

Take **action** on your retirement plan

Florida Health Sciences Center 403(b) Savings Plan Highlights

Your Florida Health Sciences Center 403(b) Savings Plan can help you save money for a secure retirement.

Advantages include:

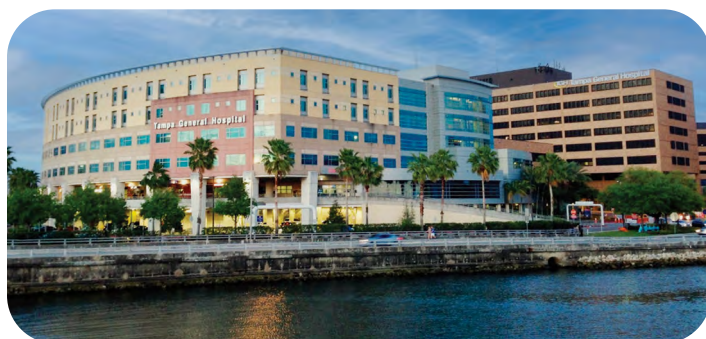
- Pre-tax and Roth after-tax contributions through payroll deduction
- Lower current taxable income due to pretax contributions
- Opportunity for tax-deferred growth
- Employer match contributions

Automatic enrollment and eligibility

As a new team member, you will be automatically enrolled at 2% of your includible compensation deducted from your paycheck on a pre-tax basis. You may choose to opt out of the plan or affirmatively elect a different deferral amount. If you are a non-resident alien team member receiving no U.S. earned income, you are not eligible to participate. If you do not select investment choices, your contributions will be invested in one of the T. Rowe Price Retirement Target Date Funds* based on a projected retirement age of 65.

Beneficiary designations

Make sure to designate your beneficiaries for your 403(b) Savings Plan by logging on to tgh.corebridgefinancial.com.



Don't forget to update it when there's a major change in your life – like a marriage, new child, divorce or death.

Your contributions

Generally, you may contribute on a pre-tax basis, Roth after-tax basis, or a combination up to 100% of your annual includible compensation up to the annual contribution limits set by the Internal Revenue Service. You may be able to contribute additional funds if you are age 50 or older. Visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount you can contribute to your retirement plan(s). You can increase or decrease your contribution amount at any time.

Consider increasing your contributions to at least 6% to take full advantage of employer match! Here's how...

Decide how much you want to save, how you want to invest your contributions and choose from these methods.

- **Online** – Visit tgh.corebridgefinancial.com and follow the prompts.
- **By phone** – Call our Enrollment Center at 1.888.569.7055 between 8:30 a.m. and 8:00 p.m. (ET).
- **Financial professional** – Contact one of the financial professionals listed on page 4 who can meet with you in person, by phone, Microsoft Teams or FaceTime, and walk you through the process.

You may opt out of automatic enrollment either online or via phone using the information provided.

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.

Employer contributions

Florida Health Sciences Center will make a safe harbor matching contribution of 100% of the amount you contribute to the plan for the first 4% of compensation plus 50% of the amount you contribute between 4% and 6% of plan compensation. You are eligible to receive the safe harbor matching contribution once you have completed one year of service, reached at least age 21 and worked at least 1,000 hours.

In addition, you are eligible to receive an employer contribution equal to 0.5% of compensation which is made on an annual basis. You are eligible to receive the annual employer contribution if you are eligible to receive the safe harbor match, are employed on December 31, reached at least age 21 and worked at least 1,000 hours in the year.

Please refer to the Summary Plan Description for additional information.

Fee disclosure information

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

Vesting

You are always 100% vested in your own contributions. You are also immediately vested in any employer matching contributions. You are 100% vested in the 0.5% employer contributions after three years of service.

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your Florida Health Sciences Center 403(b) Savings Plan with Corebridge Financial. 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.

Investment flexibility

You decide how to invest all contributions among a wide variety of mutual funds and the Fixed-Interest Option** offered under the Florida Health Sciences Center 403(b) Savings Plan. For a complete list of the investments available in the plan, including performance, descriptions, fees and other information, log on to tgh.corebridgefinancial.com.

Investment values of the mutual funds you choose will fluctuate, and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than the original cost. Investing involves risk, including possible loss of principal.

Fund Annual Operating Expenses apply depending on the mutual funds chosen and are described in the prospectus.

** Policy Form series GFUA-398, a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

Fixed-Interest Option transfer restrictions

Generally, participants may transfer assets from the Fixed-Interest Option into equity options at any time and, after 90 days, from equity options into another fixed-income option such as a money market fund, a stable value fund or certain short-term bond funds, if such "competing options" are allowed in the plan.

