

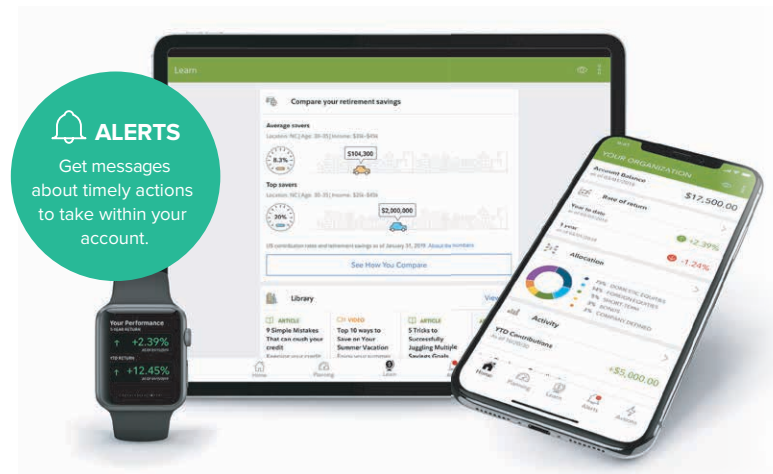
AHRP WEBSITE USER'S GUIDE

Welcome to your AHRP retirement planning website

The financial help you need — all in one place

More than just a place to check your AHRP and any retirement account balances, the retirement planning website will be your main resource for getting answers—and taking action—on your retirement plans.

- You can enroll in your plan, if you haven't already, change your contribution amount, and name or update your beneficiaries.
- Access educational and easy-to-use tools to help you make informed decisions about your financial future.
- Take a look today to see all that the new retirement planning website has to offer.



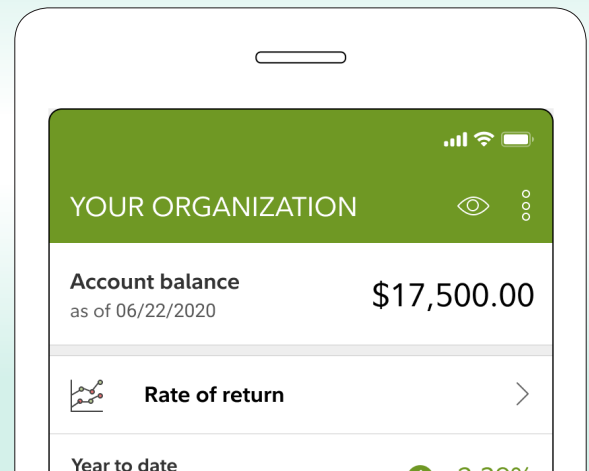
Take AHRP with you.

Get instant access to balances, investments, educational resources, and more.

Download our mobile app today.



