

Dear Retirement Plan Participant,

To request a distribution or rollover of your account, please find attached an Application for Benefits form, along with other important tax information, then complete the Application for Benefits, sign it in front of a notary and return to my attention at CecilCo for processing. If the notary seal is ink, you can email the form back to me or fax it to the number below. If the notary seal is a crimp style seal, you will need to mail the original to our office in Dallas: 14881 Quorum Dr., Suite 340, Dallas, TX 75254.

As part of our fraud protection policy, if the mailing address and/or e-mail address on your form do not match what we have on file, you will be required to access your account on-line at www.Nationwide.com/myretirement to make changes prior to our being able to finalize your distribution request. See instructions on how to access your account, included in this packet. **Additionally, we are not able to accept electronic signatures.**

Please note that, per the attached Automatic Distribution Notice, if your vested account balance in the plan is less than \$5,000, your account can be automatically distributed or rolled over. A \$75 processing fee applies to distributions of \$85 and larger (the fee is pro-rated if account balance is under \$85).

Your distribution or rollover check will be mailed directly to you from Nationwide in Columbus, Ohio. Please allow up to 4 weeks for processing.

Do not hesitate to contact me with any questions. I can be reached by e-mail at dhollingsworth@cecilco.com, or at extension 125.

Doris Hollingsworth

Participant Service Representative

Elevate Your 401k Plan Experience

14881 Quorum Dr. Suite 340 Dallas, Texas 75254

972.239.4059 | 800.795.4015 | 214.393.7014(f) | www.cecilco.com

Securities offered through Prospera Financial Services, FINRA-SIPC. No orders or instructions accepted via email.





Medical City Dallas

**Medical City Dallas Management, Ltd. 401(k) Plan
AUTOMATIC DISTRIBUTION NOTICE**

May 3, 2022 (Notice Date)

Our records indicate you have terminated employment with the above employer. ***If you have not terminated or if you have been rehired, please contact CecilCo immediately using the information below.***

Si necesita asistencia en Español, nos puede llamar a los números escritos al final de este aviso o comunicar por correo electrónico.

If you are terminated and your vested account balance is less than \$1,000, the law allows an automatic distribution of your account net of 20% Federal Income Tax Withholding to be remitted to the IRS. Please see the attached Special Tax Notice. An automatic distribution will soon be issued unless we have received your completed Application for Benefits form (attached) within 30 days from the above date on this notice.

If you are terminated and your vested account balance is in excess of \$1,000, but less than \$5,000 and we have not received your completed Application for Benefits form (attached) within 30 days from the above date on this notice, an automatic rollover to a Nationwide IRA will be processed. (See attached Supplemental Notice, Automatic Rollover Information.)

If your account is greater than \$5,000, and you wish to take a distribution, please complete and return the enclosed forms to CecilCo. Otherwise, no action will be taken.

If you have an outstanding loan in the plan, the balance due must be paid in full or the balance due will be taxable to you and a Form 1099R will be issued for use when filing your personal income tax return.

For questions, please contact:

CecilCo

Attn: Doris Hollingsworth

14881 Quorum Drive, Suite 340

Dallas, TX 75254

(800) 795-401K or (972) 239-4059 Ext. 125

Fax: (214) 393-7014

E-mail: dhollingsworth@cecilco.com

Enclosures:

Application for Benefits, 402(f) Special Tax Notice & Supplemental Notice



Medical City Dallas

Medical City Dallas Management, LTD 401(k) Profit Sharing Plan APPLICATION FOR BENEFITS

Please allow 4 weeks for processing

As a Participant in the **Medical City Dallas Management, LTD 401(k) Profit Sharing Plan**, I hereby request payment of my benefit as provided below:

1. Name _____
 Street Address _____
 City, State, Zip _____
 Social Security No. _____ Email _____
 Daytime Phone No. (____) _____ Date of Birth _____

*Distribution may not be processed prior to termination date and only after final 401(k) contribution has been posted to your investment account. **Your check will be mailed directly to you from Nationwide in Columbus, Ohio.***

2. Reason for Payment

- Termination of Employment: Date of Termination ____/____/____
 Retirement Disability Qualified Domestic Relations Order

3. Form of Payment (choose only one option below): Please note: Any additional deposits to your account after this distribution will require another distribution to be processed per these instructions and will be charged a \$75.00 processing fee.

