



BLUE ZONES, LLC 401(k) PROFIT SHARING PLAN
TRANSITION GUIDE FOR THE TRANSITION TO
ADVENTIST HEALTH 401(k) PLAN

Welcome to Fidelity Investments®: A Guide to the Transition Ahead

Important notice concerning your rights under the Blue Zones, LLC 401(k) Profit Sharing Plan: This notice is to inform you that the Blue Zones, LLC 401(k) Profit Sharing Plan will be merging into the Adventist Health 401(k) Plan and will be transitioning recordkeeping and plan services from Retirement Plan Consultants to Fidelity effective January 1, 2021. Together, we are committed to offering you resources to help you map out your retirement goals—and we're here to help you at every step in your journey.

This guide provides details for the transition of Blue Zones, LLC 401(k) Profit Sharing Plan accounts held at Retirement Plan Consultants to new Adventist Health 401(k) Plan accounts at Fidelity.



A special note for former employees, alternate payees, and plan beneficiaries:

If you are a former employee, alternate payee, or beneficiary with an account balance in the Blue Zones, LLC 401(k) Profit Sharing Plan, some of the information in this guide may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.

Get Ready for the Move

Effective January 1, 2021, the Blue Zones, LLC 401(k) Profit Sharing Plan will merge with the Adventist Health 401(k) Plan.

Your retirement savings plan is an essential benefit, so you need the right information, resources, and support to help you make decisions confidently. With more than 70 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

This guide is designed as a resource to help you take an active role in your retirement planning and the transition of accounts at Retirement Plan Consultants to Fidelity. We encourage you to:

- Review what is changing and take note of new services offered through the Adventist Health 401(k) Plan at Fidelity.
- Review what is not changing and how to access your account.
- Review what you need to do and key dates.



Table of Contents	Page
Transition Calendar	4 – 5
Attend a Workshop	6
Transition Highlights	6 – 8
Investment Options	9 – 11
Tools and Resources	12
Key Dates and Action Steps	13 – 14

Transition Calendar



In order to transfer information from your current Blue Zones, LLC 401(k) Profit Sharing Plan account at Retirement Plan Consultants to your new Adventist Health 401(k) Plan account at Fidelity, there will be a period of time when you temporarily will be unable to make changes to, or direct or diversify investments in, your individual accounts, obtain a loan or distribution from your current account, or make changes to amounts you currently are contributing (your deferral election).

Please note that your deferral election amount (if any) under the Blue Zones, LLC 401(k) Profit Sharing Plan will carry over to the Adventist Health 401(k) Plan. This means, for example, that if you do not want to contribute to the Blue Zones Plan during the blackout period (defined below) or to the Adventist Health 401(k) Plan immediately after the blackout period ends, you must have a deferral election of “zero” in place under the Blue Zones, LLC 401(k) Profit Sharing Plan by midnight CT on December 15, 2020.

The time during which you will be unable to exercise your rights otherwise available under the plan is called a “blackout period.” The blackout period will begin at 3 p.m. CT on December 23, 2020, and is expected to end on January 22, 2021. The blackout period for changing your deferral election starts earlier, as described above. You will be notified by email or postcard when the blackout period has ended. During this time, you may also check on the status of the blackout period at www.ahrp.com or by calling the AHRP Retirement Center at 800-730-2477.

Because you will be unable to direct or diversify your account balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

Please review the following key dates and contact Retirement Plan Consultants online at www.yourplanaccess.net/retirementplanconsultants/ or call toll-free **866-225-6991** to make changes to your current account.



Please review this transition calendar to understand how your account may be affected during the transition period.

