



ADVENTIST HEALTHCARE RETIREMENT PLANS  
TRANSITION GUIDE

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

**Important notice concerning your rights under Adventist Healthcare Retirement Plans (AHRP):** This notice is to inform you that AHRP will be transitioning recordkeeping and plan services from Alight 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 plan accounts held at Alight to new 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 AHRP, 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

Starting January 1, 2021, Fidelity Investments® will be the new recordkeeping service provider for Adventist Healthcare Retirement Plans.

*Please note: Benefits and features of AHRP are generally not changing.*

Your retirement savings plans are an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. 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.

Use this guide as a resource to help you take an active role in your retirement planning and the transition of accounts from Alight to Fidelity. We encourage you to:

- Review what is changing and take note of new services offered through Fidelity.
- Review what is not changing and how you will continue to access your account.
- Review what you need to do and key dates.



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# Transition Calendar



In order to transfer information from your current accounts at Alight to your new plan accounts at Fidelity, there will be a period of time when you will be unable to make changes to, direct or diversify investments in, your individual accounts, or obtain a loan or distribution from AHRP.

**This time, during which you will be unable to exercise your rights otherwise available under the plans, is called a “blackout period.” The blackout period will begin at 4 p.m. ET on December 29, 2020, and is expected to end on January 22, 2021. Note that the blackout period for obtaining a hardship distribution or opening or initiating trades in a self-directed brokerage account starts on earlier dates, as described below. 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](http://www.ahrp.com) or by calling the AHRP Retirement Center at 800-737-2477.**

Because you will be unable to direct or diversify your plan 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.

If you have any questions about this notice, or if you would like to make any changes to your account at Alight before the start of the blackout period at 4 p.m. ET on December 29, 2020, please go online at [www.ahrp.com](http://www.ahrp.com) or call the AHRP Retirement Center at 800-730-2477.

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

KEY DATES*	PLAN ACTIVITY/ACTION STEPS
<b>December 16, 2020</b>	<ul style="list-style-type: none"><li>This is the last day to open a self-directed brokerage account at Alight.</li><li>This is the last day to request paperwork from Alight to initiate a hardship distribution. Requests for paperwork can be made online at <a href="http://www.ahrp.com">www.ahrp.com</a> or call the AHRP Retirement Center at 800-730-2477.</li><li>The Prudential IncomeFlex investment option will no longer be available after this date. See page 6 for details.</li></ul>
<b>December 22, 2020</b>	<ul style="list-style-type: none"><li>This is the last date to return paperwork to Alight to process a hardship distribution.</li><li>Any scheduled installment payments for December will be accelerated and made by Alight on or before this date.</li></ul>
<b>December 23, 2020</b>	<ul style="list-style-type: none"><li>December loan payment deductions will be processed by Alight.</li><li>This is the last day at Alight to enroll or to change your contribution rate.</li><li>This is also the last day to make any exchanges or trades in a self-directed brokerage account.</li></ul>

