



# Welcome to your Ninnescah Valley Health Systems Retirement Plan

## We're here to help

A complete description of the plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at [TIAA.org/KHC](https://TIAA.org/KHC).



### Manage your account

#### Online

Visit [TIAA.org/KHC](https://TIAA.org/KHC) and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to set up your account.

#### Phone

Call TIAA at **800-842-2252**, weekdays, 7 a.m. to 9 p.m. (CT).



### Schedule an investment education and advice session

#### Online

Visit [TIAA.org/KHC](https://TIAA.org/KHC) and log in. If you're new to TIAA, select *Log in*, then *Need online access?* Follow the on-screen directions to access your account.

#### Phone

Call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT).

### Two West Advisors

To schedule an advice session with Two West Advisors, contact Mike Curran at **913-647-8376**.

Email: [RPHelp@twowestadvisors.com](mailto:RPHelp@twowestadvisors.com)

Online: Visit [go.oncehub.com/mikecurranonline](https://go.oncehub.com/mikecurranonline).

### TIAA

To talk to a TIAA financial consultant, call **800-732-8353**, weekdays, 7 a.m. to 7 p.m. (CT), or visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow).

Kingman Healthcare Center recognizes the importance of providing you with ways to plan for your financial future. Your retirement program is an important part of your overall benefits. Kingman Healthcare Center will help you take the first step by enrolling you in the Ninnescah Valley Health Systems Retirement Plan.

### When creating your retirement strategy, you can take one of two approaches:

#### 1. Review the available GoalPath model portfolios

The GoalPath model portfolios, available through the TIAA RetirePlus Pro® service, help simplify investing by providing a single model portfolio that corresponds to the year you turn age 68. Each model portfolio includes a professionally selected mix of investments available under the plan and corresponds to criteria developed by Kingman Healthcare Center in consultation with Two West Advisors, the independent advisor to the plan. You can personalize the selection of your model portfolio by updating your projected retirement age and answering a few questions about your tolerance for investment risk. Once you select a model portfolio, it will be automatically rebalanced based on your date of birth.

#### 2. Build your own retirement portfolio

The plan offers a range of investment options from which to choose. Learn more about your investment choices online at [TIAA.org/KHC](https://TIAA.org/KHC).

### Quick guide to managing your retirement account online

When you enroll on your own, you will be able to elect your contribution rate, investment choices and beneficiaries by visiting [TIAA.org/KHC](https://TIAA.org/KHC).

- Click the enrollment button, then follow the on-screen directions. If you are a first-time user, you will need to register to create your user ID and password.
- Follow the prompts and print the confirmation page. You are now enrolled.

**Important:** Employees are eligible to make their own contributions, provided they have completed the salary reduction agreement available from your HR Benefits office.

Once you're enrolled in the plan, you may log in to your account and select *Actions* to:

- Change your contribution amount
- Update your investment elections for future contributions
- Transfer assets among other investment options
- Review or update your beneficiary designation(s)



# Disclosures

## Advice (legal, tax, investment)

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

Advice provided by our Field Consulting Group is obtained using an advice methodology from an independent third party. Advice services provided by our Individual Advisory Services Group are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Individual Advisory Services may not be available to all participants. Advisory services through Individual Advisory Services are a fee-for-services charge to the employee.

TIAA and Two West Advisors, and any of their affiliates or subsidiaries, are not affiliated with or in any way related to each other. TIAA acts as recordkeeper for the plan and, in that capacity, is not a fiduciary to the plan. TIAA and Two West Advisors may also provide advice and education to plan participants. When TIAA provides advice on how to allocate investments, it takes fiduciary responsibility for that advice. TIAA is not responsible for the advice and education provided by Two West Advisors. Two West Advisors is not responsible for the advice and education provided by TIAA.

Advice is provided on your employer-sponsored retirement plans administered by TIAA. TIAA does not monitor your retirement assets on an ongoing basis, nor does TIAA update your information on the Retirement Advisor tool to reflect changes in your personal circumstances. You should periodically monitor your retirement strategy as your needs and personal circumstances change. Results are not guaranteed and do not reflect actual returns on any investment. The TIAA Retirement Advisor is not a substitute for tax, legal or comprehensive financial planning advice. The TIAA Retirement Advisor is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

The projections or other information generated by TIAA's online tools regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

## Investment, insurance and annuity products

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit **TIAA.org** and enter the ticker in the site's search feature for details.

## GoalPath model portfolios

TIAA RetirePlus® model portfolios are asset allocation recommendations developed in one of three ways, depending on your plan structure: i) by your plan sponsor, ii) by your plan sponsor in consultation with consultants and other investment advisors designated by the plan sponsor, or iii) exclusively by consultants and other investment advisors selected by your plan sponsor whereby assets are allocated to underlying mutual funds and annuities that are permissible investments under the plan. Model-based accounts will be managed on the basis of the plan participant's personal financial situation and investment objectives (for example, taking into account factors such as participant age and risk capacity as determined by a risk tolerance questionnaire).

No registration under the Investment Company Act, the Securities Act or state securities laws—The model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

More information about TIAA RetirePlus model portfolios can be found at **TIAA.org/KHC**.

TIAA RetirePlus Pro® is administered by Teachers Insurance and Annuity Association of America ("TIAA") as plan recordkeeper. Transactions in the underlying investments invested in, based on the models, on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC.

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**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/KHC for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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