



AMERICAN AMBULANCE 401(K) RETIREMENT PLAN

Saving for retirement  
may be the easiest  
part of your day.

RETIRE WITH CONFIDENCE®



Welcome to the plan.

## **RELAX, YOU'VE GOT COMPANY ON THE ROAD TO RETIREMENT.**

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No matter where you are on the road to retirement, saving is the right thing to do. And now's the time to start because the sooner you save, the more time your money has to work for you.

Just take this step: **Enroll in the AMERICAN AMBULANCE 401(K) RETIREMENT PLAN**. It doesn't take a lot of time or money to get started.

With your plan in place, you'll have the support you need to save and invest:



**YOUR RETIREMENT PLAN WEBSITE**  
[rps.troweprice.com](https://rps.troweprice.com)



**DEDICATED REPRESENTATIVES**  
**1-800-354-2351** business days between 7 a.m. and 10 p.m. eastern time.



**MOBILE SOLUTIONS**  
Connect to your account on any device. Visit [troweprice.com/mobilesolutions](https://troweprice.com/mobilesolutions) to choose the option that's best for you.

AMERICAN AMBULANCE has chosen T. Rowe Price, a recognized leader in retirement plan services, to provide services to you and your plan. We currently help nearly 2 million people just like you plan for retirement.

We are ready to help you feel confident about taking the first step. As your life changes, talk to us. We can provide information to help you make progress toward your long-term financial goals.

# Let's get started.

You can take these steps right now at [rps.troweprice.com](https://rps.troweprice.com).\*

It doesn't take long, and it's time well-spent.

1

Decide how much you'd like to save each pay period.

2

Select how you want to contribute.

3

Choose your investments.

Read on for help with these steps and more. Or give us a call at **1-800-354-2351**.

## **When you enroll, don't forget to do these two things:**

Name your beneficiary. Make sure your savings will go to the person or people you choose. You can do this online at [rps.troweprice.com](https://rps.troweprice.com).\*

Verify your preferred e-mail. Visit [rps.troweprice.com](https://rps.troweprice.com) and provide an e-mail address so that you can receive timely, helpful information about your plan.

\*If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at [rps.troweprice.com](https://rps.troweprice.com).

# Saving for retirement—don't put it off.

You may think you have more pressing needs than saving for retirement, but you only have so many working years to save enough for the future.

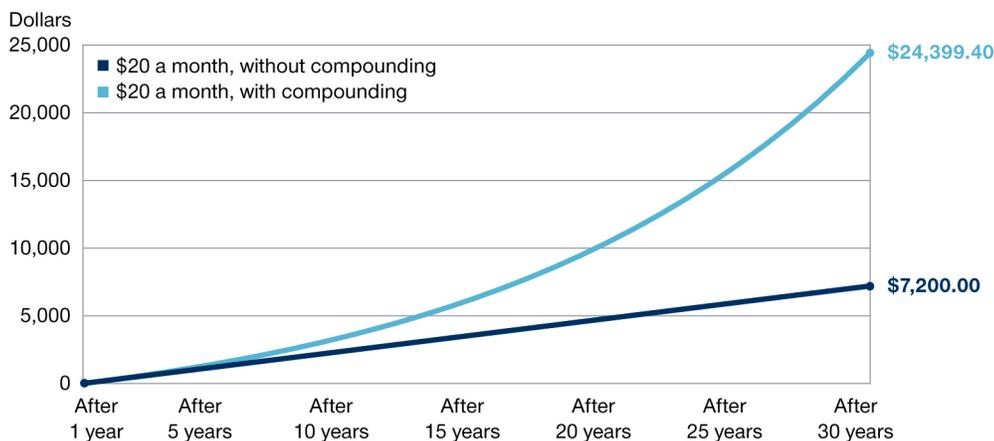
## Here are a few more reasons why you shouldn't wait:

- **You may need more money in retirement than you think.** People are living longer. In fact, your nest egg may need to last 30 years or more. retirement income than Social Security alone will provide.
- **You may not be able to count on Social Security.** To maintain the lifestyle you're used to, you may need more
- **Your living costs may keep going up.** Inflation averages about 3% every year—meaning the cost of everything is likely to keep rising.

