



Yeshiva University High Schools Retirement Income Plan, #76390
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 the Yeshiva University Benefits Office – Belfer Hall, 500 West 185th Street, New York, NY 10033.

The Plan offers you the option of enrolling in 17 mutual funds, 2 fixed annuities and 13 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 Plan in more detail by logging into Fidelity NetBenefits® through the http://www.netbenefits.com/atwork website. To schedule an appointment with one of the Fidelity Retirement Planners that works with the University that can assist you with your investments election decisions, please visit http://www.fidelity.com/reserve.

Additional information on the investment options is available by visiting the plan’s website at http://www.netbenefits.com/atwork. If you have any questions, you are invited to call the Retirement Service Center at Fidelity at 1-855-4YU-SAVE (1-855-498-7283). Dedicated 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 the University’s contributions will be invested in the plan’s qualified default investment alternative. The 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.

Table with 6 columns: Date of Birth From, Date of Birth To, Freedom Fund Code, Date of Birth From, Date of Birth To, Freedom Fund Code. It lists age ranges and corresponding fund codes for retirement planning.

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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/atwork>. 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	Percent Allocated			
OQXC	AB Discovery Value Fund Class A				%
2328	Fidelity® 500 Index Fund				%
0038	Fidelity® Capital & Income Fund				%
2365	Fidelity® Extended Market Index Fund				%
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				%
OF7F	Lazard Emerging Markets Equity Portfolio Institutional Shares				%
OEJM	MFS® International Diversification Fund Class R4				%
OELQ	Neuberger Berman Real Estate Fund Institutional Class				%
OLWT	Parnassus Equity Income Fund Class Institutional				%
OFAP	PIMCO Total Return Fund Administrative Class				%
OOX8	Prudential Guaranteed Interest Account (GIA)				%
OOW7	Prudential Guaranteed Interest Separate Account (GISA)				%
OFTI	Templeton Global Bond Fund Class A				%
OSWB	Vanguard Inflation-Protected Securities Fund Admiral Shares				%
OQFQ	Vanguard U.S. Growth Fund Admiral™ Shares				%
2216	Fidelity Freedom® Index Income Fund				%
2223	Fidelity Freedom® Index 2005 Fund				%
2226	Fidelity Freedom® Index 2010 Fund				%
2242	Fidelity Freedom® Index 2015 Fund				%
2228	Fidelity Freedom® Index 2020 Fund				%
2232	Fidelity Freedom® Index 2025 Fund				%
2235	Fidelity Freedom® Index 2030 Fund				%
2238	Fidelity Freedom® Index 2035 Fund				%
2239	Fidelity Freedom® Index 2040 Fund				%
2240	Fidelity Freedom® Index 2045 Fund				%
2241	Fidelity Freedom® Index 2050 Fund				%
2338	Fidelity Freedom® Index 2055 Fund				%
2714	Fidelity Freedom® Index 2060 Fund				%
	Total	1	0	0	%

Signature _____ Date _____