

## 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](http://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

|                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Eligibility</b>        | <p>All employees are eligible to participant in the Plan except:</p> <ul style="list-style-type: none"> <li>• Employees who work less than the minimum hours per week required by their employer for Plan eligibility.</li> <li>• Employees who are represented by a bargaining unit that prohibits their participation.</li> <li>• Employees who participate in another employer-sponsored plan through this employer that allows pre-tax contributions.</li> <li>• Students who are enrolled in and regularly attend classes, if their institution is a school.</li> <li>• Academic employees scheduled to work less than the required teaching load as determined by their employer.</li> <li>• Employees who have not satisfied their employers probationary period, if any.</li> </ul>                                                                                    |
| <b>Your Contributions</b> | <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 <a href="http://www.irs.gov">www.irs.gov</a>.</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

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Employer Contributions</b>                        | 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.                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Vesting</b>                                       | You are always 100% vested in your own contributions to your Plan account, as well as any earnings on these contributions.<br><br>Contact your employer regarding vesting information for any employer contributions.                                                                                                                                                                                                                                                                                                                              |
| <b>Online Beneficiary Designation</b>                | It's important to designate a beneficiary for your Plan account. Log on to NetBenefits at <a href="http://www.netbenefits.com">www.netbenefits.com</a> to designate your beneficiary online. You can also contact Fidelity for a form to complete and return to Fidelity.                                                                                                                                                                                                                                                                          |
| <b>Investments</b>                                   | The Plan offers you a range of options to help you meet your investment goals.<br><br>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 <a href="http://www.netbenefits.com">www.netbenefits.com</a> .                                                                                                                                                                                          |
| <b>Loans</b>                                         | Contact your employer to determine if loans are allowed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Withdrawals</b>                                   | 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.                                                                                                                                                                                                                                                                      |
| <b>Rollovers</b>                                     | 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.                                                                                                                                                           |
| <b>Fidelity® Personalized Planning &amp; Advice*</b> | 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. <b>This service provides advisory services for a fee, which will be paid from your account.</b> |
| <b>One-on-one consultations</b>                      | 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. 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.

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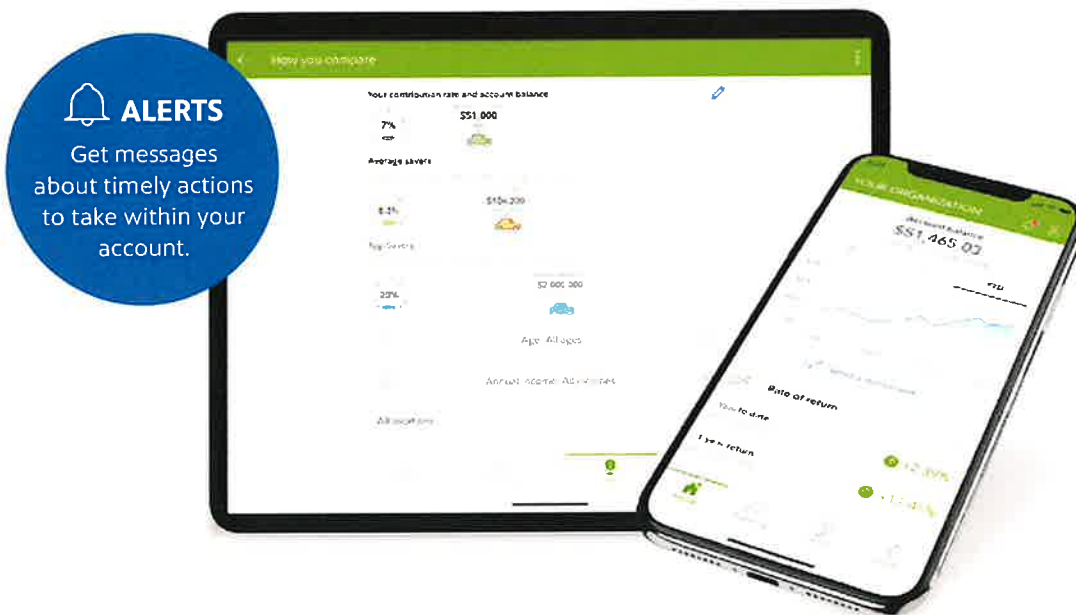
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## VIEW

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 Score<sup>SM</sup>.



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[Fidelity.com/go/NetBenefitsapp](https://Fidelity.com/go/NetBenefitsapp)



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