



## *Yeshiva University Basic Plan – Plan 84990 Instructions and Enrollment Form*

### **Instructions**

You should use this form if you are enrolling in the plan for the first time. Keep a copy of this form for your records and return the original to your Yeshiva University Benefits Office.

The Plan offers you the option of enrolling in a variety of mutual funds, fixed annuities and target-date life cycle funds. The Fidelity Freedom® Index Funds are an easy way to help ensure that you’re investing responsibly. You pick a fund based on the approximate year you plan to retire. And you get a target retirement date investment mix of stocks, bonds, and short-term investments that’s adjusted by professional fund managers to become more conservative over time — making it easy to stay on track to help you reach your future financial goals. The funds assume a retirement age of 65. You may choose a retirement age and date earlier or later than age 65, depending on your own situation.

You can review the investment options available under the Yeshiva University Basic Plan in more detail by logging into Fidelity NetBenefits® through the <http://www.netbenefits.com/yeshiva> website. To schedule an appointment with one of the Fidelity Retirement Planners dedicated to Yeshiva that can assist you with your investments election decisions, please visit <http://www.fidelity.com/schedule>.

Additional information on the investment options is available by visiting the plan’s website at <http://www.netbenefits.com/yeshiva>. If you have any questions, you are invited to call the Yeshiva University Retirement Service Center at Fidelity at **1-855-4YU-SAVE** (1-855-498-7283). Dedicated Yeshiva representatives are available Monday through Friday, from 8:00 A.M. to midnight Eastern time.

**Important Information:** We encourage you to take an active role in choosing investments that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the plan, your contributions and Yeshiva’s contributions will be invested in the plans’ qualified default investment alternative. Yeshiva University has designated the Fidelity Freedom® Index Funds as the qualified default investment alternative. If you do not select investment options, you will be defaulted to the Fidelity Freedom Index Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65. Please refer to the chart below for more details. If no date of birth or an invalid date of birth is on file at Fidelity, your contribution will be invested in the Fidelity Freedom® Index Income Fund.

<b>Date of Birth From</b>	<b>Date of Birth To</b>	<b>Freedom Fund Code</b>		<b>Date of Birth From</b>	<b>Date of Birth To</b>	<b>Freedom Fund Code</b>
1900	1937	2764		1968	1972	2771
1938	1942	2765		1973	1977	2772
1943	1947	2766		1978	1982	2773
1948	1952	2767		1983	1987	2774
1953	1957	2768		1988	1992	2775
1958	1962	2769		1993	1997	2776
1963	1967	2770		1998	2099	3427



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Social Security number: \_\_\_\_\_ Daytime phone number: \_\_\_\_\_

First name: \_\_\_\_\_ MI: \_\_\_\_\_ Last name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Date of hire: \_\_\_\_\_ Marital Status: [ ]Single [ ]Married [ ]Divorced

Investment Allocation: Before investing in any investment options, please carefully consider the investment objectives, risks, charges, and expenses. You can access fund information at http://www.netbenefits.com/yeshiva. Call Fidelity at 1-800-642-7131 or visit www.fidelity.com for a mutual fund or variable annuity prospectus, or if available, a summary prospectus. You should read all information carefully before you invest.

Table with 2 columns: Fund Code, Investment Options. Lists various funds like AB Discovery Value Fund Class A, American Funds New World Fund, Fidelity 500 Index Fund, etc.

Table with 4 columns: Percent Allocated. Grid for entering percentages for each fund code.

Signature \_\_\_\_\_ Date \_\_\_\_\_