



SINGING RIVER HEALTH SYSTEM  
EMPLOYEES' RETIREMENT PLAN & TRUST

October 1, 2025

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

Dear Plan Participant,

I hope this letter finds you well. **Please mark your calendars for Tuesday, December 2nd.** I will be presenting on that day to give you an update on the financial status of the Plan and to answer questions from you. I will be meeting with participants from 2:00 pm – 4:00 pm. The hospital has generously offered to host us at:

**Pascagoula Senior Center  
1912 Live Oak Ave.  
Pascagoula, MS 39581**

I hope to see you there. I encourage you to read my monthly reports to the Court and my letters that are posted at [www.singingriverretirement.com](http://www.singingriverretirement.com). **Reading my monthly reports to Judge Bell and my letters on the website is the best way to stay up to date with accurate information.**

**REMINDER!! ADDRESS OR BANK CHANGES**

Fifth Third Bank receives returned mail each month from participants who have moved. ***IF YOU ARE NOT RECEIVING YOUR MONTHLY PAYMENT NOTIFICATIONS IN THE MAIL – WE NEED AN UPDATED ADDRESS! Please let us know when your address changes!*** When you change addresses, please notify me at [Traci@mcgkc.com](mailto:Traci@mcgkc.com) or by phone at 816-455-9030. I will alert the bank so that your monthly deposit advice or check is received timely and **so that you receive your 1099R for tax purposes** at the end of the year.

If you **change bank accounts** and need a new Direct Deposit Form – there is a link on the home page. If you wish to **change your tax withholding**, you can find a current form W4P at <https://www.irs.gov/pub/irs-pdf/fw4p.pdf>.

These forms can be scanned and e-mailed, faxed to 816-792-8350 or mailed to:

MCG Consulting Group  
13725 Metcalf Avenue, #423  
Overland Park, KS 66223

If you have questions that I have not answered here on the website, please e-mail me at [traci@mcgkc.com](mailto:traci@mcgkc.com). If you are wondering about something, others probably are too, and I will do my best to address all questions and concerns.

I am and will continue to be working for you.  
Sincerely,



Traci M. Christian, EA, MAAA, FCA, MSEA  
Special Fiduciary  
Singing River Health System Employees' Retirement Plan and Trust