

FUND OVERVIEW

YOUR ABBOTT STOCK RETIREMENT PLAN INVESTMENT OPTIONS

The Abbott Laboratories Stock Retirement Plan (“SRP”) offers a variety of investment options to suit different retirement needs. This brochure describes those investment options and how you can invest your savings to achieve your goals.

YOUR INVESTMENT CHOICES

The SRP offers two approaches to choosing investments:

- **Take a Hands-Off Approach:** Choose a **Target Date Retirement Fund** that aligns with your targeted retirement date and simplifies your decisions. This option may be right for you if you prefer the ease and convenience of a professionally managed fund. The concept behind a Target Date Fund is that investment goals tend to become more conservative as the investor nears retirement age. Each of the State Street Target Date Funds is designed for investors expecting to retire near the year indicated in each fund’s name.
- **Take a Hands-On Approach:** **Create your own portfolio** by selecting from the individual investment options available in the SRP. This choice may be right for you if you prefer the freedom to create your own combination of investments and actively manage your portfolio.

DECIDING WHAT’S RIGHT FOR YOU

| Hands-Off | Hands-On |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Target Date Retirement Fund Portfolio | Create Your Own Portfolio |
| <p>The Target Date Retirement Funds may be a good choice if you:</p> <ul style="list-style-type: none">• Want to simplify investing;• Like the fact that the investments within the fund are predetermined; and• Appreciate the importance of investment principles, such as diversification and asset allocation, but don’t have the time or comfort level to manage a portfolio on your own. <p>To learn more, refer to pages 2–3.</p> | <p>Selecting individual investment options may be a good choice if you:</p> <ul style="list-style-type: none">• Want more choice and flexibility;• Feel comfortable managing your own portfolio; and• Understand the basics of investing and feel confident making informed investment decisions. <p>To learn more, refer to pages 2–3.</p> |

You pick the approach that works for you—each uses the different funds in the SRP to help you reach your retirement goals. Remember that company matching contributions will be automatically invested in the same manner as your contributions.

No matter which approach you choose, it’s a good idea to review your investment choices regularly to make sure that they are still aligned to your goals.



Begin Charting a Course to Retirement

It's easy! Each Target Date Retirement Fund is broadly diversified and allows you to invest your savings through professionally managed investments. You choose one option designed for investors expecting to retire around a specific year.

The investments in each Target Date Retirement Fund are managed to become more conservative over time. The investment mix will move from a greater concentration of higher-risk investments (primarily stocks) to a greater concentration of lower-risk investments (generally bonds and short-term investments). The investment mix in the Target Date Retirement Fund will remain risk-appropriate as you approach the expected year of retirement.



Choosing a Fund Is Simple

- 1. Estimate Your Retirement Date**
 Take the year you were born and your expected retirement age and add them together to get your retirement date.
- 2. Select Your Target Retirement Fund**
 Pick the Target Date Retirement Fund with the date closest to your expected retirement date.

That's it! You're done!

NOTE: You only need one Target Date Retirement Fund to achieve a diversified portfolio.

EXAMPLE:

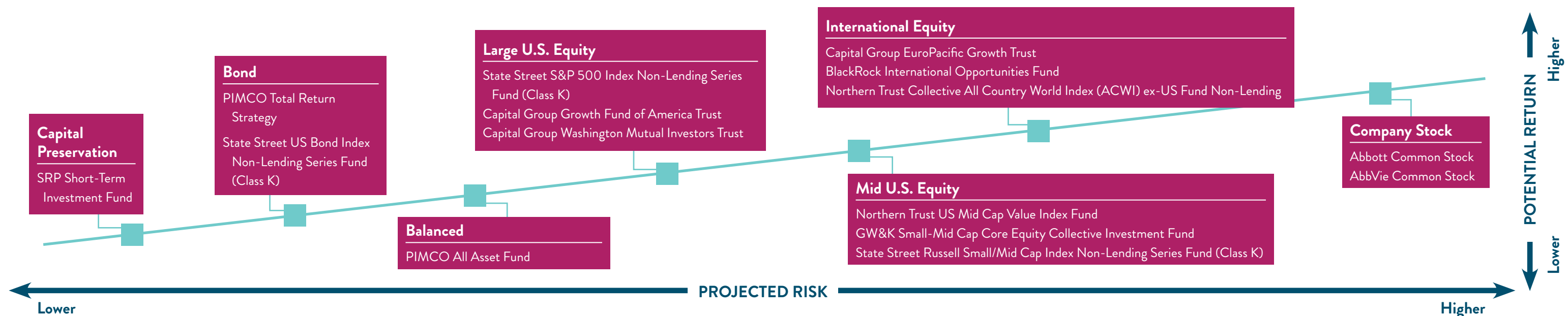
You were born in 1970
 + You plan to retire when you're 65
 = Retirement in 2035

Assemble Your Own Retirement Savings Portfolio

Investment professionals recommend a balanced, diversified investment plan that takes your risk tolerance, time frame to save, retirement goals and other factors into account. You determine which funds meet your investment objectives and how much to invest in each. You have the ability to change your fund selections at any time.

Review the SRP Investment Funds

The chart below provides an overview of the SRP investment funds and corresponding asset classes for each fund. The funds are listed from the most conservative to most aggressive. More conservative funds generally have less investment risk and lower potential long-term returns. More aggressive funds generally have more investment risk and higher potential long-term returns. Please remember that past performance is no guarantee of future returns.



CHOOSE YOUR INVESTMENTS AND MONITOR YOUR ACCOUNT

Abbott gives you the resources you need to help make the most of the SRP.

- Visit the Abbott Benefits Center website at **www.abbottbenefits.com** to make or change your investments, access fund information, view or request a prospectus, track the performance of your investments and more. You can access the Abbott Benefits Center website from any computer or mobile device at **www.abbottbenefits.com**. Click on “Abbott Benefits Center” and log in with your User ID and Password.
- Do you need some help making your investment decisions? The Financial Education Center, available on the Abbott Benefits Center website at **www.abbottbenefits.com**, contains a library of information on a number of financial topics. You can easily access topics that are important to you.
- If you have questions or need help using the website, you can call the Abbott Benefits Center toll-free at **844-30-MY-ABC (844-306-9222)**, 7 a.m. to 7 p.m., CST, Monday through Friday. (Outside of the United States, use **+1-312-843-5221**.)

When making your choices, factors to consider include your likely retirement age, your tolerance for risk, the length of time that you plan to save and your financial needs in retirement.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20 percent of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

Before investing, carefully consider the funds’ or investment options’ objectives, risks, charges and expenses. Putting a large percentage of your retirement plan investments into a single company stock—even if it’s the company you work for—may put your account at undue risk. Instead, consider a balanced, diverse investment plan which may help to reduce market risk and protect against volatility.

Fees and expenses are important because they can substantially reduce the growth of your account over the long term. (You can find an example that illustrates this on the Department of Labor’s website, <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.) But, fees are still only one of several factors to consider when making investment decisions. You also should carefully consider other key factors, including asset class and investment risk, investment objectives, principal investment strategies and historical performance when selecting investment options.

Call the Abbott Benefits Center toll-free at **844-30-MY-ABC (844-306-9222)**, 7 a.m. to 7 p.m., CST, Monday through Friday (outside of the United States, use **+1-312-843-5221**) for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Read them carefully. Investing involves risk, including the risk of loss. But the more you know, the more confident you will be.