Quick Start Guide

Already Enrolled?

This is a perfect time to review your account to determine if you are contributing enough and have an investment strategy that meets your retirement goals.

Have Questions? Call Diversified Direct at 800-755-5801. Diversified's counselors can help you create a retirement strategy, determine if you are saving enough, and review your investing solutions.

Sign up for e-Delivery. It's fast. It's easy. It helps the environment. Sign up for e-delivery of certain documents by logging on to Diversified Direct Online at www.divinvest.com.

Consolidate your accounts. Do you have other retirement plan assets in a former employer's plan? If so, consider streamlining your finances by rolling that money into your new plan. Simply complete the form that is provided.

Not Enrolled?

Enroll today!

Via the Web. Visit www.divinvest.com, and follow the instructions for first-time users to enroll.

Over the phone. Call Diversified Direct at 888-676-5512. Diversified's counselors can help you create a retirement strategy, determine how much to save, and decide on an appropriate investing solution.

Designate Your Beneficiary

It is very important that you designate a beneficiary or beneficiaries for your retirement account, so that your assets can be distributed according to your wishes upon your death. Simply complete the Beneficiary Designation form provided, and follow the instructions on the form for mailing.

Questions? Call 888-676-5512
Sparrow Health System Associate Retirement Savings 401(k) Plan is a valuable employee benefit and one of the most powerful ways to build your retirement savings.

Take a few minutes now to read through these plan highlights and learn more about all the features and benefits your plan includes. You'll find more about when you can join, how much you can contribute, when you can make changes, and how you can access your savings.

Keep in mind this is simply a quick overview of your benefits. For complete details or plan updates, please refer to your Summary Plan Description (SPD).
Eligibility

You are eligible to participate in the Plan if you are an Associate at one or more of the following entities: Mid-Michigan MRI, Pharmacy Plus, Physicians Health Plan of Mid-Michigan, Sparrow Clinton Hospital, Sparrow Home Care, Sparrow Hospital, Sparrow Ionia Hospital, Sparrow Medical Group, Sparrow Medical Supply, Sparrow Specialty Hospital, and Thoracic and Cardiovascular Institute.

Employee Deferral

You are immediately eligible to participate in the plan for purposes of these contributions.

Employer Match

You are immediately eligible to participate in the plan for purposes of these contributions.

Employer Annual Contributions

Please note the following eligibility information regarding Sparrow’s employer retirement contribution:

• You can contribute your own money and receive Sparrow’s matching contributions at any time. However, to receive Sparrow’s employer retirement contributions, you must have attained one year of eligible service. You can earn one year of eligible service by working 1,000 hours in the 12 months beginning on your hire date. Or, you can earn one year of service by working 1,000 hours in the calendar year beginning on the January 1st after your hire date.

If you are in one of the following group(s), you are not eligible to participate in the plan:

• Employees who have elected to remain in the Sparrow Health System Associate Pension Plan
• Leased employees

Your Contributions

The 401(k) Plan allows you to save for retirement and reduce your taxes. You make your contributions before taxes are taken out of your paycheck, which lowers your taxable income. Plus, you can have a dollar amount or a flat percentage of your income automatically deducted from your paycheck (flat dollar amount or percent of pay).

• You may increase, decrease or stop your contributions at any time.

Your plan offers SaveXpress, a feature that allows you to elect to have your savings amount automatically increased each year. You can sign up for SaveXpress on Diversified Direct Online at www.divinvest.com.

You can make pre-tax contributions to your 401(k) Plan account at any time until you reach the annual IRS limit ($16,500 in 2010).

In addition, if you are age 50 or older by the end of the Plan year, you can make additional pre-tax catch-up contributions up to the annual IRS maximum ($5,500 in 2010). Catch-up contributions are also eligible for Sparrow’s matching contributions.

If you have an existing retirement plan account with a prior employer, you may roll over that account into this plan at any time, if allowed. Consolidating your retirement accounts makes it easier for you to make sure your investment strategy is on track for meeting your retirement goals. To initiate a rollover of a retirement account with a prior employer, complete the enclosed form.
Sparrow Health System offers two types of contributions to help you prepare for a healthy retirement:

• Sparrow's Matching Contributions -- Sparrow will match 50% on up to the first 6% of pay you contribute each pay period. This means if you contribute 6% of your pay, Sparrow will contribute an additional 3%. For example, if an Associate who earns $30,000 per year contributes 6% of his salary each pay period to his 401(k) Plan account ($1,800), Sparrow contributes an additional $900 ($1,800 x 50%).

