed Account Plus*	Empower Guaranteed Income Fund
Global Real Estate Fund	Cohen & Steers Real Estate Securities Z (CSZIX)
Global Strategy	DFA Global Equity I (DGEIX)
Government Securities Fund	Victory Government Securities R6 (URGSX)
Growth Fund	Federated Hermes MDT Large Cap Growth IS (QILGX)
GS Vit Gov Money Mkt FD Inst	Empower Guaranteed Income Fund
High Yield Bond Fund	PGIM High Yield R6 (PHYQX)
Inflation Protected Fund	Nuveen Core Plus Bond R6 (TIBFX)
International Government Bond	PIMCO Global Advantage Strategy Bd Instl (PSAIX)
International Growth Fund	Thornburg International Equity R6 (TGIRX)

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
International Value Fund	Thornburg International Equity R6 (TGIRX)
International Equities Index Fund	Thornburg International Equity R6 (TGIRX)
International Opportunities	Thornburg International Equity R6 (TGIRX)
International Socially Responsible Fund	Thornburg International Equity R6 (TGIRX)
Large Cap Core Fund	Fidelity 500 Index (FXAIX)
Lord Abbett Develop Growth R6 (LADVX)	Neuberger Small Cap Growth R6 (NSRSX)
Mid Cap Index Fund	Fidelity Mid Cap Index (FSMDX)
Mid Cap Strategic Growth	Federated Hermes MDT Mid Cap Growth R6 (FGSKX)
Mid Cap Value Fund	Allspring Special Mid Cap Value R6 (WFPRX)
Nasdaq-100 Index Fund	Fidelity 500 Index (FXAIX)
Short Term Fixed Account	Empower Guaranteed Income Fund
Small Cap Growth Fund	Neuberger Small Cap Growth R6 (NSRSX)
Small Cap Index Fund	Fidelity Small Cap Index (FSSNX)
Small Cap Special Value Fund	PIMCO RAE US Small Instl (PMJIX)
Small Cap Value Fund	PIMCO RAE US Small Instl (PMJIX)
Stock Index Fund	Fidelity 500 Index (FXAIX)
Systematic Core Fund	Fidelity 500 Index (FXAIX)
Systematic Growth Fund	Federated Hermes MDT Large Cap Growth IS (QILGX)
Systematic Value	Putnam Large Cap Value R6 (PEQSX)
Van Mid Cap Index Adm (VIMAX)	Fidelity Mid Cap Index (FSMDX)
Vanguard Windsor II Admiral (VWNAX)	Putnam Large Cap Value R6 (PEQSX)
Vanguard 500 Idx Adm (VFIAX)	Fidelity 500 Index (FXAIX)
Vanguard Developed Mkts Id Adm (VTMGX)	Thornburg International Equity R6 (TGIRX)
Vanguard Emerging Mkt Stock Index Adm (VEMAX)	Acadian Emerging Markets I (AEMZX)
Vanguard Long-Term Treasury	Victory Government Securities R6 (URGSX)
Vanguard Long-TM Corp Bd (VWESX)	Victory Government Securities R6 (URGSX)
Vanguard LT Inv-Grade Fund	Nuveen Core Plus Bond R6 (TIBFX)
Vanguard SM Cp Idx Adm (VSMAX)	Fidelity Small Cap Index (FSSNX)
Vanguard TL Bd Mk Idx Adm (VBTLX)	JP Morgan Core Bond R6 (JCBUX)
Vanguard US Growth Adm (VWUAX)	Federated Hermes MDT Large Cap Growth IS (QILGX)
Vanguard Windsor II	Putnam Large Cap Value R6 (PEQSX)
VC I Capital Appreciation	Federated Hermes MDT Large Cap Growth IS (QILGX)
VC I High Yield Bond (VHYLX)	PGIM High Yield Bond (PHYQX)
VC I Intl Growth (VCINX)	Thornburg International Equity R6 (TGIRX)
VC I Large Cap Core Fund (VLCGX)	Federated Hermes MDT Large Cap Growth IS (QILGX)
VC I Nasdaq 100 Index (VCNIX)	Federated Hermes MDT Large Cap Growth IS (QILGX)
VC I US Socially Responsible (VSRDX)	Fidelity 500 Index (FXAIX)
Voya Intermediate Bond R6 (IIBZX)	Nuveen Core Plus Bond Fund R6 (TIBFX)
Western Asset Core Plus Bond IS (WAPSX)	Nuveen Core Plus Bond Fund R6 (TIBFX)
T Rowe Price Retirement 2030 Adv	Nuveen Lifecycle Index 2030 R6 (TLHIX)
T Rowe Price Retirement 2035 Adv	Nuveen Lifecycle Index 2035 R6 (TLYIX)
T Rowe Price Retirement 2040 Adv	Nuveen Lifecycle Index 2040 R6 (TLZIX)
T Rowe Price Retirement 2045 Adv	Nuveen Lifecycle Index 2045 R6 (TLXIX)
T Rowe Price Retirement 2050 Adv	Nuveen Lifecycle Index 2050 R6 (TLLIX)