Taking a step—like enrolling in the AMERICAN AMBULANCE 401(K) RETIREMENT PLAN —can help you start saving the money you'll need to enjoy the future you want.

## Compounding: Another reason to save now.

When you invest through the plan, any earnings are put right back into your account. The longer your money stays invested, the more it can potentially earn through compounding—so it's important to start now. Saving even a small amount in the plan can make a difference. Consider this example:



\* Chart assumes a 7% annual return, net of fees, with earnings compounded monthly. Chart is for illustrative purposes only and does not represent the performance of any of your plan's investment options. All investing is subject to market risk, including the potential loss of principal.

# We're with you, each step of the way.

Here are the steps for getting started in the plan with tips to help you fit it into your life.

## Step 1: Choose how much you want to save

Your plan makes it convenient to save with every paycheck. The important thing is to choose a savings amount and get started. See the section titled "Get to know all the ways your plan can work for you" for contribution types, amounts, and services available to you.

When you go to enroll and make your selections, remember: **It's ok to start small.** Building up your savings takes time, so the sooner you start, the better.

Here are a few tips to make saving for retirement less stressful for you:

- **Right now, simply save what you can.** Just a little bit of savings today can go a long way in retirement. Consider setting aside 1% or 2% of your pay now—for many, that's a few dollars a week—and increase the amount by 1% or 2% each year.
- **Consider where you are now**—your age, salary, and monthly budget. These factors will impact how much you save for retirement. You can try out different contribution amounts and see the impact on your paycheck by using the **Paycheck Impact Calculator** at [rps.troweprice.com](https://rps.troweprice.com).
- **Make the most of your employer contribution.** AMERICAN AMBULANCE may offer additional money for your retirement. Read on to learn how an employer contribution can add to your savings.
- **Work toward a goal of 15%.** Financial experts believe you should save that much of your pay for retirement, including your retirement plan contributions and any employer contributions. That may seem like a lot, but if you can increase your savings a little each year, you can get there.

### Balancing savings with other priorities.

Everyday life can be complicated—we understand. With all the competing priorities for your money today, there will always be a reason to put off saving for retirement. But think about it: You may have options for managing many of these short-term challenges. The best long-term solution is to pay yourself first by saving through your retirement plan every pay period.

## Step 2: Select how you want to contribute

Your plan may offer various options for how much you contribute. You'll find the contribution choices offered by your plan in this guide. Be sure to look them over so that you can make the choices that are right for you.

## Step 3: Choose the investment approach that fits your style

The AMERICAN AMBULANCE 401(K) RETIREMENT PLAN makes it easy to invest your contributions. Simply choose the approach that suits your style and comfort with investing.

### Age-Based Investment

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If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled target date investment.

- Provides a single diversified investment designed for investors of specific ages.
- Asset allocation automatically adjusts over time.

### Build-Your-Own Portfolio

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If you want more control, consider building your own portfolio.

- Choose among your plan's investment options.
- Manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

For a full list of the investment options available to you, see the section, "Options to fit your investing style." You can also visit [rps.troweprice.com](https://rps.troweprice.com) to access investment descriptions and fact sheets.

### Investing Basics: Risk vs. Return

Successful investing means finding the right balance. Most of your plan investment options fall into three categories:

- **Stocks:** high potential return, high market risk, low inflation risk.
- **Bonds:** lower return potential, lower market risk, higher inflation risk.
- **Money market/stable value investments:** low market risk, low potential returns, high inflation risk.

Just starting out? Generally speaking, you are investing for the long term and can afford higher market risk. And as retirement approaches, you'll want to dial down market risk in favor of steady returns.