• Sparrow's Employer Retirement Contributions -- After you have attained one year of eligible service, Sparrow will automatically contribute 3% of your pay to your 401(k) Plan account on an annual basis -- even if you don't contribute your own money.

Vesting

Vesting is the period of service you need to complete to own your benefits under a retirement plan. Under the Sparrow 401(k) Plan, your own contributions and Sparrow's employer retirement contributions vest immediately. Sparrow's matching contributions vest 100% after three years of service. They do not vest gradually.

Withdrawals

You may withdraw vested funds from your Plan account in these events (conditions and restrictions may apply as defined in the Plan):

  • Retirement at Plan's normal retirement age of 65
  • Termination of employment
  • Attainment of age 59 1/2
  • Financial hardship as defined in the Plan
  • Disability
  • Death

Investment Direction

Your money, your choice! The 401(k) Plan and Diversified Investment Advisors give you the flexibility to choose how you want to invest your 401(k) Plan account — and you can change your investment options at any time.

Certain investment options may impose trading restrictions and/or redemption fees as a result of frequent trading activity. Please contact Diversified for more information.

Beneficiary Designation

It is very important that you designate a beneficiary for your retirement account, so that upon your death your assets can be distributed according to your wishes. Please complete the Beneficiary Designation form, and follow the instructions on the form for mailing.

Summary Plan Description

For more information about any of the plan provisions including any conditions or restrictions that may apply, please refer to the Summary Plan Description or call Diversified.
at 888-676-5512. These plan highlights represent only an overview of plan provisions and do not constitute a legally binding document.

The Sparrow Health System Associate Retirement Savings 401(k) Plan is intended to be a 404(c) plan as described in detail in Section 404(c) (ERISA) and final regulation 2550.404c-1. This means that you have the flexibility (and responsibility) to choose among the options provided under the plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investments, your employer and plan administrator are not liable for any losses that occur as a direct result of investment in the available options as directed by you or your beneficiary.

In addition to the information contained in this booklet, the following information can be obtained upon request:
• A list of the assets comprising the portfolio of each investment option which will constitute "plan assets" under Reg. 2510.3-101, and the value of each such asset and, with respect to any fixed fund, the rate of return and its maturity date.
• Information regarding the value of shares or units in the investment options, as well as the past and current investment performance of each option, net of expenses. (Please see your account statement.)
• Information regarding the value of shares or units held in your account. (Please see your account statement.)

To obtain any of the above information, please contact:

Plan Administrator
Sparrow Health System
1200 E. Michigan, Suite 235
Lansing, MI 48912
517-364-5858
Choose an Investment Solution

Your Plan of a Lifetime makes it easy to choose an investment strategy — and easy to maintain or adjust your strategy over time.

Choose a one-step solution

Make it automatic with PortfolioXpress℠

If your financial picture is relatively straightforward, consider PortfolioXpress. This service establishes an investment mix based on the retirement year you select. Then it regularly rebalances your account to a more conservative mix over time. It's a solution for people who are saving for retirement and want automatic diversification. You can subscribe to PortfolioXpress at www.divinvest.com.

PortfolioXpress presents a series of asset allocation models up to and through a designated retirement year. You are solely responsible for choosing the retirement year. In implementing the service, you agree to each of the asset allocation mixes and each of the automated rebalancing transactions that will take place over time within your account as you approach the selected retirement year. If you sign up, you should carefully review the service agreement and the Form ADV Part II disclosure statement of the investment adviser for the service, if applicable, for additional information regarding fees and other terms and conditions that may apply to this service. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the Portfolio’s allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at the target date.

Choose a fund that corresponds to your retirement date or time horizon

Select a target date fund that corresponds to your expected retirement year. Target Date Funds automatically move to a more conservative investment mix as they approach a target year. By investing in a combination of asset classes, these funds are designed to be automatically diversified.