- Lump Sum – Withholding tax in the amount of 20% will be deducted from payment.
 Direct Rollover – Rollover check must be made payable to the IRA or retirement plan. Please indicate below to whom to make check payable:

To _____ Acct# _____

Address _____

Any unpaid loan balance at the time of distribution will be deemed a distribution and included as taxable income on Form 1099R for the year in which the distribution is taken.

Medical City Dallas Management, LTD 401(k) Profit Sharing Plan APPLICATION FOR BENEFITS

THIS SECTION MUST BE SIGNED AND NOTARIZED.

4. PLEASE DISTRIBUTE MY ACCOUNT BALANCE ACCORDING TO THE DIRECTIONS IN THIS FORM. IN CONSIDERATION OF ALL PLAN PARTICIPANTS, I FURTHER AGREE TO RETURN TO THE PLAN ANY FUNDS THAT MAY BE INADVERTENTLY OVERPAID TO ME DUE TO CLERICAL ERROR. (Must be signed before distribution check can be released):

Printed Name: _____ SSN: _____

Signature _____ Date _____

NOTARY SEAL:

Notary Name: _____

Signed and Sworn before me this _____ day of _____, 20_____.

County of Signing: _____ Notary for State of: _____

Signature of Notary Public _____ My Commission Expires _____

Notary Address _____

Notary Phone Number _____ Notary Fax Number _____ Notary email address _____

Names of People Notarized * _____

Did signor(s) provide a photo ID issued by a government entity? No Yes Type: _____
(driver license, passport, military ID, state ID, company ID, tribal card)

Please disclose any relationship you may have with the above signor(s). If none, write n/a. _____

* Notaries please remember to reflect if signor is utilizing a power of attorney.

**Medical City Dallas Management, LTD 401(k) Profit Sharing Plan
APPLICATION FOR BENEFITS**

**PARTICIPANT'S WAIVER OF 30-DAY NOTICE
REQUIREMENT UNDER SECTION 402(f)**

This form must be signed or your distribution cannot be issued for 30 days after receipt of these forms.

I wish to have my distribution from the **Medical City Dallas Management, LTD 401(k) Profit Sharing Plan** made as soon as possible in accordance with the benefits election form(s) that I returned to the plan administrator. Therefore, I hereby waive the 30-day time period otherwise required between the date the "IRC Section 402(f) Special Tax Notice" was provided to me and the date that my election regarding my distribution is implemented.

In connection with this waiver, I hereby confirm the following:

1. that I acknowledge receipt of a written "IRC Section 402(f) Special Tax Notice," setting forth the various distribution options available to me;
2. that I understand that I am entitled to a reasonable period of not less than 30 days from the date the notice was provided to me in which to decide whether to make or not make a direct rollover of my distribution; and,
3. that, notwithstanding my waiver, I continue to have the opportunity within the 30-day period to reconsider my decision of whether or not to elect a direct rollover until my election is actually implemented.

Printed Name: _____ SSN#: _____

Signature: _____ Date: _____

NOTICE TO TERMINATED PARTICIPANT

It is your responsibility to notify the Employer or the Plan Administrator of any change in address. Otherwise, we will be unable to locate you.

The Employer's name and address is:

Medical City Dallas Management, LTD
7777 Forest Lane, Bldg C #840
Dallas, Texas 75230
(972) 566-4625

OR

CecilCo
14881 Quorum Dr., Suite 340
Dallas, TX 75254
(972) 239-4059, (800) 795-401k
participantservice@cecilco.com

402(f) Special Tax Notice

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the MEDICAL CITY DALLAS MANAGEMENT, LTD. 401(k) PROFIT SHARING PLAN (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59-1/2 and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59-1/2), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59-1/2 (or if an exception applies).

What types of retirement accounts and plans may accept my rollover?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59-1/2 (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Required minimum distributions after age 70-1/2* (or after death);
- Hardship distributions;
- ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution; and
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

* Age 72 if you were born after June 30, 1949.

