

Dialysis Clinic, Inc. (DCI) Retirement Program

A plan with matching contributions to help you
save even more for the future.



If you're hoping to live retirement on your terms, you have an important advantage as an employee of DCI. When you contribute to the plan, employer matching contributions can give your retirement account a boost. Plus, you can:

- Contribute automatically by convenient payroll reduction
- Contribute pretax dollars that reduce current taxable income
- Decide how to invest your contributions and the contributions from DCI
- Defer taxes on your account's interest and earnings until withdrawal

This is not your plan document or your Summary Plan Description. The administration of each plan is governed by the actual plan document. If discrepancies arise between this summary and the plan document, the plan document will govern.

Eligibility

You are immediately eligible upon employment to start making elective deferrals or 403(b) Roth contributions to the plan. You are eligible for employer contributions on the later of the first anniversary of your date of hire or completion of 1,000 hours of service.

Enrollment

If you were hired before 10/01/2012, you can enroll online at dci.aigrs.com or by calling 1-888-569-7055. If you were hired on or after 10/01/2012, the plan automatically enrolls new employees and sets the contribution rate. Effective 10/01/2018 the new auto enrollment rate is 5% of your eligible compensation and will automatically increase the contribution rate by 1% annually on your date of hire anniversary (8% maximum).

You may increase or decrease your contribution at any time. You may also choose to opt out (not participate) in the plan at any time. If you choose to opt out within 90 days after the date the first contribution is made, you may be eligible to receive a return of your contributions by completing a Permissible Withdrawal Form.

But why miss out? If you opt out, you're turning down matching contribution money that's available only to contributing plan participants. If you choose to opt out, please contact your financial professional to complete and deliver a Permissible Withdrawal Form.

Your contributions

Generally, you can contribute as much as 100% of your annual includible compensation up to applicable IRS limits (for 2021, general dollar limit is \$19,500).

Catch-up contributions

You may be able to make additional catch-up contributions if you meet certain requirements. Ask your financial professional for more information.

DCI's contributions

Matching: For each \$1 you contribute, DCI will contribute \$0.50 of elective deferrals that do not exceed an amount equal to 8% of your salary. For example, if your annual salary is \$30,000 and you contribute 8% (\$2,400) by payroll reduction, here's how the matching contribution will be calculated:

Your pretax contribution \$2,400
8% of gross salary (\$30,000)

DCI's matching contribution \$1,200
\$0.50 for every \$1 of employee contribution
(of contributions up to 8% of salary)

Total contribution \$3,600

Plan Highlights

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Fee disclosure information

Obtain specific fee disclosure and fund performance information by visiting dci.aigrs.com and clicking on "Fee Disclosure" in the dark box at the bottom of the screen.

Stop/change contributions

Visit dci.aigrs.com to change your contribution amount, discontinue contributing to your plan at any time and resume contributing again later, subject to your plan provisions and any administrative requirements. In the meantime, your account will continue to grow on a tax-deferred basis.

Vesting

You are always 100% vested in the contributions you make to your account. You will be 100% vested in DCI's matching contributions after three years of vesting service.

Tax-free loans

Tax-free loans make it possible for you to access your account, subject to certain limitations, without permanently reducing your account balance. Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and may be subject to a 10% federal early withdrawal tax penalty if you are younger than age 59½.

Participants are limited to a maximum of two outstanding loans. Loans may be obtained by calling the AIG Retirement Services Client Care Center at 1-800-448-2542.

Investment flexibility

All contributions to your plan will be invested in the mutual fund options you designate.

You can change your investment choices anytime. If you are new to the plan (for example, through auto-enrollment) or new to AIG Retirement Services, and you do not select investment choices, your contributions will be invested in the appropriate T. Rowe Price Target Maturity Fund based on your date of birth as indicated in the next column:

Fund Name	Ticker	Birth Year
T. Rowe Price Retirement Income	TRRIX	1948 or before
T. Rowe Price Retirement 2015	TRRGX	1948 to 1952
T. Rowe Price Retirement 2020	TRRBX	1953 to 1957
T. Rowe Price Retirement 2025	TRRHX	1958 to 1962
T. Rowe Price Retirement 2030	TRRCX	1963 to 1967
T. Rowe Price Retirement 2035	TRRJX	1968 to 1972
T. Rowe Price Retirement 2040	TRRDY	1973 to 1977
T. Rowe Price Retirement 2045	TRRKX	1978 to 1982
T. Rowe Price Retirement 2050	TRRMX	1983 to 1987
T. Rowe Price Retirement 2055	TRRNX	1988 to 1992
T. Rowe Price Retirement 2060	TRRLX	1993 or after

The principal value of the T. Rowe Price Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will change over time. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your DCI retirement plan with AIG Retirement Services. This may be a way to simplify your financial profile and to ensure your overall investments are suitably diversified and consistent with your investment preferences. However, before moving funds, check with your other provider to determine if your account has any restrictions or imposes a withdrawal penalty or charges.