BALANCES IN THESE FUNDS:	WILL LIQUIDATE AND TRANSFER TO:
T Rowe Price Retirement 2060 Adv	Nuveen Lifecycle Index 2055 R6 (TTIIX)
Vanguard Target Retirement Inc (VTINX)	Nuveen Lifecycle Index Retirement Income R6 (TLRIX)
Vanguard Target Retirement 2020 (VTWNX)	Nuveen Lifecycle Index 2020 R6 (TLWIX)
Vanguard Target Retirement 2025 (VTTVX)	Nuveen Lifecycle Index 2025 R6 (TLQIX)
Vanguard Target Retirement 2030 (VTHRX)	Nuveen Lifecycle Index 2030 R6 (TLHIX)
Vanguard Target Retirement 2035 (VTTHX)	Nuveen Lifecycle Index 2035 R6 (TLYIX)
Vanguard Target Retirement 2040 (VFORX)	Nuveen Lifecycle Index 2040 R6 (TLZIX)
Vanguard Target Retirement 2045 (VTIVX)	Nuveen Lifecycle Index 2045 R6 (TLXIX)
Vanguard Target Retirement 2050 (VFIFX)	Nuveen Lifecycle Index 2050 R6 (TLLIX)
Vanguard Target Retirement 2055 (VFFVX)	Nuveen Lifecycle Index 2055 R6 (TTIIX)
Vanguard Target Retirement 2060 (VTTSX)	Nuveen Lifecycle Index 2060 R6 (TVIIX)
Vanguard Target Retire 2065 (VLXVX)	Nuveen Lifecycle Index 2065 R6 (TFITX)

*Special note if you have a balance in the Corebridge Fixed Account Plus Fund:

Because of the provisions of the Corebridge Fixed Account Plus Fund, a portion of your account balance invested in this fund will remain invested at Corebridge until the final expected liquidation in 2030. This is referred to as a "put" period, which is the maximum amount of time that a fund manager (e.g., Corebridge) is permitted to delay a liquidation request from a plan that has terminated its participation in a fund. If you don't want your assets in this fund to remain at Corebridge, you must elect to move your balance out of the Corebridge Fixed Account Plus Fund prior to the start of the blackout period on July 22, 2026. If your balance remains after the blackout begins, it will be subject to a put period.

The plan's put period is five years, starting with the conversion this August. Each year, Corebridge will send a portion of the remaining assets until the fund is completely liquidated and transferred to Empower in 2030. No new contributions will be allowed into the Corebridge Fixed Account Plus Fund at Corebridge, but if you qualify for a distribution, you may contact Corebridge to take receipt of those specific assets. If you were directing payroll contributions to the Corebridge Fixed Account Plus Fund with Corebridge, your payroll contributions will now be directed to the investment elections you make with Empower, or, if you have not made elections, into a default investment based on your date of birth. Each year when assets transfer, Empower will work with Corebridge to transfer the assets into your investment elections at that time.