- T. Rowe Price Retirement Income Adv
- T. Rowe Price Retirement 2010 Adv
- T. Rowe Price Retirement 2020 Adv
- T. Rowe Price Retirement 2030 Adv
- T. Rowe Price Retirement 2040 Adv

Do it yourself

Create your own investing strategy

You can also create your own investment mix using the funds available in your plan. These funds offer flexibility for both new and experienced investors. With this approach, you can develop an investing strategy that is tailored just for you.

To supplement the investment funds offered under your plan, you may choose to open a Schwab Personal Choice Retirement Account® (PCRA). PCRA is a self-directed investment option that allows you to direct purchases and sales within your account, to investment options other than those offered under the plan. By establishing a PCRA, you assume responsibility for controlling your investments. For more information on establishing and maintaining a PCRA, please call Diversified at 800-755-5801.

See the list of investment funds available through your retirement plan—as well as some sample investment mixes. These investment mixes are offered to help you develop your own investment strategy, based on your time horizon for investing. Each mix shows a sample investment allocation among stocks and bonds, not investment return.
Put your retirement on the right track with RetireTrack℠

You may also use RetireTrack, an online tool designed to help you analyze your investment allocation and model alternative strategies. Log onto your account at www.divinvest.com, go to "Retirement Planning", then click on "RetireTrack."

Important: The projections or other information generated by RetireTrack regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results derived from the RetireTrack tool may vary with each use and over time. Please visit RetireTrack for more information regarding the criteria and methodology used, the tool's limitations and key assumptions and other important information.
# Sample Investment Mixes

Use My Mix column to create your own investment mix.

### Bonds

<table>
<thead>
<tr>
<th>Short Bonds/ Stable/MMkt</th>
<th>%</th>
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<tr>
<td>Transamerica Partners Institutional Money Market</td>
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<thead>
<tr>
<th>Interm./Long-Term Bonds</th>
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<tbody>
<tr>
<td>Transamerica Partners Institutional Core Bond</td>
<td>7% 21% 35% 49% 63%</td>
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</table>

<table>
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<tr>
<th>Total Bonds</th>
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<td>10% 30% 50% 70% 90%</td>
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### Stocks

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<tr>
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<tr>
<td>Allianz NFJ Dividend Value A</td>
<td>22% 17% 12% 7% 2%</td>
</tr>
<tr>
<td>Davis NY Venture A</td>
<td>10% 8% 5% 3% 1%</td>
</tr>
<tr>
<td>Transamerica Partners Institutional Stock Index</td>
<td>11% 8% 6% 4% 2%</td>
</tr>
<tr>
<td>American Funds Growth Fund of Amer R4</td>
<td>22% 17% 12% 7% 2%</td>
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<thead>
<tr>
<th>Small/Mid-Cap Stocks</th>
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<tr>
<td>Transamerica Partners Institutional Mid Value</td>
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<tr>
<td>Columbia Acorn A</td>
<td>2% 2% 1% 0% 0%</td>
</tr>
<tr>
<td>Columbia Small Cap Value II Z</td>
<td>4% 3% 3% 2% 1%</td>
</tr>
<tr>
<td>First American Small Cap Select A</td>
<td>2% 2% 1% 0% 0%</td>
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<tr>
<th>International Stocks</th>
<th>%</th>
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<tr>
<td>Harbor International Inv</td>
<td>7% 6% 4% 3% 1%</td>
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<tr>
<td>Janus Overseas S</td>
<td>6% 5% 4% 2% 1%</td>
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<table>
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<th>Total Stocks</th>
<th>%</th>
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<tbody>
<tr>
<td>90% 70% 50% 30% 10%</td>
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### Multi-Asset/Other

