Investment menu

Whether you prefer to manage your own investments or leave the day-to-day decisions to professionals, AHRP's 403(b) and 401(a) Plans have options for you. For historical performance and details, view the *Performance* & Research page of AHRP.com

Target retirement funds

These BlackRock LifePath® Index Funds give you a diversified mix of investments, all in a single fund. Each is a mix of stocks, bonds, and short-term (or stable value) investments that is professionally managed and rebalanced over time. You may choose the fund closest to the year you expect to retire - your "target date" - or any other year appropriate for your circumstances. These funds are the default investment option for AHRP's 403(b) and 401(a) Plans if you don't make an investment election. When used as the default investment, contributions will be directed based on your date of birth provided to Fidelity Investments. The following chart was provided by the Plan sponsor.

Investment Option	*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

If you want to take a more hands-on approach and select your own investment mix, the core funds offer a wide range of funds that are chosen and monitored by AHRP.

Stable Value

Capital Preservation

Bond

BlackRock US Debt Index
SDA Comerica Total Market Bond Index Fund

Domestic Stock

BlackRock Russell 3000 Index
SDA Comerica US Equity Market Fund

International / Global Stock

BlackRock MSCI ACWI- Ex US IMI Index
SDA Comerica International Equity Index Fund

Fidelity Brokeragelink®

Fidelity Brokeragelink® is an account within the plans that gives you access to thousands of mutual funds beyond those available among the target retirement funds and the core funds. It is designed for investors who have a good understanding of the financial markets and general principles of investing and are comfortable managing and monitoring their investments. Investments in Brokeragelink® are not monitored by AHRP. Additional fees may apply.

Another option: Professional management for your plan account

You can also elect to have Fidelity® Personalized Planning & Advice manage your retirement investments. For a fee, the professionals at Fidelity will monitor and manage your plan account on an ongoing basis with the balance of risk and return that's appropriate for you, based on your situation and goals. Your investments are adjusted as needed to reflect changes in the market and in your life. Fidelity Representatives are available to answer any questions you may have about this managed account service. Call 866-811-6041 for more information.

The general information contained in this summary does not address all requirements of the plans and complete information is contained in the official plan documents. If this summary differs from the terms and provisions of the official plan documents, the official plan documents will govern and control. AHRP reserves the right to amend, suspend, or terminate its plans at any time, in whole or in part. Participation in these plans is not an offer or guarantee of employment.

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, are 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.**

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.

Investing involves risk, including risk of loss.

Before investing, consider the funds' investment objectives, risks, charges, expenses, and available share classes. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917 992394.2.0