The following investments will be liquidated and transferred into the Plan's default investment option based on your date of birth. [7,8,9]

- Aggressive Alloc Lifestyle Funds
- Asset Allocation Fund
- Invesco Bal Risk Commod Str R5
- Moderate Alloc Lifestyle Funds
- Science & Technology Fund
- US Socially Responsible Funds
- Vanguard Lifestrategy Conser
- Vanguard Lifestrategy Growth
- Vanguard Lifestrategy Modera
- Vanguard Wellington Fund Inc
- VC I Science & Technology (VCSTX)

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

Investing involves risk, including possible loss of principal.

[7] If you are invested in the Nuveen Lifecycle Index R6 target date funds, please note that the birthdate ranges may be different for the Nuveen Lifecycle Index J target date funds.

[8]Upon the transfer of assets to Empower, assets will be invested in a temporary holding account, the Dreyfus Government Cash Management Fund Institutional Shares Fund (DGCXX). The Dreyfus Government Cash Management Fund (DGCXX) will not be an ongoing investment option in the plan's lineup. Any dividends/interest accrued by DGCXX will be allocated to the Empower Guaranteed Income Fund.

[9]See the below chart regarding information as to which Nuveen Lifecycle Index fund your balance will transfer to.

Birthdate chart for the Nuveen Lifecycle Index J Target Date Funds

Refer to the chart below to determine which plan default investment you will be invested in based on your date of birth. Once the transfer is complete, you may transfer your account balance to any of the funds available in the plan.

If you were born:	Your target date fund will be:
1947 or earlier	Nuveen Lifecycle Index 2010 J
1948–1952	Nuveen Lifecycle Index 2015 J
1953–1957	Nuveen Lifecycle Index 2020 J
1958–1962	Nuveen Lifecycle Index 2025 J
1963–1967	Nuveen Lifecycle Index 2030 J
1968–1972	Nuveen Lifecycle Index 2035 J
1973–1977	Nuveen Lifecycle Index 2040 J
1978–1982	Nuveen Lifecycle Index 2045 J
1983–1987	Nuveen Lifecycle Index 2050 J
1988–1992	Nuveen Lifecycle Index 2055 J
1993–1997	Nuveen Lifecycle Index 2060 J
1998 or later	Nuveen Lifecycle Index 2065 J

Please note that this transfer may result in an increase or decrease in your investment risk exposure and may or may not be consistent with your target strategy or investment style. Following the transition, you can transfer your funds to any investment options in the plan.

Any elections you previously made to rebalance the investments in your account will not be carried over when your account is transitioned. After the blackout period ends, you may make a new election to rebalance your account investments by accessing your account online or contacting an Empower Customer Care Center representative.

My Total Retirement™

My Total Retirement is a personalized investment approach designed by experienced investment professionals. Rather than relying solely on traditional "age-based" strategies, My Total Retirement looks at your lifestyle, financial circumstances, and retirement goals to create a plan tailored specifically to you.

Because your investment needs evolve over time, the service periodically reviews your strategy and investment adviser representatives are available to work with you to make the appropriate adjustments for your situation. The result is a retirement strategy that is personalized, simplified, and comprehensive. There is an asset-based fee for this service.

If you are currently enrolled in a managed accounts service, your current assets will be transferred per the information communicated in the How your account will transfer section on the previous page. Your transferred assets will temporarily remain in the mapped funds until your My Total Retirement transactions are processed. Upon the completion of the blackout period, you may contact Empower to reenroll in My Total Retirement.

To learn more or enroll in My Total Retirement, simply log in to your account at **empowermyretirement.com** after the transition is complete.

Empower is here to help you

Empower is committed to providing personalized, high-quality support throughout your retirement journey. You can easily access your St. Tammany Health System retirement plans anytime at **empowermyretirement.com** to view your balance, manage investments, and track your progress. You'll also find educational resources, security features, and expert guidance to support your journey toward a confident retirement.

