

Community Hospital Profit Sharing Plan and Participant Notice

Plan Overview

This Overview is provided as a quick reference to certain key provisions of the retirement plan. Since the plan is based on a complex legal document, the Overview does not attempt to describe every aspect of the plan or to detail all of its terms. For a more complete description of plan provisions, refer to the Summary Plan Description. If there is a conflict between this Overview and the plan, the plan's provisions will prevail.

This Overview contains important plan information that must be made available to eligible participants.

Entering the Plan

An employee becomes a participant in our plan on the first entry date after satisfying the following requirements:

- 21 years of age or older
- 12 months of service
- 1,000 hours of service during the 12-month period beginning on your date of hire or any plan year beginning after your date of hire

Certain groups of employees are excluded from participating in the plan, including:

- √ Leased employees
- √ Union employees
- √ Non-resident aliens with no US source income
- √ Individuals not eligible based on written agreement

Entry date is the first day of any month.

You can direct how your contributions are invested among the available investment options. If you do not direct how your contributions should be invested, they will be invested in the following Qualified Default Investment Alternative (QDIA):

Vanguard VIF Balanced Port

Make sure that your directives cover 100 percent of your contributions. If you direct less than 100 percent of your contributions, the entire amount will be invested in the investment option described above. However, you can transfer your assets from the Qualified Default Investment Alternative (QDIA) to other investment options, without penalty.

You may use Personal Savings Center at retirement.standard.com to find out more about your account, including a description of the default investment option, its investment objectives, risk and return characteristics, and any applicable fees and expenses.

Employer Contributions

We may make a basic contribution. When a contribution is made, each eligible employee will receive a pro-rata share of the contribution based on pay.

To receive a contribution for a plan year, you must meet the following criteria:

- be employed on the last day of the plan year AND
- have 1,000 hours of service during the plan year

For additional information about basic contributions, please see your Summary Plan Description.

You will become vested in - which means you will earn ownership of - the basic contribution according to this schedule:

Years of Service	Vested Percentage
Less than 3	0%
3 or more	100%

Vesting Service

Employees earn credit toward vesting for all plan years in which they work at least 1,000 hours with our company. Individuals who were employed on the plan's effective date will qualify for vesting credit for their prior service with our firm on the same basis.

Distributions and Withdrawals

A distribution from your account may be available to you or your beneficiary at:

- normal retirement, which is age 65
- early retirement, which is age 59.5
- age 59.5 while still employed
- termination of employment
- death or disability

Additional requirements for distributions may also exist. Please review your Summary Plan Description for complete details.

Rolling over retirement accounts

Combining assets from several retirement accounts is much easier now than in the past. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the "Application for Rollover" form available on Personal Savings Center at <http://retirement.standard.com>. Rollover money received by the plan will be invested according to your investment directives for new contributions.

If you have received a distribution check from a retirement plan, you must complete a rollover within 60 days of receipt. If the rollover is not completed within this period, the distribution cannot be rolled over and becomes taxable income. It may also be subject to a 10 percent early withdrawal penalty.

Questions

If you have questions about the plan, please contact Human Resources.

To contact a Customer Service Representative at the plan's service partner, The Standard, e-mail savings@standard.com anytime or call 800.858.5420 between 5:00 a.m. and 5:00 p.m. Pacific Time.

If you have received this notice electronically, you can obtain a paper copy or supplemental materials described in this notice from your plan administrator or the human resources department.

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ERISA 404(c) Notice and Information

Participants in The Community Hospital Profit Sharing Plan are responsible for directing the investment of their own retirement accounts. Your plan has several investment options in which you can invest some or all of your account. Using these investment options, you can build a portfolio that delivers the mix of risk and return that is most appropriate for your circumstances.

By taking an active role as an investor of your retirement account, you also have the opportunity to make investment choices that could potentially deliver better returns for your account than would otherwise be possible. At the same time your decisions may also result in investment losses or returns that are lower than might have been possible had other choices been made.

The Employee Retirement Income Security Act (ERISA) provides regulations regarding the investment of retirement plan assets. Section 404(c) of ERISA states that a plan fiduciary is not responsible for the investment choices made by plan participants. By meeting all of the requirements under Section 404(c), the fiduciary may be relieved of fiduciary responsibility for the asset allocation decisions made by plan participants. Fiduciaries of a Section 404(c) plan are not liable for losses that result from plan participants' exercise of control over the assets in their retirement plan accounts.

The Community Hospital Profit Sharing Plan intends to qualify as an ERISA Section 404(c) plan. As part of the effort to ensure full compliance with the requirements of Section 404(c), the plan will:

- Let you choose from at least three different, internally diversified* investment options that have materially different risk and return characteristics;
- Permit you to transfer your retirement account assets among the investment options on any business day (although other considerations will affect the frequency of your trades); and
- Provide you with the opportunity to obtain sufficient information to make informed investment decisions.

*Diversification does not ensure against loss

More information about your investment options

Descriptions of the plan's investment options are included in the following pages. Each description provides basic information about an option, including investment objectives, fund managers, relative risk and a snapshot of its holdings.

Additional information is available through the Personal Savings Center, The Standard's Web site for retirement plan participants. The Performance page found under the Investments menu provides performance information for all of the investment options. Click on the name of the investment option for more information about that option, including a link to the mutual fund company's Web site where you can review a prospectus.

Frequent Trading Policy

Your retirement plan is intended to help you accumulate assets for your retirement. The plan and the services provided by The Standard have been designed to help support your long-term investment needs throughout your working and retirement years.

The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options.

The Standards agreements with our mutual fund alliance partners require us to adhere to trading rules established in the prospectuses. Besides normal contribution and distribution activity, generally one purchase and one redemption in an investment option during a 90-day period is considered reasonable transfer activity.

Trading activity will be monitored. If excessive transfer activity is identified, we may suspend the participant's ability to execute transfers through the Personal Savings Center Web site and INFOLINE telephone system. Any transfers will have to be requested using paper forms and will be executed according to trading guidelines. This may lead to delays in the execution of requested transactions.