KEY DATES*	PLAN ACTIVITY/ACTION STEPS								
December 15, 2020 by midnight CT	This is the last date to change your deferral election (including changing your deferral election to zero). The deferral election you have in place under the Blue Zones Plan on December 16, 2020 (including an election of zero) is the deferral election that will be implemented on your behalf under the Adventist Health 401(k) Plan immediately after the blackout period ends.								
December 23, 2020 at 3 p.m. CT	<p>BLACKOUT PERIOD BEGINS</p> <p>This is the last day at Retirement Plan Consultants to:</p> <ul style="list-style-type: none"> Change how contributions (employee and/or employer contributions) will be invested. Request a distribution. Request an exchange between investment options. 								
December 31, 2020 at 3 p.m. CT	<ul style="list-style-type: none"> Account balances and investment elections will be liquidated on this date. Review the <i>Investment Options</i> section of this guide to learn how your current investments will transfer as a result of the transition. 								
January 5, 2021	<ul style="list-style-type: none"> Account balances and investment elections will transfer to Fidelity. 								
January 22, 2021	<p>BLACKOUT PERIOD ENDS</p> <p>The blackout period is expected to end, and the AHRP Retirement Center at 800-730-2477 and website at www.ahrp.com will open for plan services. You will be notified by email or postcard when the blackout period has ended, and you can:</p> <ul style="list-style-type: none"> Visit www.ahrp.com to set up your username and password. When you log on to your account, you can: <table border="1"> <tbody> <tr> <td>Review your account balances.</td> <td>Access investment option descriptions.</td> </tr> <tr> <td>Change your deferral election.</td> <td>Research investment performance.</td> </tr> <tr> <td>Request changes to your account.</td> <td>Request a loan or distribution.</td> </tr> <tr> <td>Access tools and resources.</td> <td>Choose your beneficiaries.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Call the AHRP Retirement Center at 800-730-2477 to speak with a representative who can answer questions and walk you through any transaction you want to make in your account. Choose your beneficiaries. You must provide beneficiary information for your new Adventist Health 401(k) Plan account. You can designate your beneficiaries at www.ahrp.com or call the AHRP Retirement Center at 800-730-2477 for help or request a paper form. 	Review your account balances.	Access investment option descriptions.	Change your deferral election.	Research investment performance.	Request changes to your account.	Request a loan or distribution.	Access tools and resources.	Choose your beneficiaries.
Review your account balances.	Access investment option descriptions.								
Change your deferral election.	Research investment performance.								
Request changes to your account.	Request a loan or distribution.								
Access tools and resources.	Choose your beneficiaries.								
January 2021	Your final account statement from Retirement Plan Consultants will be sent to you.								
April 2021	<p>The first quarterly statement will be available online from Fidelity.</p> <ul style="list-style-type: none"> Compare Fidelity's statement with your final account statement from Retirement Plan Consultants. Contact Fidelity with any questions. Account statements for the Adventist Health 401(k) Plan are available online and will not be automatically mailed to your home, unless you request a change as described below. <p>To change your mail preferences and request that statements be mailed to your home address (free of charge), call the AHRP Retirement Center at 800-730-2477 or log on at www.ahrp.com. Simply click <i>Profile</i>, then <i>Preferences</i>.</p>								

* The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Attend a Workshop

Learn about the transition to Fidelity and get answers to your questions.

To learn about the transition of your Blue Zones, LLC 401(k) Profit Sharing Plan to the Adventist Health 401(k) Plan, a web workshop will be available. Watch for more details and registration information.



Transition Highlights

Adventist Health is committed to help you prepare for retirement. Here are some new services and details of what's new or changing during and after the transition.

What's new after the transition?

Contribution Percentage Elections	Beginning in January 2021, your deferral election under the Blue Zones, LLC 401(k) Profit Sharing Plan will transfer to your Adventist Health 401(k) Plan account at Fidelity. Deferral elections may be made as a whole or fractional percentage of your pay.
Matching and Employer Basic Contributions	Adventist Health will match your contributions 50% on 4% of eligible pay per pay period. In addition, an annual employer basic contribution of 3% of eligible pay up to the Social Security Wage Base, plus 2% of eligible pay above the Social Security Wage Base, will be made, if you are credited with 1,000 hours of service during the year.
Beneficiary Designations	After the transition is complete, you must provide beneficiary information for your new Adventist Health 401(k) Plan account. Beneficiary designations on file at Retirement Plan Consultants will not transfer to Fidelity. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive an instant online confirmation, and check your beneficiary information virtually anytime. You can designate your beneficiaries online or call the AHRP Retirement Center at 800-730-2477 for help or request a paper form.
Online Account Statements	You can choose how you would like to receive your account statements from Fidelity. Your electronic account statement will be available online when you log on to your account. Statements will be mailed to your home only if you so elect.
Investment Options	To help you meet your investment goals, the Adventist Health 401(k) Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. See the enclosed <i>Investment Options Guide</i> for additional information.

