

Saving and Investing for Your Future

Action Steps for your 20s and 30s

Congratulations, you're settling into your career. Now it's time to get the most out of your paycheck. One of the most important financial moves you can make is to start saving for your future. And AHRP helps you save with a 401(a) matching contribution.

Need help?

View resources on the next page.

[Learn more](#)

Three steps to consider now

Start saving in the AHRP 403(b) now.

Having all of those years to save can be incredibly powerful. That means saving even a small amount can add up over time. If you work in a benefit eligible position, you will be automatically enrolled at the full match contribution rate and immediately qualify for matching contributions. If you aren't currently enrolled, you can enroll in the AHRP 403(b) Plan at any time by logging in to NetBenefits or calling the AHRP Retirement Center at **800-730-2477**.

[Enroll now](#)

Understand Pre-Tax, Roth and After-Tax contributions.

Pre-Tax contributions are taken from your pay before taxes are calculated. You pay tax on that money later, when you withdraw it. When you make Roth 403(b) contributions you pay taxes on that money now, but you can withdraw it, and any earnings, tax free if certain conditions are met.* Similar to Roth, After-Tax contributions come out of your pay after you pay taxes. When you are ready to withdraw at retirement, you are only taxed on any earnings. Each has advantages. You decide how to make them to work for your future.

[Update contributions](#)

Save more as you make more.

Each time you get a pay increase, try to save a tiny bit more. AHRP makes increasing your 403(b) contributions easy with an annual increase program. You just decide how much to increase and when, and AHRP does the rest.

[Sign up](#)

Log in, click Contribution Amount under Quick Links, then Annual Increase Program

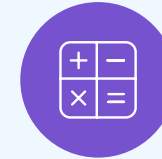
Resources for help and information



Schedule a 1:1 planning session

Whether you have specific questions or you don't know where to start, a 1:1 planning session can help you begin to identify and prioritize your savings goals. Schedule a virtual appointment to talk with an AHRP Representative using the link below.

[Schedule online](#)



Use Fidelity's Savings and Spending Check-Up

If you're not sure how much you should be saving each month, check out Fidelity's Savings and Spending Check-Up Tool. Categorize your expenses and take control of your spending so you can reach your savings goals.

[Explore](#)

Investing involves risk, including the risk of loss.

*A distribution from a Roth 403(b) is federally tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

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

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