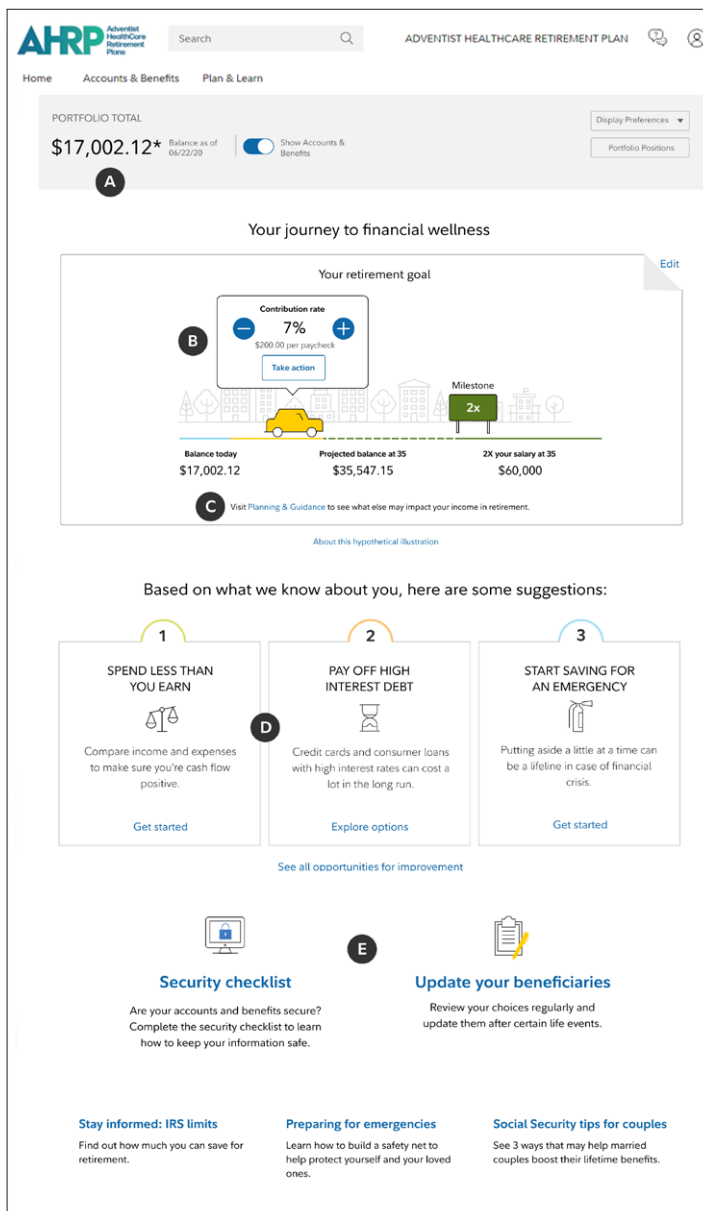
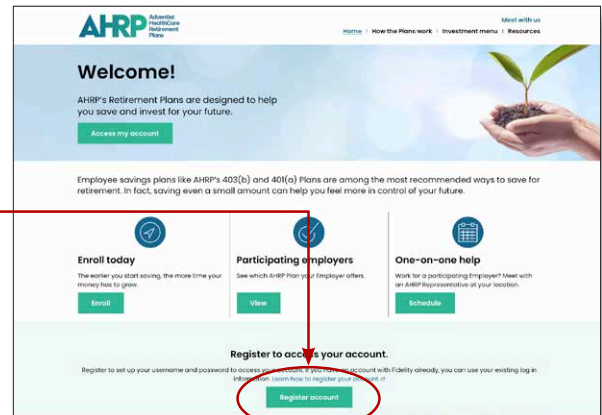
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smartphone
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Get started and explore your home page

Go to www.ahrp.com and click the *Register Account* button. Follow the instructions to set up your unique username and password. Then, log in to see all the features and information on your personalized AHRP home page.



Your AHRP home page

See where you are today, and get prioritized next steps to help you reach your goals for tomorrow.

- A Account balance**
View the total balance for all your workplace and Fidelity accounts.
- B Goals and milestones**
Look for important information you can act on—such as meeting a suggested retirement savings milestone.
- C Create and manage your plan**
Take action from within the Planning & Guidance Center.
- D Next steps to financial wellness**
Review your top three priorities and get started on your financial to-dos. Visit the “See more opportunities” page to view all the ways you can improve.
- E Helpful resources**
Access resources and important educational information.

Discover the top places to get help on the AHRP retirement planning website

Want help managing your unique financial situation?
Visit these top destinations on the AHRP retirement planning website.

✓ Enrolling in your retirement plan:

You can enroll in your retirement plan online at www.ahrp.com.
Already enrolled? Great! No need to enroll again.

To enroll online:

1. Go to www.ahrp.com and click on the *Enroll* button under Enroll today.
2. Click *Register Now* to set up your account or log in with your existing account login information.
3. Follow the prompts to set up your contribution amount and select your investments.



