Plan Name: 403(b) Thrift Plan for Catholic Charities of St. Louis
Plan Number: 768180

Dear Associate,

Saving for retirement is one of the most important things you can do to provide for your financial future. That's why we are pleased to offer you an easy, convenient, and powerful way to help you prepare for a more secure retirement – the 403(b) Thrift Plan for Catholic Charities of St. Louis, serviced by Prudential Retirement®.

This booklet offers more information to help you maximize the benefits of the plan and enjoy greater financial security tomorrow. Please take a moment to review the enclosed information.

Manage your account online
You can set up and start managing your account at archstl.retirepru.com. Just click “Register Now” and follow the instructions to create your username and password, review or update your investments, and more. You can also review the plan features and rules by clicking the “Plan Information” tab after logging in to your account.

Save paper and time with electronic delivery
Receiving retirement plan materials electronically isn't just environmentally sound. It can also cut your clutter—and simplify your life. Log in to your account online, view your Profile, and update your Delivery Preferences to E-Delivery to sign up for this service.

Get ready at PreparewithPru.com
Take advantage of Prudential's online education center. It can show you how to get the most out of the retirement plan, understand asset allocation, help manage debt, and more, all in an easy-to-use, interactive format.

Please See the Next Page for Important Disclosure Information
Additional help when you need it
Successful retirement saving can mean having the tools, resources, and people who help you make the right decisions. The plan can help you find the freedom to retire on your terms. Visit Prudential online or call 1-877-778-2100 for help with managing your account and answering your questions Monday through Friday, 8 a.m. to 9 p.m. ET.

Preparing for tomorrow starts today. By taking advantage of all that the plan offers, you can be on the path to a more comfortable, fulfilling retirement.

Sincerely,

Human Resources Office,
Catholic Charities of St. Louis

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On the following pages, you will find important information about the 403(b) Thrift Plan for Catholic Charities of St. Louis. The information in the guide is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your Plan Administrator.

ENROLLMENT AND ELIGIBILITY
- Your enrollment in the plan is automatic, unless you decline participation within 30 days following your plan entry date.
- Automatic enrollment is a process by which you are enrolled in your retirement plan without taking any action. You can change the amount of your contributions, stop them altogether, or redirect your investment options.
- You are immediately eligible to enroll in the plan. You may enroll at anytime.
- If automatically enrolled, you will be enrolled at a deferral rate of 2% of your eligible pay, which will be deducted from your paycheck and invested in the age appropriate GoalMaker with age migration.
- You may actively enroll on your own and start your pre-tax savings prior to the automatic enrollment start date. This will allow you to invest in the funds of your choice from the start of your participation. In addition, you may contribute more to your account. Even an increase of one or two percent over the auto-enrollment deferral rate of 2% can have a significant impact on your savings.
- If you don’t want to participate in the plan, you must decline enrollment to avoid having deductions taken from your pay and contributed to your account.
- Automatic Enrollment applies only to employees hired on or after February 1, 2016.

YOUR CONTRIBUTIONS
You may contribute:
- 1 to 100% of your annual pay before taxes are deducted.*
- You may make Roth contributions to your retirement plan account.*
- If you will be at least 50 years old in 2017, you are also eligible to make an additional before-tax catch-up contribution of $6,000 per year.
- You may change your contribution amount any time.
- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the SPD for further information.

- Once you have completed 1 year of service, you are eligible to receive an Employer Match contribution of 100% of deferrals up to 3% compensation. In addition, you are eligible for a Non-elective contribution equal to 2% of your compensation. Your years of service at other non-profit health or social service agencies is counted towards your 1 year of service.

In 2017, federal tax law allows you to make a combined contribution of before-tax and Roth contributions to your retirement plan up to $18,000.

