

Thinking Ahead Institute

An innovation network founded by WTW

SHAPERS

Conversations shaping the way we think





Ray Jimenez, President

AHRP

Adventist HealthCare Retirement Plans

THEIR MISSION

Serving AHRP participants by creating a path to a secure future.

THEIR VISION





To ensure an ideal retirement for every participant through innovation and unsurpassed service.

ABOUT AHRP

AHRP's Retirement Plans are designed to help you save and invest over time.

They are a US-based, self-administered multi-employer plan serving Adventist-affiliated hospital systems, with \$14bn in AUM and over 180,000 participants.

4 STEPS OF SERVICE

 <p>01</p> <h3>Engage</h3> <p>Engage with participants with both our head and our heart.</p>	 <p>02</p> <h3>Educate</h3> <p>Educate participants about all options and explore choices.</p>	 <p>03</p> <h3>Encourage</h3> <p>Encourage smart money habits to help participants fulfil their retirement goals.</p>	 <p>04</p> <h3>Empower</h3> <p>Empower organisations to carry this out.</p>
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CHECKPOINTS: RETIREMENT ACTION PLANS

<h3>Early career</h3> <p>Tips to consider in your 20s and 30s, as you start saving for retirement.</p>	<h3>Mid career</h3> <p>Check in with your retirement savings during your 40s and 50s.</p>	<h3>Late career</h3> <p>With retirement approaching, review action steps for your 50s and beyond.</p>
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Speaker biographies



Ray Jimenez — President, Adventist HealthCare Retirement Plans (AHRP)

Raymond Jimenez III is President of the Adventist HealthCare Retirement Plans (AHRP), a role he has held since March 2020. His leadership follows seven years as Retirement Plan Administrator for the North American Division of Seventh-day Adventists, bringing deep experience in retirement plan governance and participant engagement.

Ray has been recognised for modernising and streamlining AHRP's defined contribution plan, earning industry praise including a Pensions & Investments Excellence & Innovation Award. His work emphasises education-driven participant support and improving utilisation of retirement income solutions across AHRP's extensive member base.



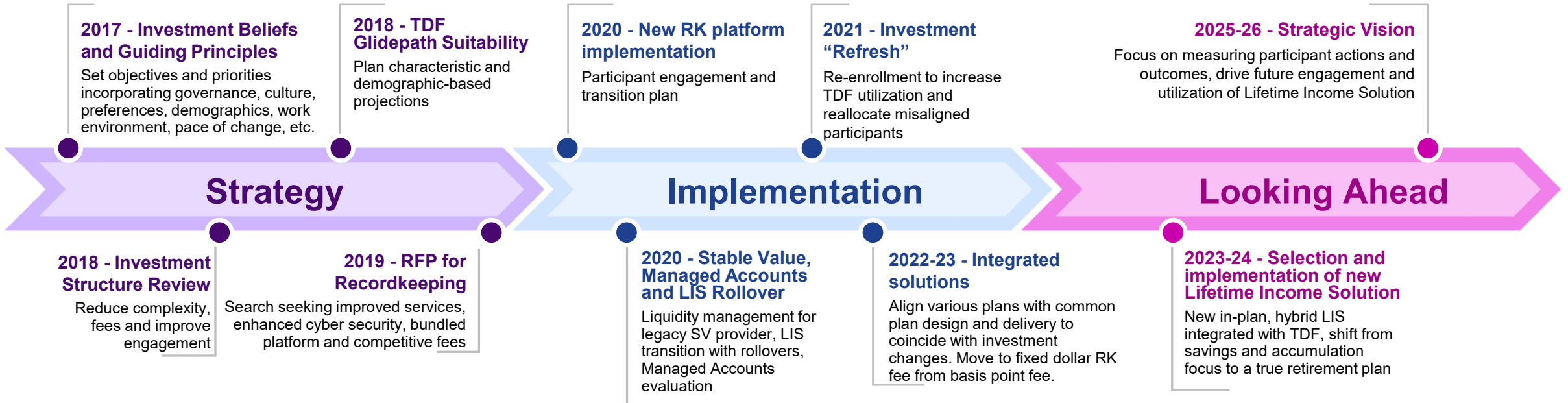
Tonya Hamm — is Executive Director of Plan Operations, Adventist HealthCare Retirement Plans (AHRP)

Tonya is an operational and strategic leader at Adventist HealthCare Retirement Plans, responsible for overseeing the accuracy and performance of the organisation's record keeping functions. She monitors automated services for quality and potential failures, while continuously seeking financial improvements in delivery.

