



Take Charge of Your Financial Future

Dear Employee:

Congratulations! You are now eligible to participate in the Christian Brothers Retirement Savings 403(b) Plan, a convenient and effective way to save for your retirement. When you enroll in the Plan, you pay yourself first through convenient payroll deductions, defer paying taxes until you withdraw money, and take full advantage of the power of compounding.

The enclosed kit provides information about the Plan's investment options and describes how to develop and maintain an investment strategy.

What You Need to Do

Enrolling in the Plan is easy:

1. Read the Plan Highlights to learn more about the Plan and the investment paths it offers.
2. Fill out the Enrollment form with the percentage of your pay you want to contribute. Return your completed form to your employer.

Name Your Beneficiaries: This can be done online at www.netbenefits.com or by calling Fidelity to request a form to complete and return to Fidelity. See the Fidelity Beneficiary Flyer - Take Care of Your Loved Ones Today!

Investments: Your investment election will automatically be set for you. If you are under age 65, this investment election is the Fidelity Freedom® Index Fund Institutional Premium Class, which is the index fund nearest your 65th birthday. If you are already age 65 or older, this investment election is the Fidelity Freedom Index Income Fund Institutional Premium Class. You may change this election at any time by contacting Fidelity.

For More Information

If you have questions about the Plan, please refer to the Summary Plan Description, included in this kit, or call Christian Brothers Retirement Planning Services at 1.800.807.0700.

To learn more about your investment options, visit www.netbenefits.com or call the Fidelity Retirement Service Center at 1.800.343.0860.

Sincerely,

Christian Brothers Retirement Planning Services

Christian Brothers Retirement Savings Plan Highlights

Welcome to the Christian Brothers Retirement Savings 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 Plan

<p>Eligibility</p>	<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.
<p>Your Contributions</p>	<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 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.
Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on these contributions. Contact your employer regarding vesting information for any employer contributions.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to NetBenefits at www.netbenefits.com to designate your beneficiary online. You can also contact Fidelity for a form to complete and return to Fidelity.
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 .
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.
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. This service provides advisory services for a fee, which will be paid from your account.
One-on-one consultations	Fidelity Retirement Planners are licensed professionals and can help with 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 . There is no fee for this service.

Before investing, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund 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 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.**

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

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How to register for access to your account on Fidelity NetBenefits® at www.netbenefits.com.

If you have previously registered with Fidelity.com, NetBenefits®, or eWorkplace®, you do not need to register again. Use your existing username and password to access your new account.

If you have not yet registered, use the instructions below to help you set up your workplace savings account on NetBenefits.

New user registration

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

1 Verify your identity

Enter information in the following required fields:

- Your first and last name
- Your date of birth
- Last four digits of your Social Security number

Select the **Continue** button.

1 Verify your identity

Before you setup online access, let's confirm some basic information about your account.

Name

First Last

Date of birth

Month Day Year

Last 4 digits of SSN

2 Provide your contact information

Enter information in the following required fields:

- Personal email
- Phone type
- Phone number
- Read our electronic disclosure

Select the **Continue** button.

2 Required contact information

Help protect your account. Accurate contact information is how we alert you - and help stop - fraudulent activity.

Contact preferences can be changed on your Profile Page after registration.

Alternatively, you may enroll in your plan or access your existing account by calling a customer service representative.

Personal email

Phone type

Phone number

Electronic disclosure

By clicking "Continue" you consent to receive communications electronically, including transaction alerts, required disclosures and educational materials. If you prefer print, or to update your communications preferences, please update your Profile Page after you register.

Important disclosure

By clicking "Continue", you provide your consent to receive electronic communications including transaction alerts, required disclosures and educational materials. This consent is effective until you change your electronic delivery



3 Set up your username

We require that you create a **unique username**.

- Use 8–15 characters, including at least two letters.

You may **not** use:

- Special characters or symbols
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)

4 Create a password

Your password protects your account from unauthorized users.

- Use 6–20 characters.
- Use at least one number .
- Letters are case sensitive

You may **not** use:

- Special characters except for "#&*<>{}'[]"
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)
- A password you've used before

After confirming your password, select **Continue** .

5 New user registration confirmed

You have successfully registered. If you have other accounts through Fidelity.com, NetBenefits, or eWorkplace, your new login information applies to these accounts, as well as to accessing your account by phone.

The screenshot shows a registration form titled "Register now". It has two main sections: "Create a username" and "Create a password".

