The MHS Defined Contribution Retirement Plan consists of three key components:

- **MHS “Base” Contributions**
- **Your “Employee” Contributions**
- **MHS “Matching” Contributions**

**MHS “Base” Contributions**
MHS provides a foundation for your retirement security by making “Base” contributions to the plan in your name. “Base” contributions are equal to a percentage of your pay, based on your years of service as a participant (ranging from 4% to 8% of pay). You become a participant in this component as of January 1 of the year you have completed one year of service and worked 1,000 hours during that year and attained age 21. You must work 1,000 hours during the year to earn a contribution.

**Your “Employee” Contributions**
You can build on the foundation provided through MHS “Base” contributions by making your own “Employee” contributions through payroll deduction. There are significant advantages to saving through the plan — including making contributions on a pretax basis, having a variety of investment options to choose from, tax deferral of any investment earnings, and receiving “Matching” contributions that MHS makes to your account when you contribute your own money.

**Automatic Enrollment** — you are immediately eligible to make your own contributions to the plan and will automatically be enrolled to make “Employee” contributions at a rate of 2% of your pay.

Even though your enrollment is automatic, you always have the option to:
- Change your contribution rate
- Direct contributions to other investment options available through the plan, or
- Decline participation

**Easy Enrollment** — get started saving today by going online or scanning the QR code to the right.

wellsfargo.com/enrollment
- Select **Easy Enrollment** to quickly enroll in options pre-selected by your employer.
- Select **Personalized Enrollment** to take a more active role in your retirement planning and select from a full menu of plan and investment options.

**MHS “Matching” Contributions**
If you are making your own contributions to the plan, MHS provides a “Matching” contribution. The matching contribution is a percentage of your employee contributions based on your years of service.
Vesting
You earn the right to your “Base” contributions and your “Matching” contributions, or become “vested,” after completing three years of service in the plan. You earn one (1) year of vesting service for each year you work at least 1,000 hours. You are always 100% vested in your own “Employee” contributions.

Investing
You select the investment directions for all three contribution types — “Base”, “Employee” and “Matching” contributions.

Distributions
If you leave MHS, you can roll over your vested account balance from all three contributions — “Base”, “Employee” and “Matching” contributions — or you can take the money in cash (subject to certain early withdrawal penalties).

Rolling money into the plan
You may roll over money into your plan. If you have retirement accounts at various places, consider consolidating them. Having your retirement accounts in one place can make it easier to track your investments and can save you time and money. Call the Retirement Service Center at 1-800-728-3123 to request a rollover form. Representatives will be available to assist you Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

How do I find out more?
An enrollment guide with more plan details and investment information will be mailed to your home shortly after you receive your first paycheck. Information is also available by accessing your account online at wells Fargo.com or by calling the Retirement Service Center at 1-800-728-3123.

First time online user? Choose Enroll at the top of the page to get online access to your retirement account and any other accounts you have with Wells Fargo. You will be guided through a short series of questions; be sure to check the box indicating that you do not have an account number.

Have other Wells Fargo accounts? If you have other Wells Fargo accounts that you access online, sign on using your existing username and password, then select the name of your retirement plan.

If you don’t see your retirement plan account on the Account Summary screen after signing on, select the More button at the top of the page. Choose Accounts and Settings and then Profile and Settings. Expand the Manage online settings menu and select Add Accounts. Your retirement plan account should be available to add.

Save more today for a better tomorrow
If you’d prefer to customize your savings plan, you can choose your own contribution rate and investment options. The table below shows how increasing your contribution rate just a little bit more today can result in substantially more savings tomorrow.

<table>
<thead>
<tr>
<th>Amount contributed</th>
<th>2%</th>
<th>4%</th>
<th>6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effect on your weekly paycheck</td>
<td>$ 9.81</td>
<td>$ 19.62</td>
<td>$ 29.42</td>
</tr>
<tr>
<td>Balance after 15 years:</td>
<td>$ 16,958</td>
<td>$ 33,916</td>
<td>$ 50,874</td>
</tr>
<tr>
<td>Balance after 25 years:</td>
<td>$ 45,442</td>
<td>$ 90,884</td>
<td>$ 136,326</td>
</tr>
<tr>
<td>Balance after 35 years:</td>
<td>$104,120</td>
<td>$ 208,241</td>
<td>$ 312,361</td>
</tr>
</tbody>
</table>

Assumes a $30,000 annual salary, a return on investment of 7%, compounded annually, and a 2% annual salary increase. Examples are for illustrative purposes only and are not projections of actual results.

This communication piece is intended to summarize some of the benefits and requirements of the plan. It is not intended to provide a full description of all of the plans, programs, and policies, terms of eligibility, or restrictions. All statements made in this brochure are subject to the terms of the official plan, program, and policy documents. In the event of a conflict between the official documents and this brochure, the official plan documents are controlling. The Plan Sponsor reserves the right to amend, modify, or terminate each of its employer-sponsored plans, programs, and policies at any time, in whole or part, without notice for any reason.

For more information about the funds in your plans, obtain a current prospectus by calling the Retirement Service Center at 1-800-SAVE-123 (1-800-728-3123), visiting wells Fargo.com, or calling your plan administrator.

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Investments in retirement plans

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