



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.

| Date of Birth From | Date of Birth To | Freedom Fund Code | | Date of Birth From | Date of Birth To | Freedom Fund Code |
|--------------------|------------------|-------------------|--|--------------------|------------------|-------------------|
| 1900 | 1937 | 2216 | | 1968 | 1972 | 2238 |
| 1938 | 1942 | 2223 | | 1973 | 1977 | 2239 |
| 1943 | 1947 | 2226 | | 1978 | 1982 | 2240 |
| 1948 | 1952 | 2242 | | 1983 | 1987 | 2241 |
| 1953 | 1957 | 2228 | | 1988 | 2992 | 2338 |
| 1958 | 1962 | 2232 | | 1993 | 2099 | 2714 |
| 1963 | 1967 | 2235 | | | | |

Yeshiva University High Schools Retirement Income Plan, #76390 Instructions and Enrollment Form

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 _____