Get more investing basics at [rps.troweprice.com](https://rps.troweprice.com).

**All investing is subject to market risk, including the potential loss of principal.**

# Get to know all the ways your plan can work for you.

Your plan may offer various options for how you contribute to it and how your contributions are invested. Read on to learn more about them.

## Employee contributions: Your options for building your savings

### BEFORE-TAX CONTRIBUTIONS

You can contribute up to 100% of your pay each year on a before-tax basis, subject to IRS annual limits. That means contributions to the plan are made before income taxes are taken out of your paycheck. When you withdraw from your account, your contributions and any earnings are subject to taxes.

### ROTH CONTRIBUTIONS

You may contribute up to 100% of your pay each year in Roth contributions, subject to IRS annual limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. However, if you take a qualified distribution, you will not have to pay taxes on any earnings in your Roth account.

*A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution or in-plan Roth rollover, if applicable, AND you've reached aged 59½, become totally disabled, or died. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions will be taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules may apply.*

### CATCH-UP CONTRIBUTIONS

If you will be age 50 or older this year—and you are already contributing the maximum allowed by the plan—you can make additional catch-up contributions. The IRS catch-up contribution limit may vary each year.

Your before-tax and Roth contributions may not total more than 100% of your pay.

*Mandatory payroll deductions will be taken before salary deductions.*

## Employer Contributions: How your company is adding to your savings

Your plan offers you additional money toward your retirement by contributing money on your behalf. These company contributions are typically available based on contributions you make to the plan. Please reference your plan's summary plan description for more detailed information on company contributions.

**Note:** Employer contributions are made to the before-tax portion of your account and are still considered taxable by the IRS upon distribution.

### OTHER EMPLOYER CONTRIBUTIONS YOU MAY RECEIVE

Your employer may add a profit sharing contribution to your account. You do not need to contribute to the plan to be eligible. If you are not contributing, your profit sharing contributions will be automatically invested in a pre-assembled, age-based T. Rowe Price Retirement Fund with the target date that is closest to the year you will turn 65.

## Vesting: What it is and how it works

Vesting refers to the portion of your account that you may take with you when you leave the company. You are always 100% vested in the part of your account balance that comes from your own contributions. You are 100% vested in the "safe harbor" contributions AMERICAN AMBULANCE makes on your behalf, plus any earnings they generate.

Your employer contribution accounts will be vested according to the following schedule:

Years of Service	Less than 2	2	3	4	5	6 or more
Percent Vested	0%	20%	40%	60%	80%	100%

Refer to your summary plan description for details.

If there is a discrepancy between the information in this section and your plan's plan document, the plan's document will govern. For more information, see your summary plan description.

# Options to fit your investing style.

The plan offers a variety of options to choose from. For more details, such as investment descriptions and fact sheets, visit [rps.troweprice.com](https://rps.troweprice.com).

## Your plan lineup: Investment options available to you

### AGE-BASED INVESTMENTS

- T. Rowe Price Retirement 2005
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2015
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2025
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2035
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2045
- T. Rowe Price Retirement 2050
- T. Rowe Price Retirement 2055
- T. Rowe Price Retirement 2060
- T. Rowe Price Retirement Balanced

### BUILD-YOUR-OWN PORTFOLIO\*

#### Stocks

- American Century Mid Cap Value Fund
- Columbia Small Cap Index Instl
- Fidelity 500 Index Institutional Prem
- Fidelity Extended Market Index InstlPrm
- Franklin Gold & Precious Metals Fund A
- Harbor International Fund Instl
- JP Morgan US Equity R5
- PGIM Jennison Mid-Cap Growth Z

- T. Rowe Price Dividend Growth
- T. Rowe Price Equity Income
- T. Rowe Price Growth Stock
- T. Rowe Price New Horizons
- T. Rowe Price Real Estate
- Victory Small Company Opportunity Fund I