Fidelity BrokerageLink®	<p>Fidelity BrokerageLink® provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Adventist Health 401(k) Plan.</p> <p>BrokerageLink includes investments beyond those in your plan’s lineup. However, they are limited to mutual funds and ETFs available through Fidelity. You should compare investments and share classes that are available in your plan’s lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the BrokerageLink Appendix for more information, including applicable fees.</p>
Fidelity® Personalized Planning & Advice¹	<p>Adventist Health has teamed up with Fidelity to offer a managed account service, which can help you get, and stay, on course toward your retirement goals for a fee. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity’s team of investment professionals invests, monitors, and rebalances your account as needed to adjust to changes in the market, or changes to your situation. You can enroll in the service when the transition is complete.</p>
Rebalance Notification	<p>With Fidelity’s rebalance notification service, you are notified via email if your account’s investment mix strays from your original strategy. You can sign up for the service once the transition is complete.</p>
Loans	<p>Although your plan account is intended for the future, you may borrow from your Adventist Health 401(k) Plan for any reason subject to the terms of that plan. Loan fees apply.</p>
AHRP Representatives	<p>AHRP Representatives are familiar with how the plan works and can answer your questions. They can also help you make updates and changes to your retirement savings goals. Once the transition is complete, you can schedule a one-on-one appointment at www.ahrp.com.</p>
AHRP Website	<p>Access the AHRP website, dedicated to retirement planning. When you log on, you can manage your Adventist Health 401(k) Plan account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals. On January 22, 2021, you can access your account online at www.ahrp.com.</p>
AHRP Retirement Center	<p>Representatives are equipped with detailed information about the Adventist Health 401(k) Plan. Beginning January 22, 2021, you can speak with a representative when you call the AHRP Retirement Center at 800-730-2477, Monday through Friday, from 8:30 a.m. to midnight ET for assistance.</p>
Annual Increase Contribution Program	<p>This is an optional service that helps you keep pace with your goals by increasing your contribution amount each year. After the transition is complete, you can enroll in the program when you log on to your account.</p>
Recordkeeping Fees	<p>A wrap fee of 0.1% will be added to the Adventist Health 401(k) Plan investment options (excluding BrokerageLink investments) to cover Plan recordkeeping fees and administrative expenses. Refer to the enclosed <i>Participant Disclosure Notice</i>.</p>

¹ Fidelity® Personalized Planning & Advice *at Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as “Fidelity,” “we,” or “our” within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice *at Work*. **This service provides advisory services for a fee, which will be paid from your account.**

Transition Highlights (continued)

What will continue during and after the transition?