ROTH CONTRIBUTIONS
Your retirement plan allows you to make Roth contributions to your account. Roth contributions combine the savings and investment features of a traditional before-tax retirement program with the tax-free distribution features of the Roth IRA. If you meet certain requirements down the road, the Roth money you withdraw at retirement - and its investment earnings - won’t be taxable. When deciding if you should make Roth contributions, consider the following scenarios:
- If your tax rate will be higher in retirement than it is today, making designated Roth contributions may make sense for you.
- If your tax rate will be lower in retirement than your working years, you may benefit more from making before-tax contributions and deferring your tax obligation until retirement.
- With tax rates in retirement being uncertain, you may choose to diversify your taxation by making both before-tax and Roth contributions to your retirement plan.

To help you determine if Roth contributions are appropriate for you, visit [www.roth.connectwithpru.com](http://www.roth.connectwithpru.com) and enter your personal data into our Roth contribution calculator.

In 2017, federal tax law allows employee and employer contributions up to a combined total of $54,000 or 100% of compensation, whichever is less.

WHAT IS VESTING?
"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions, but it may take longer to become vested in your employer’s contributions. Refer to the vesting schedule for details about your employer contributions.

You are immediately 100% vested in the following source:
- WELLNESS CREDIT

The vesting schedule below applies to the following sources:
- EMPLOYER NONELECTIVE
PRIOR EMPLOYER

EMPLOYER MATCH

You will be vested in your employer contributions based on the following vesting schedule:

<table>
<thead>
<tr>
<th>Years of service</th>
<th>Percentage vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 1 year</td>
<td>25%</td>
</tr>
<tr>
<td>After 2 years</td>
<td>50%</td>
</tr>
<tr>
<td>After 3 years</td>
<td>75%</td>
</tr>
<tr>
<td>After 4 years</td>
<td>100%</td>
</tr>
</tbody>
</table>

ACCESSING YOUR MONEY

You may be able to access money in your retirement plan account through a loan, in-service withdrawal, or a hardship withdrawal.

LOANS

| Your plan allows you to take: | 1 loan at one time |
| Application fee:              | $50 for each loan |
| Processing fee:               | $12.50 quarterly  |
| Method of repayment:          | Coupon or ACH     |
| Tax consequences:             | If loan is not paid in full, tax consequences will apply. |
| Prepayment available:         | Yes               |

GENERAL PURPOSE

<table>
<thead>
<tr>
<th>Interest rate:</th>
<th>Prime + 2%*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum loan:</td>
<td>$1,000</td>
</tr>
<tr>
<td>Maximum loan:</td>
<td>50% of your vested account balance, up to $50,000 in a 12 month period*</td>
</tr>
<tr>
<td>Repayment period:</td>
<td>0 to 5 years</td>
</tr>
</tbody>
</table>

*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

PRIMARY RESIDENCE

<table>
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<tr>
<td>Maximum loan:</td>
<td>50% of your vested account balance, up to $50,000 in a 12 month period*</td>
</tr>
<tr>
<td>Repayment period:</td>
<td>5 to 10 years</td>
</tr>
</tbody>
</table>

*Interest is paid back to participant's account. Additional information about loan calculations and loan interest rate details can be found in your plan's loan policy.

In-service withdrawals

While employed, you may make in-service withdrawals within plan restrictions.

Hardship withdrawals*

While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions.

One of the following requirements must apply to qualify for hardship withdrawal:

- Purchase or construction of a principal residence
- Payment for higher education expenses
- Major medical expenses
- Preventing eviction from, or foreclosure on, a principal residence
- Payment of funeral or burial expenses for your spouse or dependents
- Repair of damage to participant's primary residence that qualifies for casualty deduction
- Additional requirements to qualify for a hardship withdrawal as specified in the plan's SPD.

Once you take a hardship withdrawal, you will not be able to make contributions to your account for 6 months.

*Withdrawals: The taxable portion of a withdrawal is taxed as ordinary income and may be subject to an additional early distribution penalty tax if you receive the withdrawal before age 59 1/2. The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need, however, you may have the option to "gross-up" the amount you receive to cover taxes. You may want to consult a tax professional before taking a withdrawal from the plan.

Important note!

Amounts withdrawn before age 59 1/2 may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates.

Disability option: If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.