

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 targetdate 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 <u>http://www.netbenefits.com/yeshiva</u> 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 <u>http://www.fidelity.com/schedule.</u>

Additional information on the investment options is available by visiting the plan's website at <u>http://www.netbenefits.com/yeshiva</u>. 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.

Date of Birth From	Date of Birth To	Freedom Fund Code	Date of Birth From	Date of Birth To	Freedom Fund Code
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		
First name:	MI:	Last name:		
Address:	(City:	St:	Zip:
Date of Birth:	Date of hire:	Marital St	tatus: 🗆 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.

Fund Code	Investment Options		Perce		ent Allocated	
OQXC	AB Discovery Value Fund Class A	l L				%
OUFP	American Funds New World Fund [®] Class R-6	l L				
2327	Fidelity [®] 500 Index Fund – Institutional Class	J L				%
0038	Fidelity [®] Capital & Income Fund	J L				%
2365	Fidelity [®] Extended Market Index Fund	L				%
2363	Fidelity [®] International Index Fund					%
0384	Fidelity [®] Small Cap Discovery Fund					%
2326	Fidelity [®] U.S. Bond Index Fund					%
OFJ3	Janus Enterprise Fund Class T					%
OMPE	JPMorgan Equity Income Fund Select Class					%
OEJM	MFS [®] International Diversification Fund Class R4	J				%
OELQ	Neuberger Berman Real Estate Fund Institutional Class	J				%
OLWT	Parnassus Equity Income Fund Class Institutional					%
OFAP	PIMCO Total Return Fund Administrative Class	ļ				%
ODC2	Prudential Guaranteed Interest Account (GIA)	JL				%
OOW7	Prudential Guaranteed Interest Separate Account (GISA)					%
OSWB	Vanguard Inflation-Protected Securities Fund Admiral Shares	ļ				%
OQFQ	Vanguard U.S. Growth Fund Admiral [™] Shares	JL				%
2764	Fidelity Freedom [®] Index Income Fund – Institutional Premium Class	L				%
2765	Fidelity Freedom [®] Index 2005 Fund – Institutional Premium Class	J L				%
2766	Fidelity Freedom [®] Index 2010 Fund – Institutional Premium Class	l L				%
2767	Fidelity Freedom [®] Index 2015 Fund – Institutional Premium Class	J L				%
2768	Fidelity Freedom [®] Index 2020 Fund – Institutional Premium Class	l L				%
2769	Fidelity Freedom [®] Index 2025 Fund – Institutional Premium Class	JL				%
2770	Fidelity Freedom [®] Index 2030 Fund – Institutional Premium Class					%
2771	Fidelity Freedom [®] Index 2035 Fund – Institutional Premium Class					%
2772	Fidelity Freedom [®] Index 2040 Fund – Institutional Premium Class	J				%
2773	Fidelity Freedom [®] Index 2045 Fund – Institutional Premium Class					%
2774	Fidelity Freedom [®] Index 2050 Fund – Institutional Premium Class					%
2775	Fidelity Freedom [®] Index 2055 Fund – Institutional Premium Class	J				%
2776	Fidelity Freedom [®] Index 2060 Fund– Institutional Premium Class	ļ				%
3427	Fidelity Freedom [®] Index 2065 Fund– Institutional Premium Class	J [
	Total	[1	0	0	%

Signature Date

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