Payroll Contributions	<p>If you are already participating in the Blue Zones, LLC 401(k) Profit Sharing Plan, you are not required to re-enroll as a result of this transition. The amount of your deferral election under the Blue Zones plan will continue to be withheld from your pay during the transition, as well as after the transition is complete.</p> <p>Please note that the last date that a Blue Zones employee can make a change to his/her deferral election under the Blue Zones Plan is 12:00 midnight central time on December 15, 2020. Your deferral election in place on December 16, 2020 will remain in place until the end of the blackout period. In addition, the deferral election you have in place under the Blue Zones plan on December 16, 2020 (including an election of zero) is the deferral election that will be implemented on your behalf under the Adventist Health 401(k) Plan immediately after the blackout period ends. You will be able to change your deferral election under the Adventist Health 401(k) Plan on a go forward basis after the blackout period ends.</p> <p>The IRS contribution limit for 2021 is \$19,500. If you have reached age 50 or will reach 50 during 2021 and are making the maximum plan or IRS contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution is \$6,500.</p>
Vesting Schedule	<p>Your current vesting schedule is unchanged. You always are 100% vested in your contributions to the Adventist Health 401(k) Plan (adjusted for gains and losses). Matching and employer basic contributions become 100% vested after three years of service. For this purpose, a “year of service” is a calendar year in which you complete 1,000 hours of service and your years of vesting service with Blue Zones, LLC will count towards vesting under the Adventist Health 401(k) Plan.</p>
Future Investment Allocation Elections	<p>Your investment elections on file with Retirement Plan Consultants will transfer to Fidelity according to the <i>Investment Options</i> section of this guide. You can make changes to your investment elections after the transition is complete on a go forward basis.</p>
Systematic Withdrawal Payments	<p>If you are receiving systematic withdrawal payments (such as monthly installment payments) from the Blue Zones, LLC 401(k) Profit Sharing Plan, your payment may be processed earlier than normally scheduled in December to accommodate the beginning of the blackout period. Please plan accordingly. The payments will continue as scheduled after the transition is complete. If you have any questions, please contact Retirement Plan Consultants.</p>



Investment Options

Overview

The Adventist Health 401(k) Plan gives you a choice of investment options designed to allow you the flexibility to build a strategy to meet your needs—both long and short term. Depending on which funds you currently invest in, some of your investments may change.

Your current account in the Blue Zones, LLC 401(k) Profit Sharing Plan will transition to your new Adventist Health 401(k) Plan account at Fidelity. Now is an excellent time to look at your situation and decide whether changes might be appropriate to better align your investment approach with your retirement goals.

Investment Options Available

Before making your investment decisions, it is important that you become familiar with the various options available in the Adventist Health 401(k) Plan. Additional information regarding each investment option's risk, as well as its strategy and objective, can be found in the *Investment Options Guide*, which is included in with this mailing and is also available on the Fidelity transition web page at www.ahrp.com. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, plan restrictions, and a description of the types of fees and expenses associated with the Adventist Health 401(k) Plan, refer also to the enclosed *Participant Disclosure Notice*.

INVESTMENT OPTIONS AVAILABLE IN THE ADVENTIST HEALTH 401(k) PLAN
BlackRock LifePath Index 2025
BlackRock LifePath Index 2030
BlackRock LifePath Index 2035
BlackRock LifePath Index 2040
BlackRock LifePath Index 2045
BlackRock LifePath Index 2050
BlackRock LifePath Index 2055
BlackRock LifePath Index 2060
BlackRock LifePath Index 2065
BlackRock LifePath Index Retirement
BlackRock MSCI ACWI ex-U.S. IMI Index
BlackRock Russell 3000 Index
BlackRock U.S. Debt Index
Capital Preservation Account



Investment Options (continued)

Investment Options That Are Changing

When the market closes (generally 3 p.m. CT) on December 31, 2020, the current investment options offered through the Blue Zones, LLC 401(k) Profit Sharing Plan listed in the following table will no longer be available. As a result, current account balances and investment allocation elections for future contributions will transfer on January 5, 2021, to the new investment option documented below. Once the blackout period has ended on January 22, 2021, plan services will be available, including the ability to make investment exchanges within your account on a go forward basis. If you do not want the investment of your current account balance or future contributions to be transferred to the investment options shown below, you must make a new investment election for such amounts, before the beginning of the blackout period, so that they are transferred to your preferred investment option under the Adventist Health 401(k) Plan. While it's not anticipated, changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