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59-1/2, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you are at least age 50 in the year of the separation;
- Payments made due to disability;
- Payments after your death;
- Payments of ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Cost of life insurance paid by the Plan;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution;
- Payments for certain distributions relating to certain federally declared disasters; and
- Phased retirement payments made to federal employees.
- Qualified payments from a defined contribution retirement plan made within one year of the birth or adoption of a child (limited to \$5,000 per child). Such payment must have been made after January 1, 2020.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59-1/2, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions. In this case, if you directly roll over \$10,000 to an IRA that is not a Roth IRA, no amount is taxable because the \$2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

If you do a 60-day rollover to an IRA of only a portion of a payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a distribution of \$12,000, of which \$2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over \$10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a

governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59-1/2, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or employer plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers). How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason, then you have 60 days from the date the offset occurs to complete your rollover.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59-1/2 (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59-1/2 will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences include that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

If you are an eligible retired public safety officer and your payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59-1/2 (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs), and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).

If you do a rollover to a designated Roth account in the Plan

You cannot roll over a distribution to a designated Roth account in another employer's plan. However, you can roll the distribution over into a designated Roth account in the distributing Plan. If you roll over a payment from the Plan to a designated Roth account in the Plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover). If you roll over the payment to a designated Roth account in the Plan, later payments from the designated Roth account that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying this 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you made a direct rollover to a designated Roth account in the Plan from a designated Roth account in a plan of another employer, the 5-year period begins on January 1 of the year you made the first contribution to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the plan of the other employer. Payments from the designated Roth account that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies).

If you are not a Plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a

deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59-1/2 will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70-1/2**.

** Age 72 if you were born after June 30, 1949.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70-1/2***.

*** Age 72 if you were born after June 30, 1949.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

OTHER SPECIAL RULES

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than \$200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than \$1,000, or such lower amount stated in the Plan (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed \$5,000, or such lower amount stated in the Plan, not including any amounts held under the

Plan as a result of a prior rollover made to the Plan.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, Armed Forces' Tax Guide. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs); IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

SUPPLEMENTAL NOTICE REGARDING PLAN PAYMENTS
Plans Containing Automatic Rollover Distributions

This notice explains what will happen to your Plan Benefits if you do not respond to the Plan Administrator's request for direction on the distribution of your Plan Benefits in your retirement plan, and contains important information you will need before you decide about how to receive your Plan Benefits.

When you are entitled to receive your payment, you have at least 30 days after you receive this Notice and the 402(f) Special Tax Notice to elect a direct rollover or to request your payment in another form. However, you cannot request a direct rollover if your payment does not exceed \$200, in which case, we will send your payment directly to you.

A direct rollover is a direct transfer by you or the Plan Administrator of all or part of your eligible rollover distribution to an IRA or another qualified plan. It will allow you to postpone taxes on that benefit, until it is paid to you.

You have a minimum of 30 days to review this important information and to decide how to receive your distribution. If you sign and return the distribution form to the Plan Administrator in less than 30 days, you must waive any unexpired portion of the 30-day notice period before we can process your request. If you do not provide the Plan Administrator with a completed distribution form following the end of the 30-day notice period, and the payment that you are entitled to receive is \$5,000 or less (or a lesser amount set by the Plan), then the mandatory distribution and automatic rollover provisions explained below will apply to your distribution.

If the payment that you are entitled to receive is greater than \$5,000 (or a lesser amount set by the Plan), then you have the right to delay receipt of your benefit, thereby leaving your benefit in the Plan.

MANDATORY DISTRIBUTIONS

A mandatory distribution is a benefit payment that is made without your consent and that you are eligible to receive before you attain the later of age 62 or the Plan's normal retirement age. A benefit payment to a surviving spouse or alternate payee is not a mandatory distribution for purposes of the automatic rollover requirements.

Under the terms of this Plan, the mandatory distribution rules apply if the payment that you would receive from the Plan is \$5,000 or less.

AUTOMATIC ROLLOVER

If you do not provide the Plan Administrator with payment instructions for your benefit, the automatic rollover requirements will apply to you. The automatic rollover is required by the Internal Revenue Code. A plan must provide that, when the Plan Administrator makes a benefit payment that is greater than \$1,000 (or the automatic rollover threshold established by the plan, if less), the payment will be automatically paid in a direct rollover to an IRA selected by the Plan Administrator.

Therefore, under the terms of this Plan, when the Plan Administrator is processing a benefit payment that exceeds \$1,000 and you have not provided payment instructions, your payment will be directly rolled over into an IRA.

The automatic rollover will be made to an IRA and invested in an investment product that is designed to preserve principal and provide a reasonable rate of return. If you later decide to request a distribution, you may request it from the IRA Trustee or Custodian.