KEY DATES*	PLAN ACTIVITY/ACTION STEPS								
<b>December 29, 2020 at 4 p.m. ET</b>	<b>BLACKOUT PERIOD BEGINS</b> This is the last day at Alight to: <ul style="list-style-type: none"> <li>Change how contributions (employee and/or employer contributions) will be invested.</li> <li>Request a loan or distribution.</li> <li>Request an exchange between investment options.</li> <li><b>IMPORTANT:</b> This is also the last date you will be able to contact the AHRP Retirement Center at Alight or to log on to your account at Alight. <b>You may consider printing and saving any account statements from Alight, as you will not be able to view or retrieve these statements after the transition.</b> Transaction and tax history will not transfer to Fidelity. This is your last opportunity to retrieve this information from Alight.</li> </ul>								
<b>December 31, 2020</b>	<ul style="list-style-type: none"> <li>Account balances and investment elections scheduled to transfer in-kind will be moved to Fidelity.</li> <li>Account balances and investment elections that are not transferring in-kind 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.</li> <li>Self-directed brokerage accounts are transferred to Fidelity.</li> </ul>								
<b>January 4, 2021</b>	<ul style="list-style-type: none"> <li>Account balances and investment elections that are not transferring in-kind will transfer to Fidelity.</li> </ul>								
<b>January 22, 2021</b>	<b>BLACKOUT PERIOD ENDS</b> The blackout period is expected to end, and the AHRP Retirement Center at <b>800-730-2477</b> and website at <b>www.ahrp.com</b> will open for all plan services. You will be notified by email or postcard when the blackout period has ended and you can: <ul style="list-style-type: none"> <li>Visit <b>www.ahrp.com</b> 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>Enroll in the plan.</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> </li> <li>Call the AHRP Retirement Center at <b>800-730-2477</b> to speak with a Fidelity representative who can answer questions and walk you through any transaction you want to make in your account.</li> <li>Choose your beneficiaries. You should confirm if your beneficiary information transferred from Alight and is up to date. You can view or designate your beneficiaries on NetBenefits at <b>www.ahrp.com</b> or call the AHRP Retirement Center at <b>800-730-2477</b> for help or to request a paper form.</li> </ul>	Review your account balances.	Access investment option descriptions.	Enroll in the plan.	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.								
Enroll in the plan.	Research investment performance.								
Request changes to your account.	Request a loan or distribution.								
Access tools and resources.	Choose your beneficiaries.								
<b>January 2021</b>	Your final account statement from Alight will be sent to you.								
<b>April 2021</b>	The first quarterly statement will be available online from Fidelity. <ul style="list-style-type: none"> <li>Compare Fidelity's statement with your final account statement from Alight. Contact Fidelity with any questions.</li> <li>Account statements for the plans are available online and will not be automatically mailed to your home.</li> </ul> To change your mail preferences and request that statements be mailed to your home address, call the AHRP Retirement Center at <b>800-730-2477</b> or log on at <b>www.ahrp.com</b> . Simply click <i>Profile</i> , then <i>Preferences</i> .								

\* 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. Web workshops will be available or you can view an online, on-demand workshop. To learn more about the transition and events visit the *Transition to Fidelity* section at [www.ahrp.com](http://www.ahrp.com). You will be directed to the Fidelity transition web page and then you may select the *Attend a Workshop* tab to view a schedule of web workshops available.



## Transition Highlights

Your employer believes in offering a strong benefits program. Together with Fidelity, we'll provide a new level of service and commitment 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?

<b>Contribution Percentage Elections</b>	Beginning in January 2021, contribution elections to your plan account at Fidelity must be made as a percentage of your pay. You may elect a whole or fractional percent.
<b>Prudential IncomeFlex</b>	The Prudential IncomeFlex investment option will be discontinued effective December 16, 2020. If you have a balance in this investment option, you must take action by this date and choose to roll over your balance to the new Prudential SmartSolutions IRA, or you can transfer your balance to another investment option available within the plan. If you don't take action, your Prudential IncomeFlex balance will be transferred to the plan default investment option. To make your election or if you have any questions, please contact your AHRP Representative or Prudential at <b>877-778-2100</b> and ask to speak to a Prudential retirement counselor.
<b>Beneficiary Designations</b>	After the transition is complete, you should confirm if your beneficiary information transferred and is up to date. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually anytime. You can designate your beneficiaries online or call the AHRP Retirement Center at <b>800-730-2477</b> for help or to request a paper form.
<b>Online Account Statements</b>	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 not automatically be sent to your home unless you elect to have the statements mailed to your home.
<b>Fidelity BrokerageLink®</b>	Access to additional investment choices for your retirement savings beyond those investment options available in AHRP. Self-directed brokerage accounts at Alight will transfer to Fidelity BrokerageLink®.

<b>Fidelity® Personalized Planning &amp; Advice<sup>1</sup></b>	Fidelity® Personalized Planning & Advice will replace Financial Engines. If you are enrolled in Financial Engines, your enrollment will transfer to the Fidelity® Personalized Planning & Advice service with the option to opt out. Details regarding the service and opt-out option will be provided in late January 2021. This service can help take the time and stress out of managing your own investments with access to a team of professionals who will help you create a plan and stay on track to retirement. You can enroll in the service when the transition is complete.
<b>Rebalance Notification</b>	With Fidelity's rebalance notification service, you are notified via email anytime your account's investment mix strays from your original strategy. You can sign up for the service once the transition is complete.
<b>Outstanding Loans</b>	Any outstanding loan balances in AHRP will transfer to Fidelity. The transition will not affect the terms or length of your loan(s). Your personal bank information on file at Alight that is used for loan repayments will transfer to Fidelity. Once the transition is complete, a separate notice will be sent with instructions to set up or modify auto debits for your loan payments. You will be able to select the day of the month for your loan repayment debit.

