



**Hewlett Packard
Enterprise**

HPE 401(k) Plan Investment Guide

How to invest for your future

Your guide to investing in the
Hewlett Packard Enterprise 401(k) Plan



Help your money work as hard as you do

The investment lineup in the HPE 401(k) Plan is designed to offer something for everyone, so no matter your personal investing style, you can create a diversified asset mix that's right for you. **This guide shows you how.**

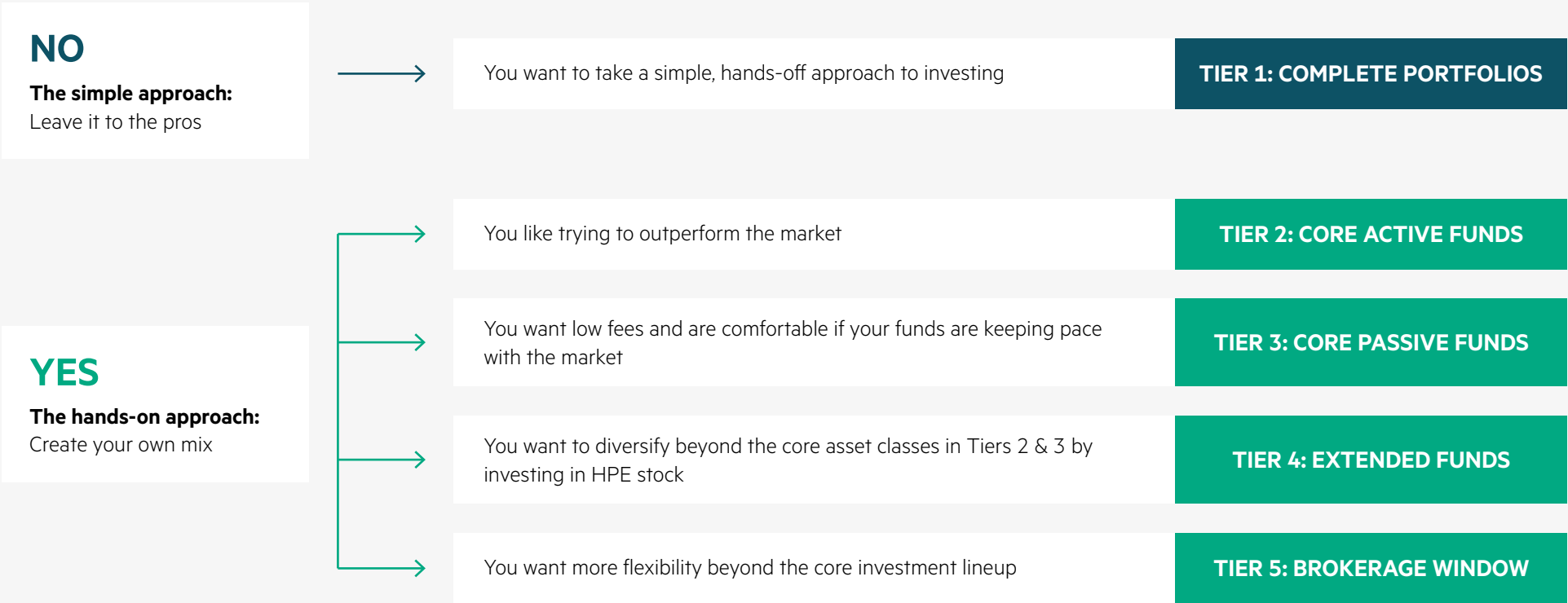
Consider your personal investing style

While some investors like having many investment choices and flexibility—and are happiest when researching, selecting, and monitoring investments themselves—others don’t have the time, expertise, or experience to build and actively manage a custom, diversified 401(k) investment portfolio. The HPE 401(k) Plan investment lineup gives you flexibility to select a ready-to-go, diversified portfolio, or combine funds to create a custom asset mix that fits your personal situation and unique diversification needs.

Start by asking yourself:

Do you have the time, interest, and skill to craft your own mix of investments?

Then follow this flow chart to see which HPE 401(k) Plan investment tier(s) may be right for you.



A closer look at the HPE 401(k) Plan tiers

Once you know your investing style, learn more about the tiers in the HPE 401(k) Plan. The full list of funds available in these tiers is on pages 5-6.