The automatic rollover will be invested with the following IRA Trustee or Custodian:

NATIONWIDE FUNDS
c/o U.S. Bancorp Fund Services, LLC
PO BOX 701
Milwaukee, WI 53201-0701
(800) 848-0920

Once your IRA is established, the following fees will apply:

IRA Account Set up Fee:	\$75.00
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Annual Fee:	\$10.00
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These fees will be deducted from your rollover distribution.

Once your IRA is established, you must contact the IRA Trustee or Custodian when you have questions about your account.

If you should have any questions, contact your Plan Administrator at (800) 795-4015.



Nationwide®
is on your side

How to access your account



Medical City Dallas

**MEDICAL CITY DALLAS
MANAGEMENT, LTD
401(k) PROFIT SHARING PLAN**

CASE NUMBER: 129-00078

Congratulations! You're all signed up. Now what?

Use this step-by-step guide to set up online access to your new retirement plan account at nationwide.com/myretirement.

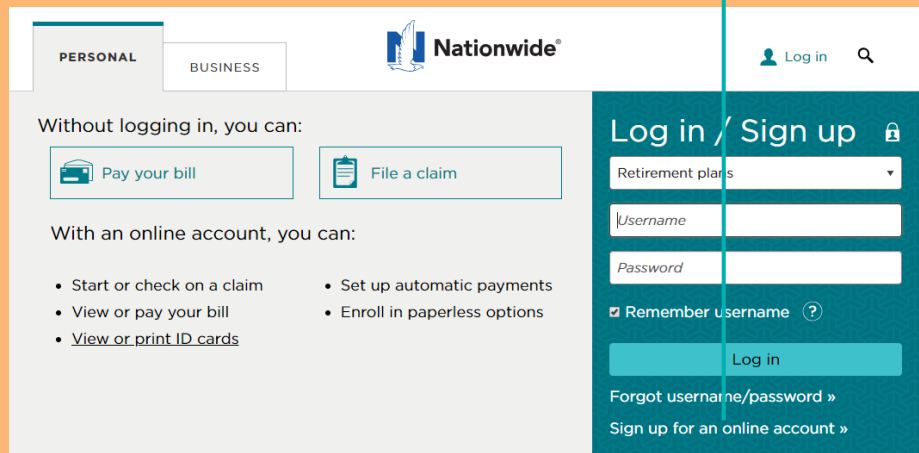
Through this online access to your account, you can review your investment selections, manage your allocations and get important news about your plan.

Let's set up your account!



STEPS:

- 1 Go to: nationwide.com/myretirement and select Log in at the top right
- 2 Under the login boxes, select: Retirement Plans, then Sign up for an online account