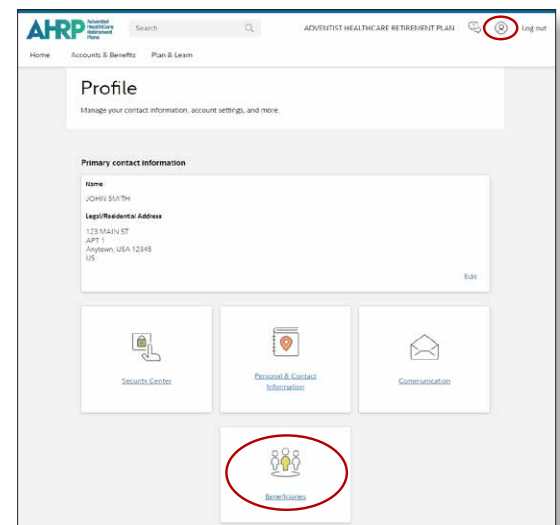
✓ Electing your beneficiary:

It's important to name beneficiaries for your retirement plan. In the event of your death, benefits would be paid according to plan rules, which might be different from the designation you would choose.

You can designate or update your beneficiary when you log on to your account. To designate your beneficiary online:

1. Log on to your account at www.ahrp.com.
2. Click the Profile icon at the top of the page.
3. Select *Beneficiaries* and follow the online instructions.

Once you have completed your beneficiary designations, you will receive instant online confirmation, and can view or update your beneficiary information virtually anytime. Please be sure to review your choices regularly and update them after certain life events, such as a marriage, a divorce, the birth of a child, or a death in the family. For assistance or to request a paper form, please call an AHRP Representative at **800-730-2477**.

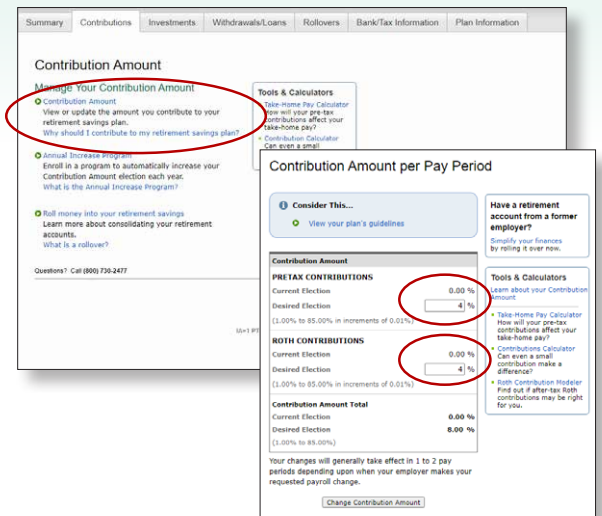


Discover the top places to get help on the AHRP retirement planning website (continued)

✓ Changing your contribution percentage:

To change your contribution amount, follow these simple steps:

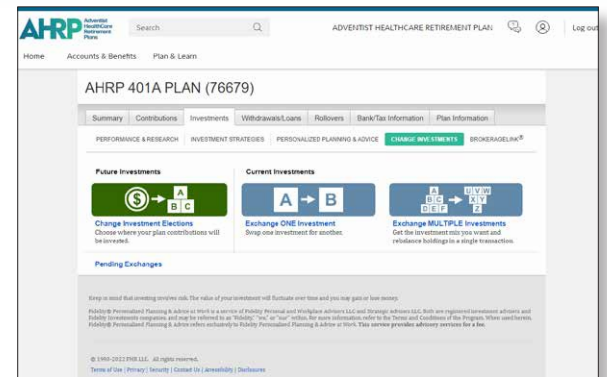
1. Log on to your account at www.ahrp.com.
2. From the home page, click the *Quick Links* drop-down menu, select *Contribution Amount*, then click *Contribution Amount* and *Catch-up Contributions*. Enter your new contribution percentage.
3. Confirm your new contribution percentage.



