MEMORANDUM

To: All Participants and Eligible Participants

From: Cumberland County Hospital Association, Inc.

Date: September 10, 2020

RE: 403(b) Retirement – Mass Mutual, MetLife, and Modern Woodmen of America

Participant Fee and Investment-Related Disclosure Documents

Cumberland County Hospital has posted the Retirement Participant Fee and Investment-Related Disclosure Documents on the hospital website. You may view them at http://www.cchospital.org/legalprivacy/retirementdisclosures.html

You are encouraged to review the document(s) that pertain(s) to your investment(s). Each Document provides you with, among other things, annual disclosures of specific plan, expense and investment information.

The Disclosure(s) provides detailed information about the Plan, fees that you may incur through the Plan, and the investment options available through the Plan.

If you need assistance, please see Human Resources or call (270) 864-2511, ext. 1266.