

November 20, 2020

To: All Participants of the Singing River Health System Employees' Retirement Plan and Trust

Dear Plan Participant,

I hope this letter finds you well. I want to share a few updates with you.

An important notice has been mailed to all plan participants regarding the litigation with KPMG and Transamerica. Please watch for that in the mail or view it here. Note that there was a typographical error on the notice and the correct phone number to reach me is <u>816-455-9030</u>. My apologies for any confusion.

Thank you to all who attended the Zoom meeting. If you were not able to join, you can view that video and the materials presented here.

I continue to make monthly reports to Judge Bell on the ongoing status of the Plan. I encourage you to read my reports to the Court and my letters here. Reading my monthly reports to Judge Bell and my letters here is the best way to stay up to date with accurate information.

I am and will continue to be working for you.

Sincerely,

Traci M. Christian, EA, MAAA, FCA, MSPA

Fram On

Special Fiduciary

Singing River Health System Employees' Retirement Plan and Trust