✓ Changing your investment elections and making investment exchanges online:

To change your investment elections for your future contributions and make any exchanges for your current investments on www.ahrp.com:

1. Log on to your account at www.ahrp.com.
2. From the home page, click the *Quick Links* drop-down menu and select *Change Investments*.
3. From this page, you can choose to either change your investment elections for your future contributions, or make exchanges between your existing investment options, by clicking on the appropriate link.
4. Follow the instructions and enter the changes you wish to make—your elections must add up to 100%.
5. View the online prospectus for each fund in which you are investing.
6. Confirm your investment elections.



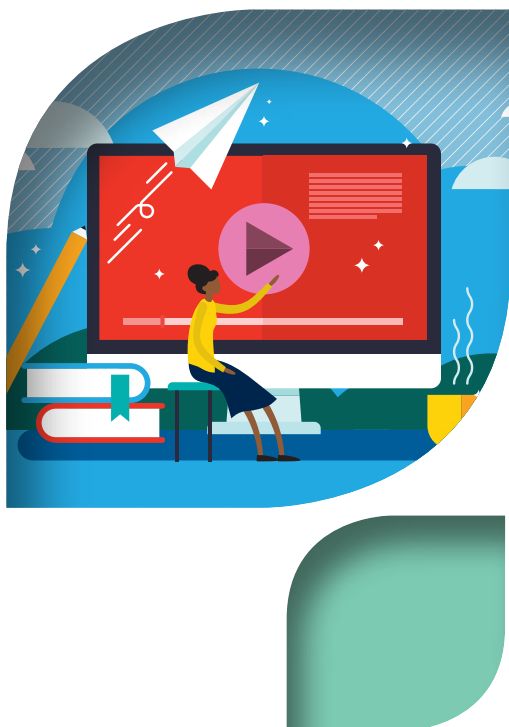
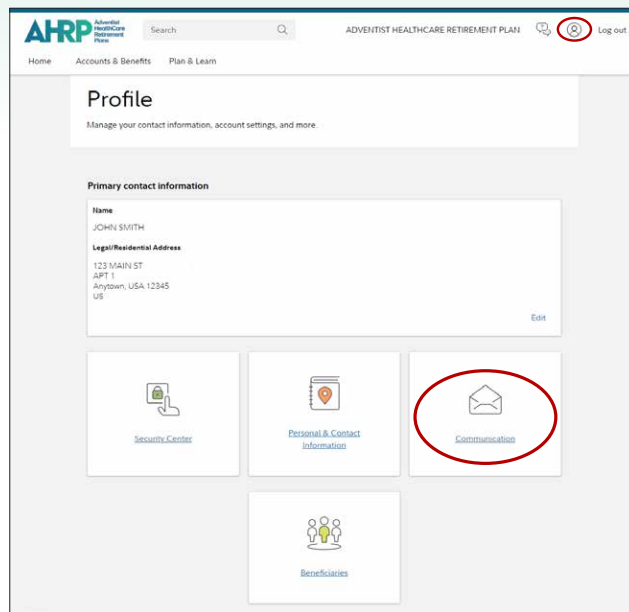
Screenshots are for illustrative purposes only.

Discover the top places to get help on the AHRP retirement planning website (continued)

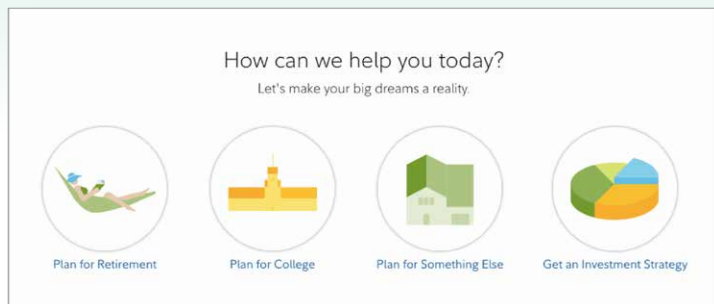
✓ Update your mail preferences:

Receiving communications by email offers you greater convenience and will help keep you up to date on topics related to your retirement plan. To update your email address:

1. Log on to your account through www.ahrp.com.
2. Click the Profile icon at the top of the page and then click *Communication*. Enter your personal email address in the *Personal & Contact Information* tab.
3. Select which types of communications you wish to receive via email or regular mail on the *Preferences* tab.