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<th>Multi-Asset/Other Funds</th>
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<tbody>
<tr>
<td>Personal Choice Retirement Account</td>
<td></td>
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<tr>
<td>T. Rowe Price Retirement Income Adv</td>
<td></td>
</tr>
<tr>
<td>T. Rowe Price Retirement 2010 Adv</td>
<td></td>
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<tr>
<td>T. Rowe Price Retirement 2020 Adv</td>
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<td>T. Rowe Price Retirement 2030 Adv</td>
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<tr>
<td>T. Rowe Price Retirement 2040 Adv</td>
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<th>Total Multi-Asset/Other</th>
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<tbody>
<tr>
<td>Total</td>
<td>100%</td>
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All registered funds are available by prospectus only. A prospectus may also be obtained by contacting Diversified Investment Advisors (Diversified) at 800-755-5801. The prospectus contains additional information about the fund, including the investment objectives, risks, charges and other expenses. Investors should consider all such information carefully before investing. Please read the prospectus carefully before making investment choices.
Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers having effective selling agreements such as Diversified Investors Securities Corp. (DISC). If the Transamerica Funds, Transamerica Partners Funds, or Transamerica Premier Funds (collectively, the Transamerica Funds) are offered under the plan, the Transamerica funds are distributed by Transamerica Capital, Inc. (TCI) and are advised by Transamerica Asset Management (TAM). If the Fixed, Stable or Guaranteed Pooled Fund is offered under the plan, it is made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528. If the Stable Pooled Fund is offered under the plan, it is made available through the Diversified Investment Advisors Collective Trust, and it invests directly in the Wells Fargo Stable Return Fund, a collective trust fund of Wells Fargo & Company. Diversified, TAM, TCI, DISC and TFLIC are affiliated companies. Your plan may not offer funds representative of all the styles considered in the construction of the sample investment mixes.

Any funds listed in the Multi-Asset/Other category do not generally represent the characteristics of a given asset sub-class and so have not been incorporated into any of the sample investment mixes. Investors who understand these funds and any inherent risks may wish to allocate a portion of their accounts accordingly.

All funds were assigned to asset classes based on information provided by independent firms that track the investment fund industry, or from the fund family. Although information on funds is gathered from sources believed to be reliable, Diversified does not guarantee the completeness, accuracy, timeliness or reliability of the data, which is subject to change at any time. The information provided for the funds is for informational purposes only and should not be construed as an endorsement or recommendation by Diversified nor be the basis of any investment decision.

Diversified or its affiliates may receive remuneration from the fund family or its service provider for providing certain record-keeping or other administrative services.
Sparrow Health System
Sparrow Health System Associate Retirement Savings Plan (the "Plan")

INITIAL NOTICE OF EMPLOYER
SAFE HARBOR CONTRIBUTIONS UNDER THE PLAN

NOTICE DATE:

NOTE TO ELIGIBLE EMPLOYEE: YOU MAY BECOME ENTITLED TO CERTAIN EMPLOYER SAFE HARBOR CONTRIBUTIONS UNDER THE PLAN DURING THE NEXT PLAN YEAR FOLLOWING THE ABOVE NOTICE DATE.

PURPOSE OF THIS NOTICE: This Notice explains your rights and obligations with respect to the following:

Employer Safe Harbor Contributions: Your possible entitlement to certain Employer Safe Harbor Contributions under the Plan, as further described below in more detail.

ERISA Plan Document: For more details about this arrangement or plan updates, please refer to your Summary Plan Description ("SPD") and any Summary of Material Modifications ("SMM") to the SPD. An additional copy of either document can be obtained from your Plan Administrator by calling 517-364-5858.

EMPLOYER SAFE HARBOR CONTRIBUTIONS

The Employer Safe Harbor Nonelective Contribution Formula Under the Plan: Your employer has chosen to qualify the Plan under the Safe Harbor provisions of the Internal Revenue Code (the "Code"). The Safe Harbor nonelective contribution formula will be as follows for the Plan Year immediately following the above Notice Date.

Nonelective Contribution: The Safe Harbor Contribution is an employer nonelective contribution, and you are not required to make a pre-tax salary deferral, be employed on the last day of the Plan Year, or work 1,000 hours of service during the Plan Year, in order to receive the nonelective contribution.

Vesting Information: Your Safe Harbor Contributions will vest immediately at 100%. "Vesting" means your ownership of the contributions such that they are not subject to forfeiture.

Your Right to Make Salary Deferrals into the Plan: Your Plan provides that you may affirmatively make pre-tax salary deferrals, in the aggregate, of up to 100% of your Compensation, but limited to a certain dollar amount as provided by the IRS. The annual IRS dollar limit on pre-tax salary deferrals is $16,500 in 2009. This limit may be annually adjusted by the IRS.