Empower offers personalized tools such as:

- A dashboard that provides a real-time view of spending, savings, debt, and more.
- Modeling tools such as the Retirement Planner and Savings Planner to help you set and adjust goals based on your life stage.
- The ability to link outside accounts to view and understand your net worth.
- If you need assistance with this transition or have questions about your account, investment options, or retirement planning, knowledgeable representatives are available at **800-551-4218**, Monday through Friday from 7 a.m. to 9 p.m. Central time (excluding most financial market holidays) and Saturday from 8 a.m. to 4:30 p.m. Central time.

Note to retirees, former colleagues, and beneficiaries with an account balance

If you have an account balance in one of the transitioning plans, the upcoming changes will affect you, even if you are now retired or no longer a St. Tammany Health System colleague.

- You will receive a welcome communication from Empower in August 2026, after the transition is complete. This will include instructions on how to register, choose your investments, and designate a beneficiary under the St. Tammany Health System plans at **empowermyretirement.com**.
- If you do not want your account balance(s) to transfer to Empower, please contact your current provider before the blackout period begins to discuss your distribution options. Review the blackout period dates listed in the "Important dates" section.

Important notice

Your rights in the St. Tammany Health System 457(b) Plan, St. Tammany Health System 401(a) Defined Contribution Plan, St. Tammany Health System 401(a) Retirement Plan and St. Tammany Health System 403(b) Plan

June 22, 2026

This notice is to inform you that your account in any of the above referenced plans will transfer to Empower effective **August 3, 2026**.

As a result of this change, you will temporarily be unable to check your account balance and transfer or diversify your investments in your plan account or obtain a loan, withdrawal, or distribution. This period during which you will be unable to exercise these rights otherwise available under one of the referenced plans is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 3 p.m. Central time on **July 22, 2026**. The blackout is expected to end during the week of **August 23, 2026**. During this temporary blackout period, you will not have access to your transitioning plan accounts. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal, or distribution from your plan accounts. During the blackout period, your investments will continue to gain and/or lose value depending on market conditions.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

To review your plan account before the blackout period begins on **July 22, 2026**, contact:

- **St. Tammany Health System 457(b) Plan: Empower at empowermyretirement.com or 800-338-4015**
- **St. Tammany Health System 401(a) Defined Contribution Plan & St. Tammany Health System 401(a) Retirement Plan: Voya at voyaretirementplans.com or 800-584-6001**
- **St. Tammany Health System 403(b) Plan: Corebridge Financial at myaccount.valic.com or 800-448-2542**

If you have questions concerning this notice or the blackout period, please contact Empower at **800-551-4218**. Once the blackout period ends, you will have full access to your transferred account balance the week of August 23, 2026.

If you would like to confirm the status of the blackout period, contact Empower by calling **800-551-4218** or accessing your account online at **empowermyretirement.com**.

Additional resources

For questions about your current plan accounts, please contact your current provider:

Empower **empowermyretirement.com** **800-338-4015**	**Corebridge Financial** **myaccount.valic.com** **800-448-2542**	**Voya** **voyaretirementplans.com** **800-584-6001**

- For questions about the St. Tammany Health System retirement plans, email **benefits@stph.org**.
- For questions about this transition or the St. Tammany Health System retirement plans, contact Empower at **800-551-4218**.

  – Monday through Friday: 7 a.m. to 9 p.m. Central time (excluding holidays)
  – Saturday: 8 a.m. to 4:30 p.m. Central time

We also encourage you to visit **empowermyretirement.com** or contact Empower at **800-551-4218** during the week of **August 23, 2026**, to check if the blackout period has ended.

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This document is intended to summarize certain details of the St. Tammany Health System retirement plans; please keep it with your other St. Tammany Health System retirement plan documentation. However, in the event of any conflict between the language in this summary and the terms of the governing St. Tammany Health System retirement plan documents, the terms of the governing plan document will control.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio while considering all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy.

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