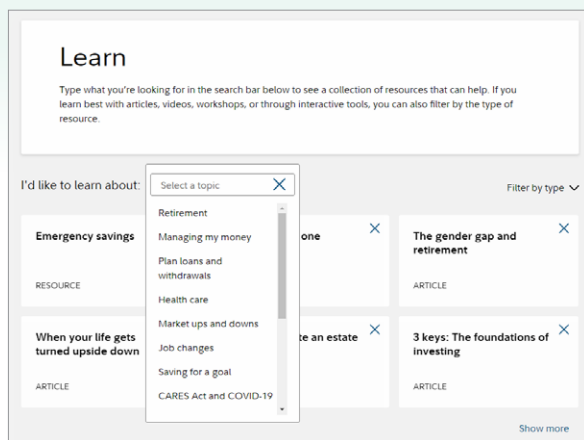
Financial help and clarity. All in one place.



Planning & Guidance Center

Model and plan for your financial goals.

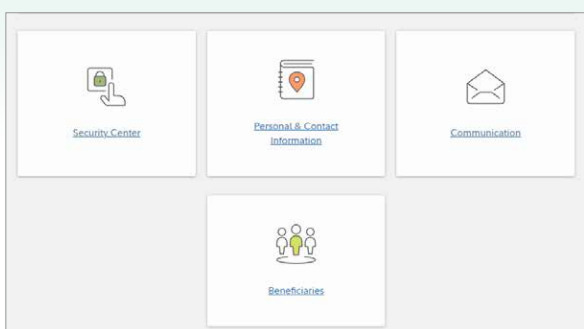
- **Create a Retirement Goal:** Estimate how much income you may have—or need—in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put a plan in place to create an emergency fund or meet other important personal goals.



Learn

Access top educational resources and tools all in one place.

- Select the financial topic most important to you to get the most recent and relevant information.
- Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.



Profile

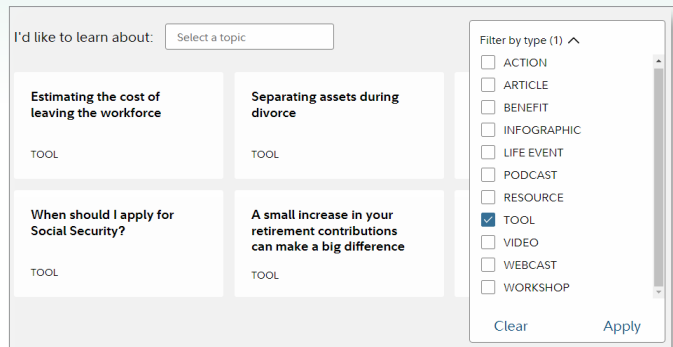
- Manage your username, password, and security settings.
- Keep your contact information up to date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.

Financial help and clarity. All in one place. (continued)

Tools

Access interactive resources that can help with a range of financial needs, including:

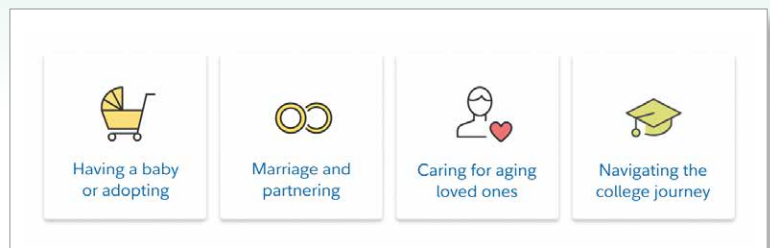
- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having a baby and adopting
- Marriage and partnering
- Caring for aging loved ones



Financial help—where and when you need it

The new AHRP retirement planning website provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your financial life. All in one place, and all from one trusted source.

Log on to your account today at www.ahrp.com and get started.



Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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IMPORTANT: The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis, 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.

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