The simple approach:

TIER 1: COMPLETE PORTFOLIOS

Birth Date Funds:

- These professionally managed, ready-mixed portfolios are designed for investors in a specific age group.
- Simply choose one fund based on the year you were born.
- The underlying asset allocation grows more conservative over time to help ensure the fund's risk exposure is appropriate for individuals nearing retirement.

Birth Date Funds are subject to the volatility of the financial markets, including equity, commodity, and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small cap, and foreign securities. Principal invested in Birth Date Funds is not guaranteed at any time, even after an investor retires.

Conservative Fund:

- This professionally managed, ready-mixed portfolio may be appropriate for older investors with a low tolerance for risk.
- It seeks potential appreciation with minimal investment in stock.
- Unlike the Birth Date Funds, the underlying asset allocation doesn't change over time.

This tier may be right for you if...

You want to take a simple, hands-off approach to investing.



A closer look at the HPE 401(k) Plan tiers (continued)

The hands-on approach:

TIER 2: CORE ACTIVE FUNDS	TIER 3: CORE PASSIVE FUNDS	TIER 4: EXTENDED FUNDS	TIER 5: BROKERAGE WINDOW
• “Actively managed” funds seek to outperform market benchmarks. • You can use these as basic building blocks to create your own custom portfolio with equities (stocks), fixed income investments (bonds), and/or short-term investments. • Your portfolio can be built entirely from Tier 2 funds, or combined with Tiers 3 and 4. This tier may be right for you if... You like trying to outperform the market and are comfortable knowing you may do better or worse than the market.	• “Passively managed” index funds seek to match the performance of specific market indices. • You can use these as basic building blocks to create your own custom portfolio with equities (stocks) and/or fixed income investments (bonds). • These options tend to have lower costs than actively managed funds. • Your portfolio can be built entirely from Tier 3 funds, or combined with Tiers 2 and 4. This tier may be right for you if... You want low fees and are comfortable if your funds are keeping pace with how the market is performing.	• The Hewlett Packard Enterprise Stock Fund is available as a single stock investment option. • This investment option should be used only to complement the core options in Tiers 2 and 3. Most investment professionals caution against having too high a proportion of assets in a single stock. This tier may be right for you if... You want to diversify beyond the core asset classes in Tiers 2 and 3 by investing in HPE stock.	• You may establish a brokerage account within your HPE 401(k) Plan to invest in thousands of mutual funds outside the Plan’s fund lineup. • In addition to investing in mutual funds, you can invest in exchange-traded funds (ETFs), which are baskets of securities that are traded intraday on an exchange. • Refer to the BrokerageLink® brochure, Fact Sheet, and Commission Schedule on Fidelity NetBenefits® for more information about the brokerage window investing options. Note: The funds available through BrokerageLink are NOT monitored by HPE. • This option is designed for investors who understand how to evaluate a fund’s cost and performance. • Additional fees may apply, so look carefully at expense information before investing in a brokerage account. This tier may be right for you if... You want more flexibility beyond the core investment lineup, and enjoy researching, managing, and monitoring your investments.

Get to know your investment fund options

The investment tiers in the HPE 401(k) Plan are designed to give you flexibility in determining the right asset mix and investment approach for you. Take a closer look at the specific funds options available in each tier.

TIER 1: COMPLETE PORTFOLIOS

- Conservative Fund
- Birth Date Fund: 1950 Fund
- Birth Date Fund: 1955 Fund
- Birth Date Fund: 1960 Fund
- Birth Date Fund: 1965 Fund
- Birth Date Fund: 1970 Fund
- Birth Date Fund: 1975 Fund
- Birth Date Fund: 1980 Fund
- Birth Date Fund: 1985 Fund
- Birth Date Fund: 1990 Fund

How to choose a Birth Date Fund

Each Birth Date Fund is designed for investors in a similar age group, so you can simply pick the fund with the date closest to the year in which you were born. For example, if you were born around 1960, you might choose the Birth Date Fund: 1960 Fund.