If you are age 50 or older (or you reach age 50 or older during the current calendar year), you can make additional catch-up contributions of up to $5,500 in 2009. This limit may be annually adjusted by the IRS.

Your beneficiary is entitled to the vested amount remaining in your account upon your death, including any vested employer money, if applicable.

Employer Contributions: Your employer may make additional contributions to the Plan on your behalf. The amount of this contribution, if any, shall be determined by your employer and announced to participants each Plan Year.

How to Make a Salary Deferral Election or Changes: You can make an affirmative salary deferral election on any business day. You can stop or change your salary deferral election. You may do so by: visiting www.divinvest.com or calling customer service at 800-755-5801. Your request to stop or change your salary deferral election will take effect as soon as administratively possible thereafter under the terms of the Plan.

Additional Information about the Safe Harbor Provision: Please consult the relevant portions of your Summary Plan Description (SPD) and any Summary of Material Modifications (SMM) to the SPD that has been provided to you for additional information about the Plan, including the following:

• Any other contributions under the Plan and the conditions under which such contributions are made;
• The type and amount of compensation that may be deferred under the Plan; and
• Withdrawal and vesting provisions applicable to contributions under the Plan.

HOW TO OBTAIN ADDITIONAL INFORMATION: This Notice is intended to provide a brief explanation of certain aspects of the Plan. If there are any discrepancies between the contents of this Notice and the provisions of the Plan document, the terms of the Plan document shall govern. For more information on the Plan aspects covered by this Notice, please contact your Plan Administrator by calling 517-364-5858.
Beneficiary Designations

Instructions
To designate a beneficiary or to change your existing beneficiary designation on a non-annuity plan, complete all applicable sections of this form, obtain any required signatures, and return it to your Plan Administrator. To confirm if your plan is a non-annuity plan, or for a further explanation of pre-retirement survivor benefit requirements, please see your Plan Administrator or call Diversified at 800-755-5801.

Section A. Employer Information
Company/Employer Name: Spurrow Health System Associate Retirement Savings 401(k) Plan
Contract/Account No. TTO80317 Affiliate No. 00001 Division No.

Section B. Participant Information
Last Name [ ] Date of Birth (mm/dd/yyyy)
First Name/Middle Initial [ ] Social Security No.
Street Address/Apt. No.
City [ ] State [ ] Zip Code
Phone No. [ ] Ext.
E-mail Address
Marital Status: [ ] Married [ ] Single/Divorced

Section C. Primary Beneficiary Designation - Will receive benefits in the event of your death.
This designation will apply to the account number above. You must designate a specific percentage for each beneficiary. If you do not indicate shares, benefits will be split equally among surviving beneficiaries. If the named beneficiary is a trust, please specify the name and date of the trust, and the name of the trustee.

Note: Share of benefits must total 100% for primary beneficiaries. If additional space is needed to designate multiple beneficiaries, complete the Supplemental Beneficiary Designation page. To elect contingent beneficiaries please see page 2.

Share of Benefits % (whole percentages only) Relationship
Beneficiary Last Name [ ] Date of Birth (mm/dd/yyyy)
First Name/Middle Initial [ ] Social Security No.
Street Address/Apt. No.
City [ ] State [ ] Zip Code

Share of Benefits % (whole percentages only) Relationship
Beneficiary Last Name [ ] Date of Birth (mm/dd/yyyy)
First Name/Middle Initial [ ] Social Security No.
Street Address/Apt. No.
City [ ] State [ ] Zip Code
Section D. Contingent Beneficiary Designation - Will receive benefits if no primary beneficiary is living at the time of your death.

Note: Share of benefits must total 100% for contingent beneficiaries. If additional space is needed to designate multiple beneficiaries, complete the Supplemental Beneficiary Designation page.

Share of Benefits __% (whole percentages only)  Relationship  
Beneficiary Last Name  
First Name/Middle Initial  
Street Address/Apt. No.  
City  State  Zip Code  

Share of Benefits __% (whole percentages only)  Relationship  
Beneficiary Last Name  
First Name/Middle Initial  
Street Address/Apt. No.  
City  State  Zip Code  

Section E. Notice and Waiver of Pre-Retirement Survivor Benefit (for married participants if spouse is not primary beneficiary for 100% of account balance):

As a plan participant, the law requires that you be informed as to the disposition of your account. In the case of your death before retirement, the plan will pay your full vested account balance to your surviving spouse. However, you may elect to waive the requirement that your death benefit be paid to your surviving spouse. Your spouse must consent in writing to any such waiver. You may revoke any waiver at any time before your death, and, if you desire, make a new election, provided your spouse consents to this new election. If you elect that your spouse is not to be your beneficiary for your full vested account balance (and your spouse has consented), then you may designate a beneficiary of your choosing. If you are not married at the time of your death, the death benefit will be paid to your designated beneficiary.

