

# Important Investment Option Change Notice

## To Participants of the Advocate Health Care Retirement Savings Plan

**Effective December 1, 2015**, Advocate Health Care will be making changes to the investment options offered in the Advocate Health Care Retirement Savings Plan (both the 401(k) and 403(b) Plan)( the “Plan”). The following changes will be made to the Plan:

As of close of business on November 30, 2015, the following fund will no longer be available under the Plan:

**Aston/TAMRO Small Cap Fund – Class I**

Effective December 1, 2015, the following new investment option will be added:

**TAMRO Small Cap Collective Fund – Class 2**

*Please read this notice carefully. It provides details of these changes and any action that may be required of you prior to the effective date of these changes.*



Earning for  
Today and  
Saving for  
Tomorrow

**Fund Change Summary<sup>1</sup>**

Current investment option, ticker, and expense ratio <i>(Balances and investment elections in the current investment options)</i>	Replacement investment option, ticker, and expense ratio <i>(Will be mapped into this replacement investment option)</i>
Aston/TAMRO Small Cap Fund – Class I(Ticker: ATSIX; gross expense ratio 1.06%)	TAMRO Small Cap Collective Fund – Class 2 (Ticker: N/A; gross expense ratio 0.70%)

**New Investment Option Fund Summary**

Fund name	Ticker	Investment strategy
TAMRO Small Cap Collective Fund – Class 2	N/A	The Fund seeks long-term capital appreciation. Under normal market conditions, the Fund invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments (e.g., securities convertible into common stocks), of small cap companies. For purposes of the Fund, a company is considered a small cap company if it has a market capitalization no larger than the largest capitalized company in the Russell 2000 Index at the time of the Fund’s investment. Securities of companies that no longer meet this level of capitalization after purchase may continue to be held by the Fund.

<sup>1</sup> Expense ratios listed here are as of June 30, 2015 and are subject to change.

More information on the new fund will be available online after December 1, 2015. Login to [www.advocatebenefits.com](http://www.advocatebenefits.com) and select "Investments" from the navigation bar then select "Investment Performance and Information" from the drop-down menu. For complete information about the fund, please read the fund prospectus.

#### **FUND MAPPING**

As of the close of business on November 30, 2015, if you are currently contributing to or have assets invested in the fund being removed from the Plan, your entire account balance and investment allocation elections (if any) for future contributions for the fund will be transferred to the new fund.. This process, known as "mapping," allows your account balance to stay invested and moves existing balances and investment elections to an alternative investment option made available to you by Advocate.

If you are comfortable with this change, no action is required. You will be mailed or emailed a confirmation of the transaction after it has taken place. If you prefer to transfer into a different fund or make changes to your investment elections so that the mapping described above does not occur for your account, you will need to do so prior to 3:00 p.m. Central Time on November 30, 2015.

**You can change your contribution rate and plan investments through the website or voice-response system.**

#### **MAKING CHANGES TO YOUR ACCOUNT**

If you are satisfied with your current investment allocation and the changes discussed in this letter, no action is required. If you would like to make changes to your account, go to [www.advocatebenefits.com](http://www.advocatebenefits.com) or call 1-800-775-4784.

#### **NOTICE OF CHANGE TO PARTICIPANT FEE DISCLOSURE STATEMENT**

This notice provides important information regarding your company retirement plan. If you have any questions about this notice, please contact the Advocate Benefits Service Center.

You previously were provided with a Participant Fee Disclosure Statement. This document is available at [www.advocatebenefits.com](http://www.advocatebenefits.com).

This letter serves as notice that the information contained in the Participant Fee Disclosure Statement will change as of December 1, 2015.

### **ADDITIONAL INFORMATION**

For complete information about a particular fund, please read the fund prospectus (or information statement, in the case of collective funds). You should carefully consider an investment option's objectives, risks, charges and expenses before investing. The prospectus (or information statement, as applicable) contains this and other important information about the investment option and investment company. Please read the prospectus/information statement carefully before you invest or send money.

To get fund prospectuses before the effective date of the fund changes, call 1-800-775-4784. Prospectuses and a fund fact sheet for these investment options will be available for review at [www.advocatebenefits.com](http://www.advocatebenefits.com) on January 3, 2015. Be sure to review the fund prospectuses for specific information about fund objectives, risks, past performance, and associated fees and expenses.

The Investment strategy is provided by Morningstar® for all publicly traded mutual funds. Investment strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

Investment options are available through ADP Broker-Dealer, Inc., an affiliate of ADP, LLC, One ADP Blvd., Roseland, NJ; Member FINRA.

ADP Broker-Dealer, Inc. is not an administrator as defined in Section 3(16)A of the Employee Retirement Income Security Act of 1974 (ERISA) and in Section 414(g) of the Internal Revenue Code as amended, nor is it a "fiduciary" within the meaning of ERISA Section 3(21).