CURRENT INVESTMENT OPTION AS OF DECEMBER 31, 2020, AT 3 P.M. CT		NEW INVESTMENT OPTION UNDER THE ADVENTIST HEALTH 401(k) PLAN WITH FIDELITY, EFFECTIVE AS OF JANUARY 5, 2021
DFA Emerging Markets Core Equity Portfolio Institutional Class*	▶	The Plan's default investment option, which is the BlackRock LifePath Index option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65*.
DFA Five-Year Global Fixed Income Portfolio Institutional Class*	▶	
DFA Global Real Estate Securities Portfolio	▶	
DFA Inflation-Protected Securities Portfolio Institutional Class*	▶	
DFA International Small Cap Value Portfolio Institutional Class*	▶	
DFA International Small Company Portfolio Institutional Class*	▶	
DFA International Value Portfolio Institutional Class*	▶	
DFA U.S. Large Cap Value Portfolio Institutional Class*	▶	
DFA U.S. Large Company Portfolio	▶	
DFA U.S. Small Cap Portfolio Institutional Class*	▶	The Plan's default investment option, which is the BlackRock LifePath Index option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65*.
DFA U.S. Targeted Value Portfolio Institutional Class*	▶	
Matrix Retirement Cash Account†	▶	AHRP Capital Preservation Account
Vanguard Growth Index Fund Admiral Shares*	▶	The Plan's default investment option, which is the BlackRock LifePath Index option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65*.
Vanguard High-Yield Corporate Fund Admiral Shares*	▶	
Vanguard Intermediate-Term Bond Index Fund Admiral Shares	▶	BlackRock U.S. Debt Index
Vanguard International Growth Fund Admiral Shares*	▶	The Plan's default investment option, which is the BlackRock LifePath Index option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65*.
Vanguard Mid-Cap Index Fund Admiral Shares*	▶	
Vanguard Mid-Cap Value Index Fund Admiral Shares*	▶	
Vanguard Short-Term Investment-Grade Fund Admiral Shares*	▶	

†Matrix Retirement Cash Account is not an SEC-registered money market mutual fund and is not subject to the SEC's requirements regarding the maturity, quality, and diversification of a money market fund's underlying investments. There is no guarantee that this product will maintain a stable value, and the value of a share may vary.

CURRENT INVESTMENT OPTION AS OF DECEMBER 31, 2020, AT 3 P.M. CT		NEW INVESTMENT OPTION UNDER THE ADVENTIST HEALTH 401(k) PLAN WITH FIDELITY, EFFECTIVE AS OF JANUARY 5, 2021
Vanguard Target Retirement 2015 Fund Investor Shares	▶	BlackRock LifePath Index Retirement
Vanguard Target Retirement 2020 Fund Investor Shares	▶	BlackRock LifePath Index Retirement
Vanguard Target Retirement 2025 Fund Investor Shares	▶	BlackRock LifePath Index 2025
Vanguard Target Retirement 2030 Fund Investor Shares*	▶	The Plan's default investment option, which is the BlackRock LifePath Index option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65*.
Vanguard Target Retirement 2035 Fund Investor Shares	▶	BlackRock LifePath Index 2035
Vanguard Target Retirement 2040 Fund Investor Shares	▶	BlackRock LifePath Index 2040
Vanguard Target Retirement 2045 Fund Investor Shares	▶	BlackRock LifePath Index 2045
Vanguard Target Retirement 2050 Fund Investor Shares	▶	BlackRock LifePath Index 2050
Vanguard Target Retirement 2055 Fund Investor Shares	▶	BlackRock LifePath Index 2055
Vanguard Target Retirement 2060 Fund Investor Shares	▶	BlackRock LifePath Index 2060
Vanguard Target Retirement Income Fund Investor Shares	▶	BlackRock LifePath Index Retirement
Vanguard Total Bond Market Index Fund Admiral Shares	▶	BlackRock U.S. Debt Index

*When the balances are transferred on January 5, 2021, they will be temporarily invested in the BlackRock LifePath Index 2030 until the blackout period ends and will then be reallocated to the plan's default investment option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65.

Default Investment Option

Subject to the investment transfers described in the *Investment Options That Are Changing* section, if you fail to direct how your account balance and/or future contributions are to be invested among the investment options available under the Adventist Health 401(k) Plan, such amount(s) will be invested in a BlackRock LifePath Index target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. See the following date of birth table selected by the plan administrator.