I have been informed that if I should die prior to my retirement, I have the right to have the full vested account balance in the plan paid to my spouse; that I have the right to waive the designation of my spouse as the beneficiary of all or a portion of my death benefit only if my spouse consents to such waiver; and that I have the right to revoke such waiver at any time without my spouse's consent. I hereby waive the right to have my spouse be the beneficiary of all or a portion of my pre-retirement death benefit. Instead I designate the beneficiary(ies) indicated in Section C.

X ____________________________
Participant Signature  Date

Section F. Spousal Consent (if spouse is not primary beneficiary)

I consent to my spouse's designation of the beneficiary indicated in Section C. I understand that this means all or a portion of my spouse's death benefit will be paid to a beneficiary other than me, that this beneficiary designation is not valid without my consent, and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

X ____________________________
Spouse Signature  Date
X Plan Administrator Signature or Notary Public Signature and Stamp/Seal  Date

Section G. Participant Signature

I certify that the information provided on this form is correct and complete.

X ____________________________
Participant Signature  Date

X ____________________________
Print Name  Social Security Number

Section H. Plan Administrator Signature

I certify that the information provided on this form is correct and complete, and that any required consents and waivers have been obtained.

X ____________________________
Plan Administrator Signature  Date
Supplemental Beneficiary Designations

Note: Share of benefits must total 100% for primary beneficiaries (Will receive benefits in the event of your death.) AND 100% for contingent beneficiaries (Will receive benefits if no primary beneficiary is living at the time of your death.)

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<th>Participant Last Name</th>
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<th>Primary Beneficiary</th>
<th>Contingent Beneficiary</th>
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<table>
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<tr>
<th>Share of Benefits:</th>
<th>Relationship</th>
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<th>Beneficiary Last Name</th>
<th>Date of Birth (mm/dd/yyyy)</th>
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<th>Beneficiary Last Name</th>
<th>Date of Birth (mm/dd/yyyy)</th>
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<th>First Name/Middle Initial</th>
<th>Social Security No.</th>
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<th>Street Address/Apt. No.</th>
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Incoming Rollover Request

Instructions
Use this form to initiate a direct rollover of your existing retirement account to your retirement account with Diversified. Complete Sections A, B, C and D, then return the completed form, along with any required documentation indicated in Section E, to Diversified at the address indicated on the enclosed mailing and wiring instructions. Contact your prior plan provider to request a rollover of the funds in your account to Diversified (your prior plan provider may require that you complete a distribution form or other documentation). For further information, please refer to your Summary Plan Description or call Diversified at 800-755-5801.

Section A. Employer Information

Company/Employer Name: Sparrow Health System Associate Retirement Savings 401(k) Plan

Contract/Account No: [ ]
Affiliate No: [ ]
Division No: [ ]

Section B. Participant Information

Social Security No: [ ]
Date of Birth: [ ] (mm/dd/yyyy)

First Name/Middle Initial: [ ]
Last Name: [ ]

Mailing Address: [ ]

City: [ ]
State: [ ]
Zip Code: [ ]

Phone No: [ ]
Ext: [ ]

E-mail Address: [ ]

Date of Hire: [ ] (mm/dd/yyyy)

Section C. Incoming Rollover Information

My incoming rollover for $[—] is an eligible rollover distribution. Note: Please refer to enclosed mailing and wiring instructions.

My incoming rollover is from a (select only one option): [ ]
- qualified plan (401(k) or 401(a) plan)
- 403(b) plan
- 457(b) governmental plan
- IRA

Amount to be rolled over from present provider: [ ]
- 100% of account
- Partial rollover of $[—]

My incoming rollover [ ] does [ ] does not include after-tax amounts from a qualified plan or a 403(b) plan. If after-tax amounts are included, the total after-tax cost basis of this distribution is $[—]. Cost basis is the amount of contributions made, not including earnings.
Please note the following important information:

1. Diversified cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous Plan Administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pre-tax amounts only.

2. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.

3. If you are not enrolled in the plan, your incoming rollover will be invested in the plan level default fund. Please refer to your Summary Plan Description or contact Diversified in order to identify the plan’s default fund. You can subsequently reallocate your investment at any time, subject to plan provisions, by calling Diversified Direct or accessing Diversified Direct Online at the address above.

Section D. Prior Plan Information

Contact your prior plan provider to request a rollover of the funds in your account to Diversified (your prior plan provider may require that you complete a distribution form or other documentation). If your incoming rollover is not received in 30 days, Diversified will contact your prior plan/IRA provider, if you attach a copy of your most recent prior plan/IRA statement to this form.

Prior Plan Name

Prior Plan Account No.

Prior Plan Contact Name

Prior Plan Contact Phone No.

Prior Plan/IRA Provider

Prior Plan/IRA Provider Mailing Address

Prior Plan/IRA Provider Phone No.

Section E. Required Documentation

If your rollover is distributed from a tax-qualified plan, you must provide verification from the prior plan provider that the funds are from a tax-qualified plan.

If your rollover is distributed from a Section 403(b) program, you must provide a verification from the prior plan provider indicating that all funds are contributions from a 403(b) plan.

If your rollover is distributed from a Traditional IRA, you must provide verification from the prior plan provider indicating that all funds are from a Traditional IRA.

If your rollover is distributed from a 457(b) governmental plan, you must provide verification from the prior plan provider indicating that all funds are pre-tax contributions from a 457(b) governmental plan.

Diversified will be unable to process your incoming rollover without this documentation.

Section F. Signature

I certify that the information provided on this form is correct and complete. I understand that if I am already enrolled in the plan, my incoming rollover will be invested according to my existing investment allocation for payroll contributions. If I am not enrolled in the plan, I understand that my incoming rollover will be invested in the plan’s default fund (please refer to your Summary Plan Description or contact Diversified in order to identify the plan’s default fund). I understand that I can subsequently reallocate my investment at any time, subject to plan provisions, by calling Diversified Direct or accessing Diversified Direct Online at the address above.

Diversified Investors Securities Corp. (DISC), 440 Mamaroneck Avenue, Harrison, NY 10528, distributes securities products. Any registered fund offered under the plan is distributed by that particular fund’s associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC. All registered funds are available by prospectus only. A prospectus may be obtained for any registered fund by contacting Diversified at 1-800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. Please read and consider such information carefully before making your investment choices.

X
Participant Signature

X
Date

X
Print Name

X
Social Security Number
Rollover Requirements

You may roll over your distribution if all of the following apply:

1. The distribution is an “eligible rollover distribution”. Generally, any portion of a distribution from an eligible retirement plan or traditional IRA is considered an eligible rollover distribution. The following types of payments generally cannot be rolled over to a retirement plan:

   - “Permissible Withdrawals” of initial elective deferrals and earnings from certain special automatic enrollment 401(k) or 403(b) Plans that are withdrawn within 90 days of enrollment
   - Annuity payments for life or joint life expectancy; installments to be paid over a period of 10 years or more
   - Required minimum distributions
   - Corrective distributions of contributions that exceed tax law limitations
   - Excess contributions, excess deferrals, and excess aggregate contributions that apply to 401(k) ADP or 401(m) ACP nondiscrimination tests
   - Distributions to a non-spouse beneficiary unless directly rolled over to an inherited IRA
   - Hardship distributions
   - Loans treated as deemed distributions (for example, loans in default due to missed payment before your employment ends)

Note: After-tax contributions from a qualified plan or 403(b) plan (but not from an IRA) can be rolled over (via a direct rollover) only to another qualified plan or to a 403(b) plan that separately accounts for them or to an IRA.