3 Create a username

Username: [input field]

- ✗ Use 8 to 15 letters and/or numbers
- ✓ If your username is between 9 and 11 characters in length, it must contain at least two letters
- ✓ No symbols, punctuation marks, or spaces (e.g., #,@,/,*,-)
- ✓ No sequences (e.g. 12345 or 111)

[See more guidelines](#)

4 Create a password

Password: [input field]

Password strength: **Weak**
Letters are case-sensitive.

- ✗ Special characters except for #&*<>{}'[]
- ✗ At least one number
- ✗ 6 -20 characters
- ✗ Upper and lower case letters
- ✓ No sequences (e.g. 12345 or 111)

[See more guidelines](#)

Re-type new password: [input field]

Buttons: Cancel, Continue

For illustrative purposes only.

The screenshot shows a confirmation screen titled "You have successfully registered".

Your new username is: **testuser250**

Continue

Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings.

Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.

6 Begin using NetBenefits

After you log in with your new account username and password, and update your email address, email preferences, and mobile phone number, you can:

- Check your account balances
- Make changes to your investments
- Designate your beneficiaries
- Visit the Planning & Guidance Center and set up important financial goals, such as saving for retirement, college, and other personal goals (e.g., buying a home)
- Access educational resources in the NetBenefits Library to improve your financial know-how on a wide range of topics (Social Security, loans, budgeting, etc.)

7 Select a security question

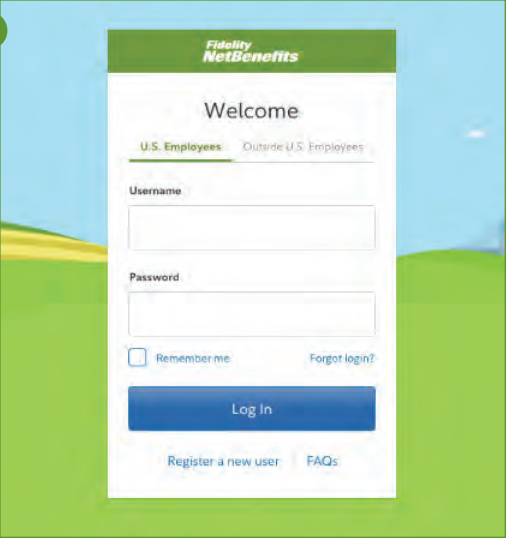
Once you log in, you will be prompted to set a security question in case you ever forget your password.

You can reset it after Fidelity verifies your identity using your new or updated security question and answer.

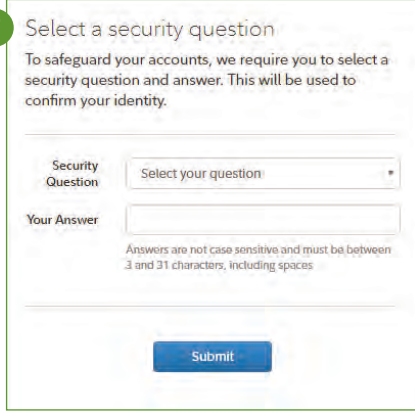
Pick a security question you can easily answer and enter your answer.

- Answers must be between 3 and 31 characters
- Answers are not case sensitive

Select **Submit**.



For illustrative purposes only.



**Need help setting up your account?
Call Fidelity at 800-343-0860**

Take care of your loved ones today!

Please take a few moments to name or update your beneficiaries to ensure your benefits will be distributed according to your wishes.

Designate your beneficiary(ies) in just three easy steps.

1. Scan the QR code below or go to Fidelity NetBenefits® at www.netbenefits.com
2. Click *Profile*
3. Select *Beneficiaries* and follow the online instructions



Hover your phone's
camera over the code.
NO APP NEEDED!

Once you have completed your beneficiary designations, you will be able to view them on NetBenefits®. Please review your choices regularly and update them after life events, such as a marriage, divorce, birth of a child, or a death in the family.

If you need to set up a username and password for your NetBenefits account, visit www.netbenefits.com, click "**Register as a new user**" and follow the instructions.

If you have questions, please call 800-343-0860 to speak with a Fidelity representative.

Fidelity Investments Institutional Operations Company LLC, 245 Summer Street, Boston, MA 02210

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NetBenefits® Mobile App



Access all your Fidelity® workplace accounts—anytime, anywhere.*

 **ALERTS**
Get messages about timely actions to take within your account.



VIEW

Review account balances, investments, your personal rate of return, next steps, and more.



ACT

Change investments, update your profile or beneficiaries, send paperwork, and more.



PLAN

See how much you may need in retirement and get your Fidelity Retirement ScoreSM.



LEARN

Access articles, videos, podcasts, and interactive tools.



Fidelity.com/go/NetBenefitsapp



Download the NetBenefits® app today for an Apple or Android.



**System availability and response times may vary.*

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