#### Bonds

- PIMCO Total Return Fund Institutional

#### Money Market/Stable Value

- T. Rowe Price Stable Value E\*\*

#### Blended Assets

- Oakmark Equity & Income Fund I
- T. Rowe Price Capital Appreciation

*\*Investment options are generally classified as stock or bond investments based on overall allocations and may contain significant holdings in an asset class that is different from its identified category. All investments are subject to market risk, including the potential loss of principal.*

Visit [rps.troweprice.com](https://rps.troweprice.com) or call 1-800-354-2351 to request a prospectus or fact sheet, a prospectus, or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

The list of available investments above may not be the current investments available in your plan. For the most-up-to-date list of available investments, please visit [rps.troweprice.com](https://rps.troweprice.com) or call 1-800-354-2351.

For more information, see your summary plan description.

The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund. If an investor plans to retire significantly earlier or later than age 65, the fund may not be an appropriate investment even if the investor is retiring on or near the target date. The funds' allocations among a broad range of underlying T. Rowe Price stock and bond funds will (with the exception of the Retirement Balanced Fund) change over time. The funds (other than the Retirement Balanced Fund) emphasize potential capital appreciation during the early phases of retirement asset

accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term postretirement withdrawal horizon. The funds are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The funds maintain a substantial allocation to equities both prior and after the target date, which can result in greater volatility over shorter time horizons.

\*\*This investment is not a mutual fund. It is a common trust fund established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Act of 1933. Investments in the Trust are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company. Although the Trust seeks to preserve the value of your investment at \$1.00 per unit, it is possible to lose money by investing in the Trust. For additional information on the common trust fund being offered, including a trust fact sheet, please call T. Rowe Price.

The Trust imposes a 90-day "equity wash" provision on exchanges to competing investment options. The Trust is interest rate sensitive; therefore, direct exchanges from the Trust to money market funds and certain short-term bond funds (if available in the Plan) are not permitted. Permissible, or eligible, investment options include most common stock funds and any fixed income fund with a duration that is equal to or greater than three years. Exchanges from the Trust must remain invested in eligible investment options for at least 90 days before exchanging into competing investment options.

## **Additional assistance available for saving and investing decisions**

Learn more about additional services offered by your plan.

### **MORNINGSTAR ASSOCIATES**

Your plan offers additional assistance available through Morningstar®

- **Morningstar® Retirement Manager<sup>SM</sup>** This Morningstar service offers investment recommendations and strategies, asset mix information, and access to Morningstar research and education tools.
- **Morningstar® Portfolio Manager<sup>SM</sup>** This Morningstar service offers asset mix information and investment Morningstar Ratings<sup>TM</sup>.

Morningstar® Retirement Manager<sup>SM</sup> is offered by Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc.

Morningstar® Portfolio Manager is offered by Morningstar, Inc.®

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Now's the time to enroll.

## **GO TO [RPS.TROWEPRICE.COM](https://rps.troweprice.com) TO TAKE THESE STEPS.**

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Remember, it doesn't take much time or money to get started in your retirement plan. Just take these steps:

- Decide how much you'd like to save each pay period.
- Select how much you want to contribute.
- Choose your investments.

Also, be sure to verify your preferred e-mail address and name your beneficiary. You can do this online at [rps.troweprice.com](https://rps.troweprice.com).\*

\*If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at [rps.troweprice.com](https://rps.troweprice.com).



### **YOUR RETIREMENT PLAN WEBSITE**

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### **DEDICATED REPRESENTATIVES**

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**T.RowePrice®**

**T. Rowe Price Retirement Plan Services, Inc.**

P.O. Box 17349 | Baltimore, MD 21297-1349

**Connect with us.**

Don't let excuses stop you from saving for retirement.

If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Representatives are available at **1-800-354-2351** business days between 7 a.m. and 10 p.m. eastern time.

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