Guided Portfolio Services®

Guided Portfolio Services (GPS) is an optional service and offers objective investment advice powered by independent financial expert, Morningstar Investment Management LLC (Morningstar). GPS assesses your retirement readiness to identify whether you are on track or if there are potential gaps in your retirement funding. GPS considers your unique overall retirement portfolio (including other assets, pensions, Social Security, future savings, etc.), as well as your responses to a short risk preference questionnaire, and recommends an appropriate asset class mix and personalized savings rate.

Using your recommended asset class mix, GPS recommends specific investments and how much to invest in each, and makes adjustments based on periodic evaluations of how those investments perform. GPS offers two approaches to implement these recommendations: 1) Do it yourself for those who want to monitor and manage their own investment portfolios but still receive expert advice through Morningstar along the way; 2) Manage it for me where the investment advice is implemented automatically through ongoing portfolio monitoring, asset rebalancing, and Morningstar updates your advice and retirement income forecast annually. The first approach is available at no cost to you and the second approach is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

Loans

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 under age 59½.

Withdrawal options

Your plan was established to encourage long-term savings. You can generally withdraw your vested account balance if you meet one of the following requirements:

- Age 59½
- Retirement or severance from employment
- Your death or total disability
- Financial hardship

In addition, you must begin taking distributions once you reach the Required Minimum Distribution (RMD) age, or you retire, whichever is later.

- Age 73 if you were born January 1, 1951, or later (The RMD eligible age will increase to age 75 after December 31, 2032)
- Age 72 if you were born after June 30, 1949, and before January 1, 1951 (For individuals turning age 72 in 2023, no RMD payment is required in 2023)
- Age 70 ½ if you were born before July 1, 1949.

Withdrawals prior to age 59½ might be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

Distribution options

Corebridge offers many distribution options, allowing you to tailor your benefits to meet your individual needs. Your withdrawal options include:

- Transferring or rolling over your vested account balance 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 Corebridge
- Deferring distributions until you reach your RMD eligible age

Generally, income taxes must be paid on all amounts you withdraw from your plan. A 10% federal early withdrawal tax penalty may apply to distributions taken prior to age 59½.

Qualified distributions from a Roth account are tax-free. Generally, a qualified Roth distribution is a distribution that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability.

Consult your financial professional for more specific information.

Administrative fee

The gross annual administrative fee assessed on mutual fund assets in the plan is based on the Plan assets. Please refer to this chart for the amount of fees that will be assessed.

Plan Assets	Administrative Fee
\$500,000,000 or less	0.085%
\$500,000,001 to \$600,000,000	0.08%
\$600,000,001 to \$700,000,000	0.075%
\$700,000,001 to \$800,000,000	0.07%
\$800,000,001 to \$900,000,000	0.065%
\$900,000,001 to \$1,000,000,000	0.06%
\$1,000,000,001 or greater	0.055%

This may be offset, in whole or in part, by reimbursements received from mutual fund companies. Additionally, mutual fund annual operating expenses apply based on the funds chosen. Mutual fund expenses and fund reimbursements are described in the fund prospectus. Also, the Service Provider agrees to share revenue in the event the amount of income received from one or more of the investment companies exceed the amount necessary to administer the plan. Any excess will be allocated to the participant account as soon as administratively practicable after the close of each calendar quarter, on a pro rata basis, according to the value and allocation of their respective accounts at that time.

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Account access

You can access your account information and perform certain transactions, 24 hours a day, seven days a week from anywhere at any time.

- **Online** –
tgh.corebridgefinancial.com
- **By phone** –1.800.448.2542

Access account information on your mobile device.

- Corebridge Mobile for iPad®, iPhone® or Android™-based phones

Financial professionals

Joy Fowke

Financial Advisor

Cell: 813.557.3299

joy.fowke@corebridgefinancial.com

Regina Davis

Senior Financial Advisor

Cell: 904.306.6804

regina.davis@corebridgefinancial.com

Philip Jones

Client Experience Advisor

(Available virtually or by phone only)

Office: 281.878.3018

philip.jones@corebridgefinancial.com

tgh.corebridgefinancial.com 1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account
There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

* 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.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional, at tgh.corebridgefinancial.com or by calling 1.800.428.2542 and following the prompts.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX or **The United States Life Insurance Company in the City of New York (USL)**, New York, NY. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Beginning January 1, 2026, USL will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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