Account access

Once enrolled, you can access account information 24 hours a day, seven days a week:

- **Online at dci.aigrs.com**
- **By phone at 1-800-448-2542**

Access anywhere 24/7 on your mobile device to track your account, get industry news, contact your financial professional and more.

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- AIG Retirement Services Mobile for iPad®, iPhone® or Android™-based phones

Account statement

AIG Retirement Services sends all participants a comprehensive account statement every calendar quarter. This account statement documents all activity for the preceding period, including total contributions and transfers among investment options.

You can choose to “go paperless” if you wish. This option allows you to receive secure, paperless, electronic notification when your retirement account statements, transaction confirmations and certain regulatory documents are available online through our secure connection **PersonalDeliver-®**. Managing these items electronically is faster and more secure than paper mail. Simply log in to your account at dci.aigrs.com to sign up for this free service.

Distribution options

The retirement plan allows you to take distributions in the following circumstances:

- From your contributions in the case of hardship, when you reach age 59½ or at severance from employment
- From DCI’s matching contributions when you reach age 59½ or at severance from employment
- From DCI’s basic contributions when you reach age 62 or at severance from employment (DCI Retirement Plan participants only)

In the case of financial hardship, your plan allows for hardship withdrawals from your account while you are employed by DCI only if you are unable to satisfy the immediate and heavy financial need from other reasonably available resources. Effective 10/09/2012, DCI’s plan will follow “Safe Harbor” hardship distribution provisions.

Safe harbor distribution reasons include:

- Medical expenses for you, your spouse or your dependent
- Expenses directly related to the purchase of your principal residence, excluding mortgage payments
- Tuition-related educational fees, room and board, for post-secondary education for the next 12 months for you, your spouse or your dependents
- Amounts required to prevent eviction from, or foreclosure on, your principal residence

- Funeral expenses for your deceased parent, spouse, children or dependents
- Repairs for uninsured or underinsured damage to your home due to theft, fire, storm or other casualty

Proof of hardship is required for all hardship withdrawals. Your contributions to the plan will be automatically suspended for six months following a hardship distribution. After the six-month suspension period, your contributions will automatically begin again at the rate in which you were contributing prior to the hardship distribution.

To inquire about your eligibility to receive a hardship withdrawal, please call the AIG Retirement Services Client Care Center at 1-800-448-2542.

Your plan was established to encourage long-term savings, so withdrawals prior to age 59½ may be subject to federal restrictions and a 10% federal early withdrawal tax penalty. The events below may qualify you to withdraw vested amounts without incurring a 10% federal early withdrawal tax penalty:

- Turning age 59½
- Severance from employment at or after age 55
- Your death or total disability
- Taking substantially equal payments for a period of five years or after age 59½, whichever is later

You must begin taking distributions once you reach age 72 (age 70½ if born before July 1, 1949) or you retire, whichever is later.

Severance from employment

Depending on the plan provisions, your withdrawal options include:

- Transferring your vested account balance over to another tax-advantaged plan that accepts transfers of rollovers
- Electing systematic or partial withdrawals
- Taking a lump-sum distribution
- Choosing one of the many annuity options available from The Variable Annuity Life Insurance Company, inside the plan or via rollover
- Deferring distributions until the later of age 72 (age 70½ if born before July 1, 1949) or severance of employment, and allowing your account to continue to grow on a tax-deferred basis

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Retirement plans and accounts such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. Investment in an annuity within a plan does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits. Generally, income taxes must be paid on all amounts you withdraw from your plan. Consult your financial professional for more specific information.

Guided Portfolio Services®

Guided Portfolio Services (GPS) is an optional service that offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is great for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert, Morningstar Investment Management LLC, including how much to save, which investments to choose, and how much to invest in each.

GPS is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

Personal service

For assistance, please call our Client Care Center at 1-800-448-2542 or your local on-site financial professionals. A list of the DCI clinics with the local office near you can be found by visiting dci.aigrs.com and clicking on "Contact us," then accessing "Click here for a list of financial professionals by state."

Custom website

For additional information about the plan, including access to fund performance, prospectuses, financial planning tools and more, visit dci.aigrs.com.



For more information call 1-800-426-3753.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectus, which can be obtained from your financial professional or at www.dci.aigrs.com. You can also request a copy by calling 1-800-428-2542. Read the prospectuses carefully before investing.

Note about T. Rowe Price Retirement Funds.

The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

To obtain a Portfolio Director prospectus and underlying fund prospectuses, visit www.dci.aigrs.com or call 1-800-428-2542 and follow the prompts. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money. Policy Form series UIT-194, UITG-194 and UITG-194P.

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