



Christian Brothers Retirement Savings 403(b) Plan

Plan Highlights

Welcome to the Christian Brothers Retirement Savings 403(b) Plan (the Plan)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future with help from the Plan and Fidelity.

Enroll Now!

If you haven't enrolled in the Plan, complete the enclosed Enrollment Form and return it to your employer.

Accessing your account



Access your Plan account online at www.netbenefits.com. Download the NetBenefits® app to access your account on your mobile device. The NetBenefits app is available in Spanish—just update your language preferences in the app.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 8:30 a.m. to midnight Eastern time (excluding most holidays).


Para español, llame al 800-587-5282.

For CBS Retirement Representative support call 800-807-0700.

Key Features of Your Christian Brothers Retirement Savings 403(b) Plan

Eligibility	<p>All employees are eligible to participant in the Plan except:</p> <ul style="list-style-type: none">• Employees who work less than the minimum hours per week required by their employer for Plan eligibility.• Employees who are represented by a bargaining unit that prohibits their participation.• Employees who participate in another employer-sponsored plan through this employer that allows pre-tax contributions.• Students who are enrolled in and regularly attend classes, if their institution is a school.• Academic employees scheduled to work less than the required teaching load as determined by their employer.• Employees who have not satisfied their employers probationary period, if any.
Your Contributions	<p>Employee deferral elections are made and changed through your employer.</p> <p>You can contribute up to 100% of your eligible pay as pre-tax contributions up to the annual IRS dollar limits. Annual plan contribution limits, including catch-up contribution limits, are available at www.irs.gov.</p> <p>If you have reached age 50 or will reach 50 during the calendar year and are making the maximum plan or IRS pre-tax contribution, you may make an additional "catch-up" contribution each pay period.</p> <p>You may also be able to make Roth contributions. Contact your employer to determine if they have elected to include the Roth option.</p> <p>If you participated in another employer's plan this year, be sure to monitor your contributions between both plans to ensure you do not exceed the annual limit.</p>

Key Features of Your Christian Brothers Retirement Savings 403(b) Plan

Employer Contributions	Contact your employer to determine if you are eligible for matching contributions or if your employer makes other contributions to the Plan on your behalf.
Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options, and their performance are available online at www.netbenefits.com .
Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them. Contact your employer regarding vesting information for any employer contributions.
Loans	Contact your employer to determine if loans are allowed.
Withdrawals	Withdrawals from the Plan are generally permitted when you attain age 59½, terminate your employment, retire, become permanently disabled, or have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.
Rollovers	You are permitted to roll over eligible pretax or Roth contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to NetBenefits at www.netbenefits.com and select the <i>Profile & Settings</i> icon  to designate your beneficiary online. You can also contact Fidelity for a form to complete and return to Fidelity.
Fidelity® Personalized Planning & Advice*	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement. Fidelity® Personalized Planning & Advice provides active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.
One-on-one consultations	Fidelity Workplace Financial Consultants are licensed professionals and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 weekdays from 8 a.m. to 9 p.m. ET to speak with a consultant or schedule a complimentary appointment. You can also schedule appointments online at fidelity.com/schedule .

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Christian Brothers Retirement Savings 403(b) Plan, and the Plan Document will govern in the event of discrepancies.

*Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee, which will be paid from your account.**

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided by FPWA as described above will, as of March 31, 2025, be provided by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2024 FMR LLC. All rights reserved.

775330.57.39