

CONGRATULATIONS
AND
WELCOME
TO YOUR RETIREMENT PLAN!

AUTOMATIC ENROLLMENT SUMMARY

To assure that you receive your full retirement benefit, the Plan has a special feature that automatically enrolls you in the **AHRP 403(b) Plan*** and allows you to make contributions through convenient payroll deductions.

After a 30 day waiting period, 4% of your eligible pay will be deducted from your paycheck on a pre-tax basis and is invested in an age-appropriate **Retirement Target Date Fund**. - a pre-mixed portfolio managed by BlackRock Investments

NOT QUITE READY TO ENROLL IN THE PLAN?

If you do not want to enroll at this time, you may opt out by accessing:

www.AHRP.com or **1-800-730-AHRP**
2 4 7 7

An employee will receive employer **Basic Contributions** and **Matching Contributions** following year-end if:

- Work in an eligible position **and**
- Receive pay for at least 1,000 hours in a payroll year **and**
- Will be at least 18 years of age by the end of the year in which you meet the other eligibility requirements