



August 25, 2023

## Important information about your Mount Sinai Health System 403(b) Retirement Plan (“retirement plan”)

As previously communicated, we are working with TIAA to merge several of the “recordkeeping plans” used by TIAA that are no longer active. (As a reminder, “recordkeeping plans” refer to designations within TIAA’s internal recordkeeping system, which categorize plan participant accounts based on current and/or historical work locations.) New contributions (including transfers or rollovers) will be permitted only with respect to the new, merged recordkeeping plans (or other active recordkeeping plans in which you are enrolled).

You are receiving this letter because you have a balance in one or more of the following recordkeeping plans which are closed to new contributions and will be merged into another recordkeeping plan:

- Mount Sinai Frozen 403(b) Delayed Vesting Plan #151288
- Mount Sinai Frozen 403(b) TDA Plan #151301
- Mount Sinai Frozen 403(b) Immediate Vesting Plan #151413
- New York Eye and Ear Infirmary 403(b) Plan #407362

These changes will have no impact on your account balances and your contracts will remain the same. You do not need to take any action, but you can change your investment options at any time. You can also still take a loan, hardship withdrawal or in-service distribution (if eligible).

### What you need to know

The recordkeeping plans listed in the table below are already part of the same legal retirement plan. For recordkeeping purposes, the recordkeeping plans in the left column on the chart below (“Closing Plans”) will merge into the recordkeeping plans in the right column (“Receiving Plans”) effective the week of September 25, 2023. Please note that different contract types, such as a Group Retirement Annuity (GRA) and a Group Supplemental Retirement Annuity (GSRA), in the same Closing Plan may merge into different Receiving Plans to best maintain the different contract features and characteristics.

Closing Plan name, number and contract type	Receiving Plan name and number*
Mount Sinai Frozen 403(b) Delayed Vesting Plan #151288 <b>Contracts:</b> Group Retirement Annuity (GRA), Group Retirement Annuity Minimum Distributions Only (GRA MDO), Transfer Payout Annuity (TPA)	<b>Mount Sinai 403(b) Retirement Plan with Pru GIA #406138</b>
Mount Sinai Frozen 403(b) Immediate Vesting Plan #151413 <b>Contracts:</b> Group Retirement Annuity (GRA), Group Retirement Annuity Minimum Distributions Only (GRA MDO), Interest Only, Retirement Annuity (RA), Retirement Annuity Minimum Distributions Only (RA MDO), Retirement Loans (RL), Transfer Payout Annuity (TPA)	<b>Mount Sinai 403(b) Retirement Plan with Pru GIA #406138</b>

*continued*

Closing Plan name, number and contract type	Receiving Plan name and number*
Mount Sinai Frozen 403(b) Immediate Vesting Plan #151413  <b>Contracts:</b> Group Supplemental Retirement Annuity (GSRA), Group Supplemental Retirement Annuity Minimum Distributions Only (GSRA MDO), Minimum Distributions Only (MDO), Supplemental Retirement Annuity (SRA), Supplemental Retirement Annuity Minimum Distributions Only (SRA MDO)	<b>Mount Sinai 403(b) Retirement Plan #406344</b>
Mount Sinai Frozen 403(b) TDA Plan #151301  <b>Contracts:</b> Group Retirement Annuity (GRA), Group Retirement Annuity Minimum Distributions Only (GRA MDO), Group Supplemental Retirement Annuity (GSRA), Group Supplemental Retirement Annuity Minimum Distributions Only (GSRA MDO), Retirement Annuity (RA), Supplemental Retirement Annuity (SRA)	<b>Mount Sinai 403(b) Retirement Plan #406344</b>
New York Eye and Ear Infirmary 403(b) Plan #407362  <b>Contracts:</b> Group Retirement Annuity (GRA), Group Retirement Annuity Minimum Distributions Only (GRA MDO)	<b>Continuum Health Partners, Inc. 403(b) Plan #407360</b>
New York Eye and Ear Infirmary 403(b) Plan #407362  <b>Contracts:</b> Group Supplemental Retirement Annuity (GSRA), Group Supplemental Retirement Annuity Minimum Distributions Only (GSRA MDO)	<b>Continuum Health Partners, Inc. 403(b) Plan #408532</b>

\* The Receiving Plan names will be updated to better reflect the employee populations they serve. The plan numbers will remain the same. Additional details regarding the updated names will be communicated in the coming weeks.

Once the merger is completed, you will see the Receiving Plan with a combined balance on your quarterly statement beginning September 30, 2023. You will see your current closing plan account contract number listed under the Receiving Plan name in the *Accounts* section.

Please make any new loan and/or distribution requests by 4 p.m. (ET) on September 20, 2023, to allow for processing time before the plan merge activity during the week of September 25, 2023. If your request isn't completed before the plan merge, you may need to reapply after the plan merge is completed the week of September 25, 2023.

You'll receive a notice from TIAA if your withdrawals, transfers, automatic distributions, or rebalancing features are affected by this change.

## Have questions?

To learn more about this change and how it will impact your account, connect with TIAA.

### Online

To learn more about the investment options, go to **TIAA.org**.

To learn more about your plan and to update your retirement portfolio online, log in to the secure website at **TIAA.org/mountsinai**, where you can change the direction of future contributions, transfer existing assets and review your beneficiary election.

### Phone

If you prefer, you can update your retirement portfolio by calling TIAA at **888-210-3992**, weekdays, 8 a.m. to 10 p.m. (ET).

### In person

To schedule an individual one-on-one session, call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET). You can also schedule a meeting online at **TIAA.org/schedulenow**.

**Important note:** If you have a foreign mailing address on file, there may be restrictions due to international securities laws on investing in the options, and TIAA may be restricted from processing certain mutual fund transactions on your behalf. If you have a legitimate U.S. mailing address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, the restrictions may not apply to you. Please call TIAA for more information at **888-210-3992**, weekdays, 8 a.m. to 10 p.m. (ET).

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