If your birth date falls between funds, you can pick the “older” fund or “younger” fund, or you can choose a blend of the two. For instance, if you were born in 1973, you could choose the Birth Date Fund: 1970 Fund for a slightly more conservative mix, the Birth Date Fund: 1975 Fund for a slightly more aggressive mix, or both.

IN RETIREMENT		CLOSER TO RETIREMENT			FURTHER FROM RETIREMENT			
	ALEX BORN IN 1955		MING BORN IN 1964		TAYLOR BORN IN 1976		RAJ BORN IN 1987	
IF YOUR BIRTH DATE IS IN THIS RANGE...								
12/31/52 OR EARLIER	1/1/53 – 12/31/57	1/1/58 – 12/31/62	1/1/63 – 12/31/67	1/1/68 – 12/31/72	1/1/73 – 12/31/77	1/1/78 – 12/31/82	1/1/83 – 12/31/87	1/1/88 OR LATER
...YOU MIGHT CONSIDER THIS BIRTH DATE FUND								
1950	1955	1960	1965	1970	1975	1980	1985	1990

Birth date funds are generally designed for investors born around the year indicated in each fund's name. The investments are managed to gradually become more conservative over time. The investment risks of each birth date fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested in Birth Date Funds is not guaranteed at any time, even after an investor retires.

Get to know your investment fund options (continued)

TIER 2: CORE ACTIVE FUNDS	TIER 3: CORE PASSIVE FUNDS	TIER 4: EXTENDED FUNDS	TIER 5: BROKERAGE WINDOW
STABLE VALUE - Stable Value Fund FIXED INCOME - US Core Plus Fixed Income Fund DOMESTIC EQUITIES - US All Cap Equity Fund INTERNATIONAL EQUITIES - Non-US Equity Fund SPECIALTY - Diversified Real Asset Fund	FIXED INCOME - US Core Plus Fixed Income Fund DOMESTIC EQUITIES - US Large Cap Equity Index Fund - US Small/Mid-Cap Equity Index Fund INTERNATIONAL EQUITIES - Non-US Equity Fund	Hewlett Packard Enterprise Stock Fund	Thousands of mutual funds and ETFs offered through Fidelity's self-directed brokerage window

How to choose funds in Tiers 2 through 5

When you're building your portfolio, consider how long you have to invest, your risk tolerance, and your financial situation. Answer the questions below to determine how much investment risk you may be able to handle:

- How many years do you have to invest before you expect to retire?**
 The closer you are to retirement, the more conservative you might want to be with your investments.
- How much risk are you willing to take in pursuit of higher returns?**
 Your comfort with risk can determine how much of your portfolio should be invested in equities (stocks).
- What would you do in the event of a temporary downturn in the stock market?**
 If you'd be likely to sell your holdings following a market downturn, you might want to limit your equity (stock) holdings.
- Can you easily handle an unexpected financial emergency?**
 It's important to have readily accessible savings outside of the HPE 401(k) Plan to cover unplanned expenses.
- How much of your total retirement savings are in the HPE 401(k) Plan?**
 Your investment strategy for the HPE 401(k) Plan should take your other holdings into account.

If you need help answering these questions and understanding what they mean for your personal investment strategy, call a Fidelity Workplace Planning Consultant: **1-800-409-4015** or the EY Financial Planner Line: **1-877-998-4HPE (4473)**.

Both of these services are available at no cost to you.

Keep in mind: You can select funds from within a single tier or across Tiers 2 through 5. Although you can invest in options from any or all tiers, you may want to focus your investments in Tiers 2 and 3 before expanding to Tiers 4 and 5. Remember that you are responsible for monitoring and adjusting your portfolio over time.

Learn more and take action

Take the time to determine your investment style and the choices available to you. Then create a strategy that fits your personal goals, time horizon, and risk tolerance.

**If you'd like to discuss your investment strategy,
use these resources available at no cost to you:**

Fidelity Workplace Planning Consultant:
1-800-409-4015

weekdays 5:30 a.m. to 9 p.m. PT (7:30 a.m. to 11 p.m. CT)

EY Financial Planner Line:
1-877-998-4HPE (4473)

weekdays 6 a.m. to 5 p.m. PT (8 a.m. to 7 p.m. CT)

You can also learn more about investing and the options in the
HPE 401(k) Plan at www.myhpefinancialwellness.com.




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