<sup>1</sup> 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?

<b>AHRP Representatives</b>	You can continue to meet with an AHRP Representative one-on-one at your work location. AHRP Representatives are familiar with how the plans work and can answer your questions. They can also help you make updates and changes to your retirement savings goals. You can schedule a one-on-one appointment at <a href="http://www.ahrp.com">www.ahrp.com</a> .
<b>AHRP Website</b>	<p>Access the AHRP website, dedicated to retirement planning. When you log on, you can manage your account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals.</p> <p>Through December 31, 2020, you will continue to access your account at Alight online at <a href="http://www.ahrp.com">www.ahrp.com</a> or by calling the AHRP Retirement Center at <b>800-730-2477</b>. On January 22, 2021, you can call the AHRP Retirement Center at <b>800-730-2477</b> or visit <a href="http://www.ahrp.com">www.ahrp.com</a> and will be directed to Fidelity's AHRP phone representatives and website.</p>
<b>AHRP Retirement Center</b>	Representatives are knowledgeable professionals equipped with detailed information about AHRP. Beginning January 22, 2021, you can speak with a representative when you call the AHRP Retirement Center at <b>800-730-2477</b> , Monday through Friday from 8:30 a.m. to midnight ET for assistance.
<b>Matching and Employer Basic Contributions</b>	Matching and employer basic contributions will continue without changes or interruption.
<b>Annual Increase Contribution Program</b>	If you are currently participating in the increase contribution program, your election will transfer to Fidelity. If you have annual increase contribution elections on file for both pretax and Roth sources, only your pretax annual increase contribution election will transfer to Fidelity. 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.
<b>Vesting Schedule</b>	Your current vesting schedule is unchanged.
<b>Payroll Contributions</b>	<p>If you are already participating in AHRP, you are not required to re-enroll as a result of this transition process. Your elected contribution amount will continue to be withheld from your pay during the transition, as well as after the transition is complete.</p> <p>Your pretax and Roth contribution(s) deducted from your pay, including catch-up contributions, if applicable, in effect on December 23, 2020, will carry over to Fidelity.</p>
<b>Future Investment Allocation Elections</b>	You will not be required to make new investment allocation elections for future contributions because of this transition process. Your investment elections on file with Alight will transfer to Fidelity.
<b>Recordkeeping Fees</b>	Recordkeeping fees for account balances in AHRP—403(b) and 401(a) will not change.
<b>Systematic Withdrawal Payments</b>	If you are receiving systematic withdrawal payments (such as monthly installment payments) from Alight, your payment may be processed earlier than normally scheduled in the month of December in order 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 the AHRP Retirement Center at <b>800-730-2477</b> .

# Investment Options

*Before investing in any investment option under the plans, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.*

## Overview

AHRP gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your needs—both long and short term. After the transition, AHRP will include most of the current investment options available and will not be changing as part of the transition, with a few exceptions. Most of the current investments will transfer to the same investments at Fidelity (called a reregistration or in-kind transfer) and will remain invested in the market during the transition.

Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

*You don't need to take any action in order for your account at Alight to transition to Fidelity.* Now is a good time to look at your situation and decide whether changes might be appropriate to better align your investment approach with your retirement goals.

Before making your investment decisions, it is important that you become familiar with the various options that will be available in AHRP. Additional information regarding each investment option's risk, as well as its strategy and objective, can be found in the *Investment Options Guide* on the Fidelity transition web page at [www.ahrp.com](http://www.ahrp.com). Please consider all investment information before choosing your investments.



# Investment Options (continued)

## Investment Options That Are Not Changing

The current investment options listed below will remain in AHRP. Any balances you have invested in these investment options as of December 31, 2020, will transfer to the same funds (referred to as an “in-kind” transfer). Account balances and future contributions will continue to be invested in these funds unless you direct otherwise by making changes to your account at AHRP before 4 p.m. ET on December 29, 2020.