2. The distribution is from an eligible retirement plan or a traditional IRA.

   - An eligible retirement plan is an employer pension or profit-sharing plan qualified for favorable tax treatment under Section 401(a) or Section 403(a) of the Internal Revenue Code, or a Section 403(b) Tax Deferred Annuity (TDA) plan or a Section 457(b) governmental plan. (Note: The Transferee retirement plan may not accept all of these types of rollovers. Please check with the sponsor of your new plan.)
   - Any rollover from a section 457(b) governmental plan to a 401(a) or 403(b) plan may be subject to the 10% additional tax on early distributions when later distributed.
   - A rollover to a governmental 457(b) plan must be separately accounted for by such plan. Please check with Diversified.

3. One of the statements below describes your distribution.

   - The distribution is paid to you and the rollover is made within 60 days of receipt of distribution. (Note: After-tax contributions cannot be rolled over as part of a distribution payable by check to you.)
   - The eligible “direct” rollover distribution is paid directly from an eligible retirement plan or traditional IRA to your new eligible retirement plan. Sample wording for direct rollover: Trustees of (name of plan at Diversified and account number), FBO (name of participant and Social Security number). Diversified will advise you on the exact wording of the plan name and account number, and the types of distributions that can be rolled over into this plan.

For complete information regarding plan payments, penalties, and the associated tax implications if a direct rollover is not elected, please review the Notice: Special Tax Notice Regarding Plan Payments that was provided by your former employer or payor and/or consult your tax advisor. You may be asked by the transferee plan or IRA to provide additional documentation. Check with them in advance.
Mailing and Wiring Instructions

Checks- If sending a check, mail the check and the Incoming Rollover Request form to one of the following addresses, as applicable:

Regular Mail
Diversified Investment Advisors
Remittance Processing Center
PO Box 13029
Newark, NJ 07188

Overnight Mail
JPMorgan Chase - Lockbox Processing
Lockbox No. 13029
4 Chase Metrotech Center, 7th Floor East
Brooklyn, NY 11245
Phone Number: (718) 242-0674 (must be indicated on overnight air bill)

Wire Transfers- If sending a wire transfer, mail the Incoming Rollover Request form to the address below:

Form
Diversified Investment Advisors
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Wire Instructions
State Street Bank and Trust Company
200 Clarendon Street
Boston, MA 02116-5021
Bank ABA # 011000028
Receiving Account # 00457374
Receiving Account name: Diversified Investment Advisors
Contract-Affiliate #
Contract Name
Sparrow Health System Associate Retirement Savings 401(k) Plan

Everything you need to create your own Plan of a Lifetime™

Highlights of your plan

Decide how much to save

Choose an investment solution
Welcome to Your Plan of a Lifetime!
Helping you prepare for retirement is important to Sparrow Health System (Sparrow). That's why we offer the Sparrow Health System Associate Retirement Savings Plan, a 401(k) Plan that's easy-to-understand, portable and manageable.

Following an in-depth selection process, we chose Diversified Investment Advisors as our Plan Administrator. Diversified will be your 401(k) Plan record keeper, and they are dedicated to giving you the planning tools and guidance you need to achieve your retirement goals. This guide introduces the Plan of a Lifetime program, which will support you through every stage of planning for a financially healthy retirement—including developing a strategy, picking the right mix of investment options or monitoring your investments over time. Whether you're joining a retirement plan for the first time or are approaching retirement, Sparrow and Diversified will be with you every step of the way.

- Maximize your Plan of a Lifetime™
  - Enroll today and maximize the employer match. Log on to Diversified Direct Online at www.divinvest.com or call 888-676-5512.
  - Designate your beneficiary.
  - Catch up on your contributions (must be age 50 or older).
  - Sign up for SaveXpress. Go to "Transactions" and click on "Deferrals."
  - Rebalance your account automatically by using Auto Rebalance. Go to "Transactions" and click on "Auto Rebalance."
  - Use RetireTrack. Go to "Retirement Planning" and click on "RetireTrack."
  - For retirement counseling, just call 800-755-5801 or visit Diversified Direct Online.

First-time online users
- Go to www.divinvest.com.
- Follow the instructions

First-time callers
- Call 888-676-5512.

As an active participant, you can access your retirement account 24/7 by logging on to www.divinvest.com or calling Diversified Direct toll-free at 800-755-5801.

You can also speak with a Contact Center Representative for enrollment assistance, investment guidance and retirement planning support. Representatives are available Monday through Friday, 8am-9pm EST.