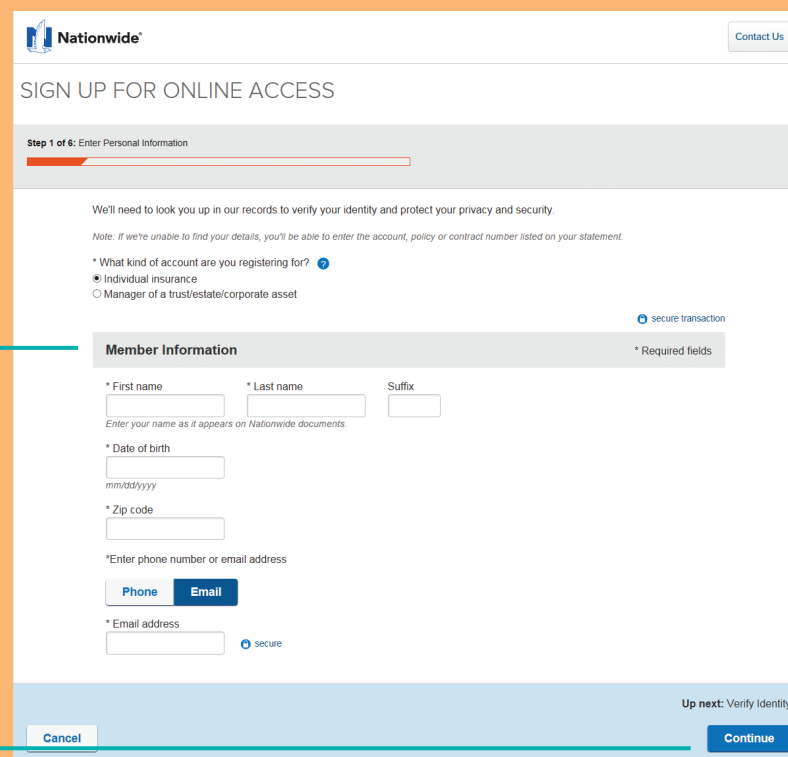


The screenshot shows the Nationwide website's login and sign-up interface. At the top, there are tabs for 'PERSONAL' and 'BUSINESS', the Nationwide logo, and a 'Log in' button with a search icon. Below the navigation, there are two main sections. On the left, under 'Without logging in, you can:', there are buttons for 'Pay your bill' and 'File a claim'. Below that, under 'With an online account, you can:', there are four bullet points: 'Start or check on a claim', 'View or pay your bill', 'View or print ID cards', 'Set up automatic payments', and 'Enroll in paperless options'. On the right, there is a 'Log in / Sign up' section with a dropdown menu for 'Retirement plans', input fields for 'Username' and 'Password', a 'Remember username' checkbox, and a 'Log in' button. Below the login button are links for 'Forgot username/password' and 'Sign up for an online account'.

On the SIGN UP FOR ONLINE ACCESS screen, fill out your first name, last name, date of birth, ZIP code and email address or phone number.

We're committed to protecting your identity. Please click next to **Continue**.

3 Verify your information



The screenshot shows the 'SIGN UP FOR ONLINE ACCESS' screen on the Nationwide website. At the top, there is the Nationwide logo and a 'Contact Us' button. Below the logo, the title 'SIGN UP FOR ONLINE ACCESS' is displayed. Underneath, there is a progress indicator for 'Step 1 of 6: Enter Personal Information'. A message states: 'We'll need to look you up in our records to verify your identity and protect your privacy and security.' Below this, a note says: 'Note: If we're unable to find your details, you'll be able to enter the account, policy or contract number listed on your statement.' There is a question: '* What kind of account are you registering for?' with two radio button options: 'Individual insurance' (selected) and 'Manager of a trust/estate/corporate asset'. There is a 'secure transaction' icon. Below this is a section titled 'Member Information' with a '* Required fields' label. It contains several input fields: '* First name', '* Last name', and 'Suffix'. Below these is a note: 'Enter your name as it appears on Nationwide documents.' There is a '* Date of birth' field with a format hint 'mm/dd/yyyy'. There is a '* Zip code' field. Below these is a note: '*Enter phone number or email address' with two buttons: 'Phone' and 'Email'. There is an '* Email address' field with a 'secure' icon. At the bottom, there are 'Cancel' and 'Continue' buttons. A note at the bottom right says 'Up next: Verify Identity'.

4 Click: Continue

Enter your group retirement plan number and please click next to **Continue**.

Enter your full Social Security number, including dashes, then click **Continue**.

STEPS:

- 5 Enter:** Account/policy number(s)
(You can find this number in your enrollment book)

Nationwide

SIGN UP FOR ONLINE ACCESS

Step 1 of 6: Enter Personal Information

We were unable to find a match for the information you provided. Please provide us with additional information below to verify your identity or enter your personal information again.

Additional Information

Please enter your account, policy or contract number exactly as it appears on your statement

*Account/Policy/Contract number

Member of a group retirement plan? Enter your case number including the dash (ex. 123-12345)

Or reenter your personal information

Reenter Your Personal Information

Up next: Verify Identity

Cancel Continue

HELPFUL TIP

Make sure you add the dash in your account/policy number. It should read XXX-XXXXX rather than XXXXXXXX.

- 6 Click:** Continue

Enter: Social Security number

Nationwide

SIGN UP FOR ONLINE ACCESS

Step 1 of 6: Enter Personal Information

We were unable to find a match for the information you provided. Please provide us with additional information below to verify your identity or enter your personal information again.

Social Security or Tax ID Number

Please enter your full Social Security or tax ID number including dashes to verify your identity.

*SSN or Tax ID number

With dashes (ex. 123-45-6789, 12-3456789)

Or reenter your personal information

Reenter Your Personal Information

Up next: Verify Identity

Cancel Continue

- 7 Click:** Continue

The questions on this page will be unique to you. Please answer them, then click **Continue**.

STEPS:

Nationwide Contact Us

SIGN UP FOR ONLINE ACCESS

Step 2 of 4: Verify Your Identity

Identity Verification secure transaction * Required fields

To protect the security of your online account, Nationwide partners with companies to verify personal information and confirm your identity.