CURRENT INVESTMENT OPTIONS NOT CHANGING
AHRP Capital Preservation Account
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
Comerica SDA International Equity Index
Comerica SDA Total Bond Market Index Fund
Comerica SDA US Equity Markets



## Investment Option That Is Changing

When the market closes (generally 4 p.m. ET) on December 31, 2020, the Prudential IncomeFlex investment option offered through AHRP will no longer be available. As a result, current account balances and investment allocation elections for future contributions will transfer on January 4, 2021, 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. Once the blackout period has ended on January 22, 2021, all Plan services will be available, including the ability to make investment exchanges within your account.

## Self-Directed Brokerage Transferring to Fidelity BrokerageLink®

When the market closes (generally 4 p.m. ET) on December 23, 2020, the self-directed brokerage option available through Alight will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage will transfer to Fidelity BrokerageLink® on or about December 31, 2020. You will receive a separate communication with the details on your brokerage account transfer.



## Default Investment Option

AHRP has determined that applicable account balances and investment allocations for future contributions that you have not directed to a specific investment option 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. The following date of birth table was selected by the plan sponsor.

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: AHRP 403(b) and 401(a)	
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](http://www.ahrp.com) after the transition

The [www.ahrp.com](http://www.ahrp.com) website is designed so you can quickly and easily 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](http://www.ahrp.com), select *Register* at the top of the home page and follow the step-by-step instructions.

## 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 easy-to-use tools, you now have access to Fidelity's innovative resources and insights to help you make informed decisions.

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

**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 the blackout period begins for directing the investment of your account on December 29, 2020 (or December 23, 2020, for your self-directed brokerage account, if any):**



Make any changes to your account at Alight. Call the AHRP Retirement Center at **800-730-2477** or go online to **[www.ahrp.com](http://www.ahrp.com)**.



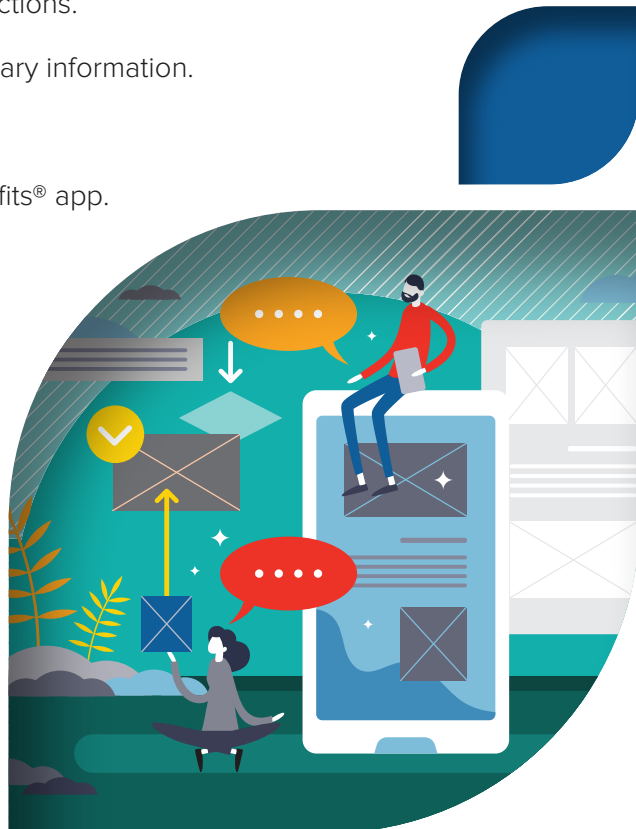
Make copies of any plan statements from Alight for your records. You will not have access to prior statements from Alight after the transition.

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



Log on to **[www.ahrp.com](http://www.ahrp.com)** to:

- Set up your username and password to access your account.
- Add your preferred email address and elect eDelivery.
- Enroll in the plan, adjust your contribution amount, and/or change your investment elections.
- View, enter or update your beneficiary information.
- Research investment options.
- Go mobile! Download the NetBenefits® app.



# Key Dates and Action Steps (continued)

## 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.

### ACT

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

### PLAN

See how much you may need in retirement and get your Fidelity Retirement Score<sup>SM</sup>.

### LEARN

Access articles, videos, podcasts, and interactive tools.



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

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



Screenshots are for illustrative purposes only.

System availability and response times may vary.

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

## Notes

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*Investing involves risk, including risk of loss.*

This document provides only a summary of the main features of AHRP, and the plan documents will govern in the event of any discrepancies.

BrokerageLink includes investments beyond those in your plan's lineup. 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.

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