Target date funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.



Please use the guidelines in the table below to determine in which target date fund applicable account balances and investment allocations for future contributions will be invested.

DEFAULT INVESTMENT OPTIONS:	
FUND NAME	DATE OF BIRTH
BlackRock LifePath Index Retirement	01/01/1900–12/31/1957
BlackRock LifePath Index 2025	01/01/1958–12/31/1962
BlackRock LifePath Index 2030	01/01/1963–12/31/1967
BlackRock LifePath Index 2035	01/01/1968–12/31/1972
BlackRock LifePath Index 2040	01/01/1973–12/31/1977
BlackRock LifePath Index 2045	01/01/1978–12/31/1982
BlackRock LifePath Index 2050	01/01/1983–12/31/1987
BlackRock LifePath Index 2055	01/01/1988–12/31/1992
BlackRock LifePath Index 2060	01/01/1993–12/31/1997
BlackRock LifePath Index 2065	01/01/1998–12/31/2099

Tools and Resources




Log on to www.ahrp.com after the transition to set up, monitor, and manage your retirement savings accounts.

Beginning January 22, 2021 (after the blackout period ends):

-  If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account.
-  If you do not have a Fidelity username and password, log on to your account at www.ahrp.com, select *Register* at the top of the home page and follow the step-by-step instructions, or call **800-730-2477**.

Online resources to help you succeed

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to tools designed to be easy to use, you now have access to Fidelity's resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: <ul style="list-style-type: none">  Estimate how much income you may have—or need—in retirement  Receive tips to help you get or stay on track  Create a retirement plan 	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	View hypothetical scenarios showing some differences between a Roth deferral and a pretax deferral.	Roth Modeler
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Understand how much you may need to save and what your options are for investing.	College Planner
	Monitor all your Fidelity and non-Fidelity online financial accounts in one place.	Full View+
	See how your savings and spending compare using a simple rule of thumb.	Savings and Spending Checkup
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	Determine Your Asset Mix Worksheet
	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis tools regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

+Full View® is an account aggregation service (the "Service") operated by eMoney Advisor, LLC ("eMoney"), a Fidelity affiliate. This Service is made available to you as a Fidelity customer at no additional charge and is subject to certain limitations and restrictions. The Terms of Service, Privacy Policy, and Security Policy that govern your use of Full View differ from those applicable to your experience at Fidelity. Review carefully prior to use. Full View® is a registered service mark of FMR LLC.

Key Dates and Action Steps

Before midnight CT on December 15, 2020:

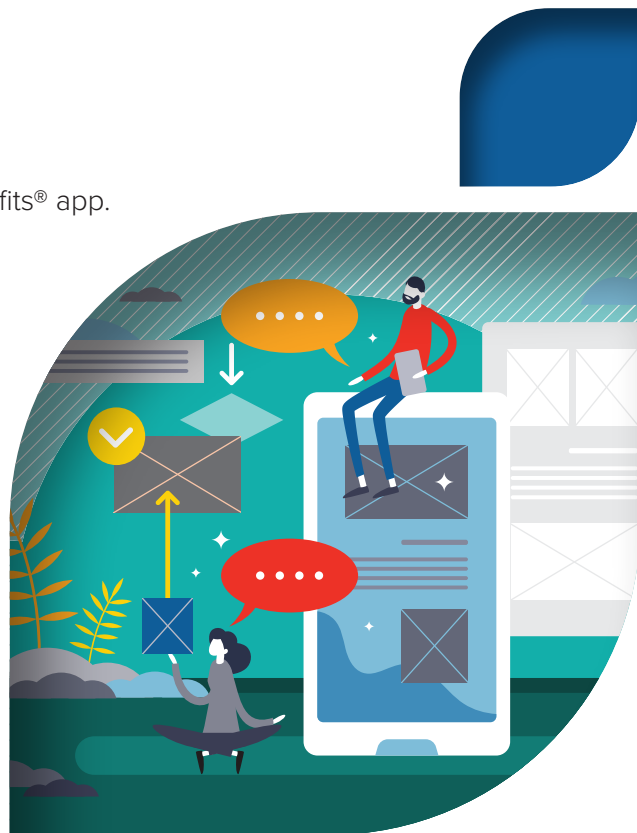
- Make any changes, if needed, to your deferral election (including changing your deferral election to zero), with Retirement Plan Consultants. Call toll-free **866-225-6991** or go online to www.yourplanaccess.net/retirementplanconsultants/.

