

NOTICE OF SGMC RETIREMENT PLAN AMENDMENTS

TO: All Vested Members of the South Georgia Medical Center Retirement Plan

FROM: Mindy Bates, Director of Human Resources

Since January 1, 2013, there have been three (3) Amendments to the South Georgia Medical Center (SGMC) Retirement Plan (the "Plan").

The Amendments are as follows:

Amendment #3: Early Retirement Window Amendment

This Amendment allowed eligible members of the Plan to retire early during the Window. The Window was from November 15, 2013 until January 15, 2014. The Window is now closed.

Amendment #4: Age 65: In-Service Distribution

The In-Service Distribution Amendment allows for vested members of the Plan who are currently employed with SGMC and have reached Age 65 to begin receiving benefit from the Plan without being required to end their employment.

Amendment #5 Lump Sum Distribution

Previously, Lump Sum Distributions were only available if the separated employee's vested value was less than \$5,500 or in cases of death or disability. The Lump Sum Distribution Amendment will now allow participants to elect an immediate Lump Sum Distribution in lieu of a monthly annuity upon separation from employment.

The SGMC Retirement Plan Document and Amendments can be found online at www.sgmcbenefits.com. For questions regarding the Plan, please contact Tim.Deloache@sgmc.org or Abbie.Williams@sgmc.org.