



Enjoy reduced retirement fees with Fidelity

BEGINNING APRIL 6 FIDELITY WILL BE THE NEW SERVICE PROVIDER FOR YOUR RETIREMENT PLAN ACCOUNTS

CAREGIVERS WILL SAVE WITH REDUCED PLAN ADMINISTRATIVE FEES

ASSETS ARE MOVING IN-KIND

Most assets in the St. Joseph and Covenant 401(k) and 403(b) Plans will move in-kind, meaning investments will not change or be out of the market during the transition.

If you have assets in the TFLIC Guaranteed Pooled Fund or the PCRA, or if you have assets in another type of plan, please check your brochure for more details.

ACTION STEPS:

Before the blackout begins on March 29

Review the brochure mailed to your home for key dates and details. During the blackout period, you will be unable to make changes to your retirement account.

- ❑ To make changes to your retirement plan account(s) prior to the blackout period, call Transamerica at **888-976-8098** or go online to **stjoe.trsrretire.com** before **March 29**.

Beginning April 6

- ❑ Go to [NetBenefits.com](https://www.netbenefits.com) or download the NetBenefits mobile app to access your account.
- ❑ Set up your username and password to access your account.
- ❑ Enter your beneficiary information. **Beneficiary designations will not transfer from Transamerica.**
- ❑ Enroll in the plan, adjust your contribution amount, or change your investment elections.

Beginning the week of April 22 for SJHS & the week of April 29 for CHS

- ❑ The blackout period is expected to end, meaning the Fidelity Retirement Service Center & NetBenefits will open for all plan services & transactions.
- ❑ Call Fidelity at 800-343-0860 to confirm whether the blackout has ended.

Before May 21

- ❑ Visit NetBenefits or call Fidelity if you wish to enroll or opt-out of automatic enrollment.

FOR MORE INFORMATION:

Call Fidelity at 800-343-0860 or go online to [NetBenefits.com](https://www.netbenefits.com).

Visite [www.NetBenefits.com](https://www.netbenefits.com) o llame al 800-587-5282 para conversar con un representante de Fidelity que hable español, que está listo para ayudarle.