

AHC EMPLOYEE STOCK OWNERSHIP PLAN

SUMMARY OF MATERIAL MODIFICATIONS TO SUMMARY PLAN DESCRIPTION

January 1, 2020

This Summary of Material Modifications (“SMM”) announces certain changes to the AHC Employee Stock Ownership Plan (the “Plan”). It supplements the Plan’s Summary Plan Description (“SPD”), and you should retain it with your copy of the SPD. Capitalized terms that are not defined in this document have the meanings ascribed to them in the Plan.

Summary of Changes.

1. Effective as of January 1, 2020, the “Form of Payment of ESOP Account” section in Article VII of the SPD is revised to read as follows:

If the value of your Accounts (excluding your Rollover Account) does not exceed \$5,000, payment for the number of shares of Company Stock in your ESOP Account as of your Retirement Date or death will be made in a lump sum. The payment will be made in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust), in which case you will still receive a payment in cash. The value of the payment will be determined as described in the section titled “Value of Payments of ESOP Account.”

If the value of your Accounts (excluding your Rollover Account) exceeds \$5,000, payment for the number of shares of Company Stock in your ESOP Account as of your Retirement Date or death will be made in substantially equal annual or more frequent installments, paid over a period of five years plus one year for each amount specified by law or fraction thereof by which the value of your ESOP Account, determined as of the Valuation Date coinciding with or preceding your Retirement Date or death, exceeds the amount specified by law. The payment will be made in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust), in which case you will still receive a payment in cash. The value of the payment will be determined as described in the section titled “Value of Payments of ESOP Account.”

If you die and your Beneficiary offers evidence acceptable to the Plan Administrator that proves that your Beneficiary is suffering from a financial hardship and requires earlier payment of one or more of your ESOP Accounts to pay for your funeral expenses, then the Plan Administrator may, as soon as possible after your death, make a payment in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust) that portion of your ESOP Account that the Plan Administrator determines is necessary to pay for such expenses. If the shares of Company Stock are sold to the Company (or the Trust), you will still receive a payment in cash.

2. Effective as of January 1, 2020, the first and second paragraphs in the “Form and Time of Payment of Vested ESOP Account” section in Article VIII of the SPD is revised to read as follows:

If the value of your vested Accounts (excluding your Rollover Account) does not exceed \$5,000, payment for the number of shares of Company Stock in your vested ESOP Account as of the date of your severance from employment for reasons other than reaching your Retirement Date or dying while an Employee will be made in a lump sum. The payment will be made in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust), in which case you will still receive a payment in cash. The value of the payment will be determined as described in the section titled “Value of Payments of ESOP Account.”

If the value of your vested Accounts (excluding your Rollover Account) exceeds \$5,000, payment for the number of shares of Company Stock in your vested ESOP Account as of the date of your severance from employment for reasons other than reaching your Retirement Date or dying while an Employee will be made in substantially equal annual or more frequent installments paid over a period of five years plus one year for each amount specified by law or fraction thereof by which the value of your ESOP Account, determined as of the Valuation Date coinciding with or preceding the date of your severance from employment for reasons other than reaching your Retirement Date or dying while an Employee, exceeds the amount specified by law. The payment will be made in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust), in which case you will still receive a payment in cash. The value of the payment will be determined as described in the section titled “Value of Payments of ESOP Account.”

3. Effective as of January 1, 2020, Article IX of the SPD is revised to read as follows:

After you reach age 55 and have been a Member of the Plan for at least ten years, you may elect in each Plan Year for a period of six years beginning with the first Plan Year in which you meet both such requirements to receive a lump-sum payment for the fair market value of up to 25 percent of the total number of shares of Company Stock ever held in your ESOP Account on or before the end of the preceding Plan Year, reduced by the number of shares of Company Stock or the fair market value of Company Stock for which you received a cash payment pursuant to your previous diversification elections. The payment will be made in cash or in shares of Company Stock subject to the requirement that such Company Stock will be immediately sold to the Company (or the Trust), in which case you will still receive a payment in cash. In the last year of the six-year period, you may elect to receive 50 percent instead of 25 percent. To exercise this right, you generally must notify the Plan Administrator within 90 days after the close of each such Plan Year in which you are eligible. However, if the fair market value of the Company Stock in your ESOP Account is not known within 90 days, you may exercise this right by notifying the Plan Administrator within 90 days after the value of the Company Stock in your ESOP Account has been communicated to you. In addition, this right is only available if the fair market value of the Company Stock in your ESOP Account exceeds \$500. Distributions pursuant to this diversification election will be made no later than 90 days after the period during which you make your election.

KEEP THIS SUMMARY OF MATERIAL MODIFICATIONS WITH YOUR SPD FOR FUTURE REFERENCE.