Please answer the following questions, which we do not store or share with anyone.

* From the following list, select one of your current or previous employers.

- Ibm
- Hca
- Nationwide Insurance
- Mcdonalds
- None of the above

* In which subdivision is your home located on Bellcrest Ct?

- Martins Landing
- The Lakes At White Oak
- Brookledge
- Steeple Chase
- None of the above

* Which zip code has ever been a part of your address?

- 43353
- 43215
- 43350
- 43816
- None of the above

* Which of the following people lives in Jackson?

- Marcus Smith
- Bryan Smith
- Shane Smith
- Wesley Smith
- None of the above

Up next: Complete Profile

Continue

8

Click: Continue

The next screen allows you to create your **username** and **password**.

Tip: Using your email address as your username will make it easier to remember. Be sure to check the Electronic Services Agreement box.

Once you've created your username and confirmed your password, please scroll down.

To further protect your information with our enhanced security features, please re-enter your email address or phone number.

Please click **Create Account**.

STEPS:

9 Create: Username and password

Nationwide Contact Us

SIGN UP FOR ONLINE ACCESS

Step 3 of 6: Username & Password Creation

Username and Password secure transaction * Required

Tip: Using your email address as your username will make it easier to remember.

Create username * Check availability

Your username is not case sensitive. It must:

- Be 6 or more characters
- Not exceed maximum of 30 characters
- Not have spaces or contain only numbers
- Not include these characters: !, @, #, \$, %, ^, &, *, (,), ~, `

Create password *

Your password is case sensitive. It must:

- Be 8 or more characters
- Not have spaces
- Have at least 1 number or 1 special character
- Not contain all numbers or these special characters: !, @, #, \$, %, ^, &, *, (,), ~, `

Confirm password *

Create six-digit account PIN

Account PIN is an optional security measure used to verify sensitive information on Amazon Alexa.
*Not applicable to Life, Annuities, and Retirement Plans.

Electronic Services Agreement

Check that you have read and accept the Electronic Services Agreement. *

Next: Contact Information Continue

10 Create: Contact information

Nationwide Contact Us

SIGN UP FOR ONLINE ACCESS

Step 4 of 6: Contact Information

Protect your information with our enhanced security.

Please complete the information below, and the next time you sign in from a device we don't remember, we'll email or text you a temporary confirmation code for account access to confirm it's really you. We'll also use this same information if you ever need to retrieve your username or password or want to receive other information electronically.

Contact Information secure transaction * Required

Email address *

Confirm email address *

Mobile phone number:

555-555-5555

By providing your cell phone number and continuing to the next screen, you consent to receiving text message confirmation codes from Nationwide and certify that you are the account holder or have the account holder's permission. Message and data rates may apply.

Remember This Computer or Device

By having Nationwide remember a secure computer or device, you will minimize the number of security challenges you encounter at log in. We are able to remember multiple computers and devices.

Would you like us to remember this device? *

Yes. This is a private or secure device for accessing my Nationwide account

No. This is a public or shared device.

Next: Confirmation Back Create account

11 Click: Create account

STEPS:

12

Registration is almost complete. Click continue to view your account.

The screenshot shows the Nationwide website's registration confirmation page. At the top left is the Nationwide logo, and at the top right is a 'Contact Us' button. The main heading is 'SIGN UP FOR ONLINE ACCESS'. Below this is a progress bar indicating 'Step 5 of 6: Confirmation'. A green checkmark icon is followed by the text 'Success! Thank you for setting up online access, TestUser.' Below this is a 'Registration Complete' section with the text 'You now have 24/7 access to your account online.' and 'Username: TestUser'. There is a 'Set preferences' button. The 'Member Services' section lists: 'Bills & Payments', 'Account Management', 'Your Profile', and 'Documents'. The 'Member Benefits' section lists 'Plenti SM'. At the bottom right, there is a 'Next: Set Your Preferences' label and a 'Continue' button.

Click: Continue

Congratulations!

You now have online access

Now that you have online access to your account, a world of possibilities is open to you.

You can use this site to:

- Check your balance and personal rate of return
- Reallocate your balance
- Get a summary of your retirement plan account balance

And much more!

Check it out today!

Have problems navigating the site?



Call us at 1-888-867-5175.



Nationwide®
is on your side

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide Mutual Insurance Company and affiliated companies, home office: One Nationwide Plaza, Columbus, OH 43215-2220.

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