

FAQs

Answers to Your Frequently Asked Questions



Overview

Starting April 1, 2019, you will benefit from lower fund management fees and a streamlined investment lineup when you save with the AHRP under the 401(a) Plan and the 403(b) Plan:

- New suite of BlackRock LifePath® Index Funds (replacing the T. Rowe Price Target Retirement Trusts)
- Three new BlackRock index funds (replacing the current stock and bond funds):
 - BlackRock US Debt Index Fund
 - BlackRock Russell 3000® Index Fund
 - BlackRock MSCI All Country World ex US Index Fund
- Three Comerica socially screened funds
 - Comerica SDA Total Bond Market Index Fund
 - Comerica SDA International Equity Fund
 - Comerica SDA US Equity Markets Fund (replacing the current Comerica SDA Large Cap Equity Index Fund and Comerica SDA Small-Mid Cap Equity Index Fund)
- AHRP Capital Preservation Fund
- Prudential Income Flex Target Vanguard Balanced Index Fund

The Self-Directed Brokerage Window will continue to be offered, allowing those who want to manage investments on their own a broader marketplace of funds.

Please refer to the mapping table for details.

In addition, similar changes will take effect under the AHS 457(b) Plan offered by AdventHealth employers. AdventHealth is the new name for the Adventist Health System, headquartered in Altamonte Springs, Florida.

Questions about the investment changes in the 401(a) Plan and 403(b) Plan

1. Why is the AHRP changing the plan investments?

The new fund lineup advances a key objective of the AHRP—to offer you a more cost-effective way to save for retirement, with investments that feature lower fund management fees, allowing you to maximize your savings. What’s more, the streamlined investment menu will make it easier for those who want to create their own investment mix.

2. Will any of the current AHRP funds continue to be available?

The AHRP Capital Preservation Fund, Comerica SDA Total Bond Market Index Fund, Comerica SDA International Equity Fund, and Prudential IncomeFlex Target Vanguard Balanced Index Fund will continue to be available.

3. Will I continue to have access to the self-directed brokerage option?

The Self-Directed Brokerage Window will continue to be available to offer those who want to manage their investments a broader marketplace of funds.

4. What are the advantages of index funds?

Index funds have an investment strategy that tracks the performance of a particular investment index. These funds generally have lower fund management fees than comparable active funds and carry investment risk consistent with the index they are designed to track. With these funds, you will pay less in fund management fees, and over time, that may mean more opportunity for your account to grow.

5. Am I required to take action as a result of the transition?

The transition to the new funds will happen automatically. There is nothing you need to do.

6. What is the timeline for the investment changes?

Date	Activity
March 28, 2019	Last date on which closing funds will be available for purchase.
March 29, 2019	Closing funds map to the new investment funds as shown in the separate mapping table. Note: Closing fund sales will be processed prior to fund mapping.
April 1, 2019	The new AHRP investment lineup is live. You may log in to your account to review and make changes.

Questions about the mapping process

7. How will the mapping process work?

Please refer to the separate mapping table for details.

8. Will the money in my AHRP account be out of the market (uninvested) for a period of time as a result of the transition?

Your AHRP account will not be out of the market as a result of the transition to the new funds. However, as described in Question 6, you will not be able to purchase into the closing funds after March 28, 2019.

9. Will I be affected unfavorably if the market is down at the time of the transition?

The mapping process calls for discontinued funds to be mapped to like funds. Because a closing fund and its corresponding new fund have a similar asset makeup, it is expected that these funds will react to the market in a similar manner.

10. Can I choose my investments from among the new lineup in a way that is different from the mapping?

Mapping to the new lineup will occur automatically. Once the mapping process is complete on April 1, 2019, you can reallocate your investments among the available options, including the BlackRock LifePath Index 2060 Fund, when you want to make changes.

11. How can I learn more about the new funds?

Please visit the Investment Transition Center on AHRP.com.

12. Who is affected by this change?

All participants with an account balance (including former participants who left their retirement money in the plan) will have their account balance and investment elections mapped over to the new funds.

Keep in mind, there are four funds that are not changing (please refer to the separate mapping table). Money invested in these funds will remain in these funds, and will not be mapped. Note also, investment through the Self-Directed Brokerage Window will not be affected by the fund mapping.

**13. Will these changes affect the AHS 457(b) plan offered by AdventHealth employers as well?
Note that AdventHealth is the new name for the Adventist Health System, headquartered in
Altamonte Springs, Florida.**

Participants in the AHS 457(b) plan will experience similar investment changes and undergo a mapping process to transition to the new funds. However, the bond fund, US equity fund, and non-US equity fund under the new lineup will differ slightly from the funds available under the 401(a) Plan and the 403(b) Plan:

Asset Class	New Fund under the 401(a) Plan and 403(b) Plan	New Fund under the AHS 457(b) Plan
Bond Fund	BlackRock US Debt Index Fund	iShares US Aggregate Bond Index Fund
US Equity Fund	BlackRock Russell 3000® Index	iShares Total US Stock Market Index Fund
Non-US Equity Fund	BlackRock MSCI All Country World ex US Index Fund	iShares MSCI Total International Index Fund

14. How can I learn more about the transition?

Please take the time to read all of the information available on the Investment Transition Center on **AHRP.com**. You'll find details about the transition and new investments, including fund fact sheets.