Her role spans financial forecasting, plan design analysis, and close collaboration with corporate functions across HR, IT, Payroll, and Finance. She also manages vendor relations, oversees plan communication compliance — including SPDs and ERISA notices — and takes a central coordinating role in acquisitions and divestitures, managing complex transitions from start to finish.

AHRP – Partnership focused on improving outcomes

Working together to achieve a more efficient and optimal process, structure and implementation



Key Outcomes and Opportunities

- Manage pace of change, avoid surprises
- Stay informed of market trends and compliance issues with a goal of continuous improvement
- Eliminate activities that create risk and distract from strategic objectives with a focus on an improved employee experience and outcomes

- Knowledgeable staff
- Plan in compliance with complex rules
- Benefits fairness in a complicated plan

- Retirement program that attracts/retains key talent and meets cost/risk and workforce objectives with a focus on employee experience and outcomes
- Continue to revamp activities that create risk and distract from strategic initiatives

About Thinking Ahead Institute

We're a not-for-profit research and innovation network founded by WTW, delivering bold insights to help **investors navigate the future.**

In 10 years, we have collaborated with over 150 investment organisations to bring this vision to light. Our membership of **asset owners, asset managers, wealth providers** and **strategic partners** have the collective responsibility for over US\$17 trillion worth of assets.

Watch our short video:

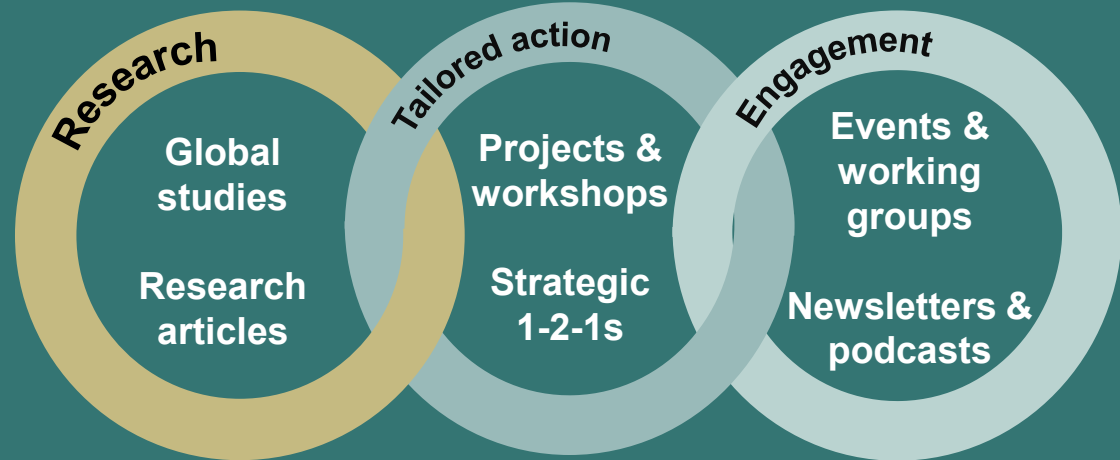


Our purpose is simple – to help investors navigate the future.

How? We give them the foresight to **build long-term value**, realising our vision of influencing an investment industry that **creates value for all.**

51 members and partners

*\$17 trillion AUM represented by our network



*as at December 2025

Limitations of reliance and contact details

Limitations of reliance – Thinking Ahead Group 2.0

This document has been written by members of the Thinking Ahead Group 2.0. Their role is to identify and develop new investment thinking and opportunities not naturally covered under mainstream research. They seek to encourage new ways of seeing the investment environment in ways that add value to our clients.

The contents of individual documents are therefore more likely to be the opinions of the respective authors rather than representing the formal view of the firm.

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