



The DaVita Retirement Savings Plan [401(k)]

401(k) QUICK ENROLLMENT GUIDE

Here are four reasons why the DaVita 401(k) is a great place to save—and why you should start now!

✓ REASON 1: THE SOONER YOU GET STARTED, THE MORE YOUR SAVINGS CAN GROW.

Saving even a little from each paycheck can make a big difference over time. That's because the 401(k) Plan lets you benefit from tax-deferred compounding. This means you don't pay federal income tax on your pre-tax contributions or your investment earnings until you need to access your savings, likely in retirement. Any earnings are added back into your account so you can earn a potentially larger return, year after year.

NOT CONVINCED? TAKE A LOOK AT THIS EXAMPLE.

Elizabeth started saving in the 401(k) Plan at age 25 when she joined DaVita and saved for 40 years until she retired at age 65. Alex **waited 10 years** to join the 401(k) Plan and saved for 30 years. At age 65, the value of Elizabeth's account is \$100,000 **more** than Alex's account! The lesson: It pays to start saving as early as you can...like right now.

STARTING EARLY CAN HELP YOUR ACCOUNT GROW



These projections are developed using an investment return assumption of 4% and a 2% annual pay increase. The projections assume a 6% contribution rate which approximates a \$35 per week contribution in the first year.

Disclaimer: These projections are hypothetical in nature and do not reflect actual investment results and are not guarantees of future results. Your personal results will vary. Even small changes in these inputs and assumptions may have a significant impact on actual results. You may want to consult with your own investment and financial advisor when reviewing these projections.

✓ REASON 2: YOU CAN MAKE TWO DIFFERENT TYPES OF CONTRIBUTIONS—AND INVEST IN THE WAY THAT’S BEST FOR YOU.

The 401(k) Plan puts you in control. Choose to contribute up to 75% of your eligible pay in any combination.

- **Pre-tax contributions:** Invest your savings before it is subject to federal income tax, and it grows tax-deferred. You do not pay federal income tax on these contributions and their earnings until you withdraw them, typically in retirement.
- **Roth 401(k) contributions:** Invest your savings after it is subject to federal income tax. If you keep that money in your account for at least five years and don't withdraw it before age 59½, neither the contributions nor the earnings will be subject to federal income tax.

BASE YOUR CONTRIBUTION DECISION ON YOUR PERSONAL GOALS AND TAX SITUATION. CHECK OUT THESE EXAMPLES.*

	Goal is to:	Chooses:
William	Build savings by taking advantage of tax-deferred compounding.	Pre-tax deferrals
Roberta	Create a nest egg of tax-free retirement income.	Roth 401(k) contributions

	Tax situation:**	Chooses:
Steven	Mid-career, relatively high salary, needs to reduce taxable income.	Pre-tax deferrals
Marla	Young worker, relatively low salary, doesn't need the tax break now.	Roth 401(k) contributions

To learn more about the available contribution options, review the eBook at www.voyadelivers.com/davita/enroll.

* These examples are hypothetical. If you need advice, contact an investment advisor before making a decision.

** Tax considerations are complex. It's always a good idea to consult with an independent qualified tax advisor before making a decision.



✓ REASON 3: DAVITA MATCHING CONTRIBUTIONS.

When you contribute to your 401(k) Plan, DaVita helps you save by making a company matching contribution to your account. DaVita will match **\$0.50** for every **\$1.00** up to **6%** of teammate contributions. You are eligible for company match after twelve months of service. The match is paid annually in January.

✓ REASON 4: IT'S YOUR MONEY.

Like many U.S. workers, you may have a few jobs during your lifetime. That's why the concept of "vesting" is so important. Vesting means ownership of the money in your 401(k) Plan. You are always 100% vested in your contributions. You will vest in the company matching contributions over time—25% in the company match for each full year of service—and be 100% vested after four years. So if you leave the company, you can transfer your savings, and any vested company matching contributions, into another qualified retirement savings plan or IRA.

Enroll in 3 simple steps

Joining the DaVita 401(k) Plan is easy. Just follow the simple steps below.

1. CHOOSE HOW MUCH TO CONTRIBUTE

You can save between 1% and 75% of your pay on a pre-tax or Roth 401(k) after-tax basis, or a combination of the two. Be sure to save at least 6% to maximize the company match.

2. CHOOSE YOUR INVESTMENTS

You have a variety of investment options, including the Retirement Funds, which provide automatic diversification with a single investment election. Learn more about your investment options.

3. ELECT YOUR BENEFICIARY(IES)

Designate the person(s) who will receive your vested account balance in the event of your death.

Take a few moments to enroll and choose your contribution rate and investment option(s). If you need help, call 1-844-DVA-401k. The 401(k) Plan also offers access to investment advisory services through Voya Retirement Advisors (VRA), powered by Financial Engines. You can speak with a VRA Investment Advisor Representative by calling **1-844-DVA-401k**. †



Benefits Portal at VillageVitality.DaVita.com or <https://DaVita401k.voya.com>



1-844-DVA-401k (1-844-382-4015) Customer Service Associates and VRA Investment Advisor Representatives are available Monday through Friday, from 8 a.m. to 8 p.m. ET, except on New York Stock Exchange holidays.



To learn more about the 401(k) Plan's benefits and features, access an interactive eBook at www.voyadelivers.com/davita/enroll.

Did you know? Teammates are automatically enrolled at a 6% contribution rate.

- If you do not actively enroll within 45 days of your hire date, you will be automatically enrolled at a 6% pre-tax contribution rate.
- Your contributions will be invested in the Retirement Fund based on your estimated retirement date at age 65.
- In addition, your contribution rate will increase by 1% annually until you reach 10%.*

If you wish to decline auto-enrollment, you can access the Plan website or call the Information Line to opt out of saving in the 401(k) Plan.

*Teammates with a September 30, 2018 enrollment date or prior will automatically increase their deferral rate by 1% the following January (2019) up to 10% for automatic enrolled employees. Teammates with an enrollment date on or between October 1, 2018 and December 31, 2019 will automatically increase their deferral rate by 1% the January following the next (January 2020) up to 10% for automatic enrolled employees.

† **Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and the DaVita Retirement Savings Plan's Advisory Services Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through <http://DaVita401k.voya.com>. You may also request these from a VRA Investment Advisor Representative by calling **1-844-DVA-401k (1-844-382-4015)**. Financial Engines Advisors L.L.C. acts as a sub-advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

DaVita 401(k) Plan



Benefits Portal at **VillageVitality.DaVita.com**
or **<https://DaVita401k.voya.com>**



1-844-DVA-401k (1-844-382-4015)

ACCOUNT ACCESS

- Log in to the Benefits Portal on **VillageWeb** to access the Voya website or visit **<https://DaVita401k.voya.com>**.
- You will need your SSN (or Username, once established) and Password to access the Plan website and Information Line. After your initial login you can use your Employee ID or Username.
- Your Password is sent to you separately in a secure envelope from Voya. You will be asked to create a personalized Username, change your Password and set-up password reset functionality the first time you access the site.

CUSTOMER SERVICE ASSOCIATES

- Call **1-844-DVA-401k** (1-844-382-4015) to speak to a Voya Customer Service Associate weekdays between 8 a.m. and 8 p.m. ET.

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This document contains brief, non-technical, descriptions of certain provisions of the DaVita 401(k) Plan and is not intended to be a complete statement of all provisions of the Plan. In all cases, the provisions of the Plan document will apply.