Before the blackout period begins on December 23, 2020, at 3 p.m. CT:

- Make other changes to your account, for example, change investments, at Retirement Plan Consultants. Call toll-free **866-225-6991** or go online to www.yourplanaccess.net/retirementplanconsultants/.

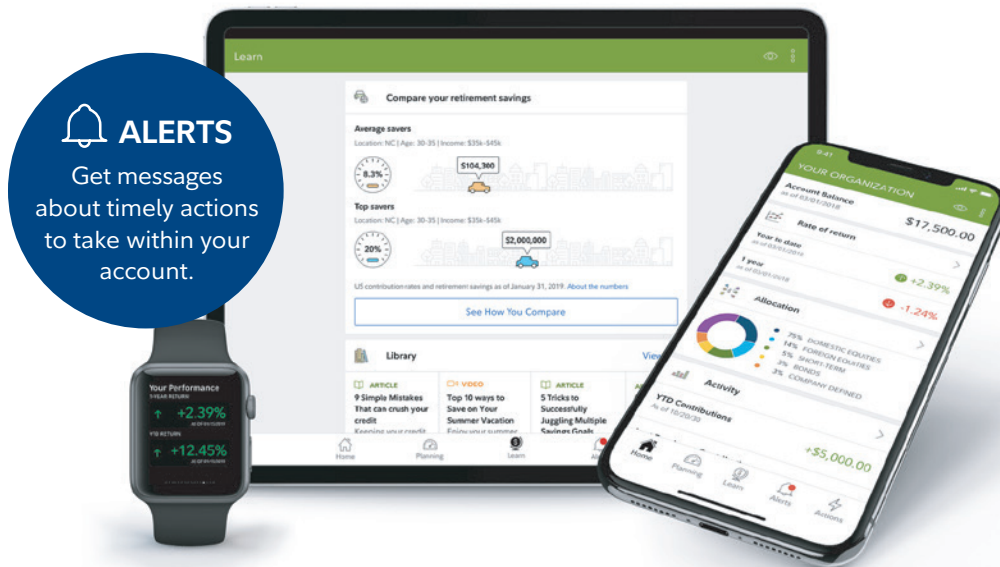
After the blackout period, scheduled to end January 22, 2021:

- Log on to www.ahrp.com to:
 - Set up your username and password to access your account.
 - Add your preferred email address and select your delivery option (e.g. “eDelivery”).
 - Adjust your deferral election, and/or change your investment elections on a go forward basis.
 - Enter your beneficiary information.
 - Research investment options.
 - Go mobile! Download the NetBenefits® app.



Download the NetBenefits® Mobile App!

After the transition is complete you can access all your accounts—anytime, anywhere.*



VIEW

Review account balances, investments, your personal rate of return, next steps, and more.

LEARN

Access articles, videos, podcasts, and interactive tools.

PLAN

See how much you may need in retirement and get your Fidelity Retirement ScoreSM.

ACT

Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.



Download the NetBenefits® app today for Apple, Android, Amazon devices or the Windows Surface.

[Fidelity.com/go/NetBenefitsapp](https://www.fidelity.com/go/NetBenefitsapp)



Screenshots are for illustrative purposes only.

System availability and response times may vary.

Apple, the Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc.

Android and Google Play are trademarks of Google Inc.

Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.

Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company, and may be registered.

* There is a maintenance period when some services may not be available.



Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Adventist Health 401(k) Plan, and the plan document will govern in the event of any discrepancies.

The Adventist Health 401(k) Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
© 2020 FMR LLC. All rights reserved.

943584.2.0

BZ AH