



UPCOMING

**UNIVERSITY OF NEBRASKA  
RETIREMENT PLAN CHANGES**

*FOR*

*Accounts at Fidelity Investments<sup>®</sup>*

# INVESTMENT OPTION CHANGES AT FIDELITY

*Before investing in any investment option, 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.*

The changes described on the following pages will take place without any action required on your part. However, if you are not satisfied with how your current investment elections and account balances will be modified, you will have the opportunity to make new elections.

## Upcoming Changes for Accounts at Fidelity Include:

- A new core investment lineup and a self-directed brokerage option will be available in the 401 (a) Basic Plan, 457(b) Deferred Compensation Plan, 403(b) Supplemental Plan (new group contract) and the Frozen Pre-90 403(b) Basic Retirement Plan.
- A new 403(b) Supplemental Plan group contract account will be established with the new core investment lineup for employees actively participating in the Plan. The existing 403(b) Supplemental Plan balances will NOT be affected by the investment option changes due to the accounts being individual contracts and require your consent for investment changes.
- Investment options not in the core investment lineup will be removed from the plans.
- A one-time transfer in-kind of mutual funds at Fidelity to BrokerageLink® will be available.
- The Roth In-Plan conversion feature will be available in the 403(b) Supplemental Plan individual and group contract accounts.

**If you are a former employee with an account balance only in the 403(b) Supplemental Plan, the investment options changes do not apply to you.**



See the Appendix section of this guide for a complete list of the investment options that will be removed from the 401 (a) Basic Plan, 457(b) Deferred Compensation Plan, and Frozen Pre-90 403(b) Basic Retirement Plan at Fidelity.



# INVESTMENT OPTION CHANGES AT FIDELITY

## New Core Investment Lineup

On August 15, 2022, the following investment options will be added to the 401(a) Basic Plan, 457(b) Deferred Compensation Plan, 403(b) Supplemental Plan (new group contract) and Frozen Pre-90 403(b) Basic Retirement Plan at Fidelity. You may now direct future contributions and existing balances to the new core investment lineup.

### Core investment options available in the 401(a) Basic Plan and 457(b) Deferred Compensation Plan

Vanguard Cash Reserves Federal Money Market Fund Admiral Shares <sup>+</sup>
Vanguard Institutional Total Bond Market Index Trust
Vanguard Institutional Total International Stock Market Index Trust
Vanguard Institutional Total Stock Market Index Trust
Vanguard Target Retirement 2020 Trust Select
Vanguard Target Retirement 2025 Trust Select
Vanguard Target Retirement 2030 Trust Select
Vanguard Target Retirement 2035 Trust Select
Vanguard Target Retirement 2040 Trust Select
Vanguard Target Retirement 2045 Trust Select
Vanguard Target Retirement 2050 Trust Select
Vanguard Target Retirement 2055 Trust Select
Vanguard Target Retirement 2060 Trust Select
Vanguard Target Retirement 2065 Trust Select
Vanguard Target Retirement 2070 Trust Select
Vanguard Target Retirement Income Trust Select

### Core investment options available in the 403(b) Supplemental Plan (new group contract) and Frozen Pre-90 403(b) Basic Retirement Plan

Vanguard Cash Reserves Federal Money Market Fund Admiral Shares <sup>+</sup>
Vanguard Target Retirement 2020 Fund
Vanguard Target Retirement 2025 Fund
Vanguard Target Retirement 2030 Fund
Vanguard Target Retirement 2035 Fund
Vanguard Target Retirement 2040 Fund
Vanguard Target Retirement 2045 Fund
Vanguard Target Retirement 2050 Fund
Vanguard Target Retirement 2055 Fund
Vanguard Target Retirement 2060 Fund
Vanguard Target Retirement 2065 Fund
Vanguard Target Retirement 2070 Fund
Vanguard Target Retirement Income Fund
Vanguard Total Bond Market Index Fund Institutional Shares
Vanguard Total International Stock Index Fund Institutional Shares
Vanguard Total Stock Market Index Fund Institutional Shares

Investment descriptions are available online at [www.netbenefits.com/universityofnebraska](http://www.netbenefits.com/universityofnebraska).

<sup>+</sup>You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.





# INVESTMENT OPTION CHANGES AT FIDELITY

## Default Investment Option: Target Date Options

The University of Nebraska System has determined that if you have not made investment choices in the new core investment lineup prior to 3 p.m. CT on November 7, 2022, your future contributions and applicable account balances will transfer to a Vanguard target date retirement option that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Vanguard target date retirement options are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the option approaches its target retirement date and beyond. Principal invested is not guaranteed. The options are subject to the volatility of the financial markets, including that of equity and fixed-income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities.

Please use the guidelines in the following table to determine in which Vanguard target date retirement option applicable account balances and future contributions will be invested.

Date of Birth Range	401(a) and 457(b) Plans Default Option	403(b) Plans Default Option
Before January 1, 1953	Vanguard Target Retirement Income Trust Select	Vanguard Target Retirement Income Fund
January 1, 1953– December 31, 1957	Vanguard Target Retirement 2020 Trust Select	Vanguard Target Retirement 2020 Fund
January 1, 1958– December 31, 1962	Vanguard Target Retirement 2025 Trust Select	Vanguard Target Retirement 2025 Fund
January 1, 1963– December 31, 1967	Vanguard Target Retirement 2030 Trust Select	Vanguard Target Retirement 2030 Fund
January 1, 1968– December 31, 1972	Vanguard Target Retirement 2035 Trust Select	Vanguard Target Retirement 2035 Fund
January 1, 1973– December 31, 1977	Vanguard Target Retirement 2040 Trust Select	Vanguard Target Retirement 2040 Fund
January 1, 1978– December 31, 1982	Vanguard Target Retirement 2045 Trust Select	Vanguard Target Retirement 2045 Fund
January 1, 1983– December 31, 1987	Vanguard Target Retirement 2050 Trust Select	Vanguard Target Retirement 2050 Fund
January 1, 1988– December 31, 1992	Vanguard Target Retirement 2055 Trust Select	Vanguard Target Retirement 2055 Fund
January 1, 1993– December 31, 1997	Vanguard Target Retirement 2060 Trust Select	Vanguard Target Retirement 2060 Fund
January 1, 1998– December 31, 2002	Vanguard Target Retirement 2065 Trust Select	Vanguard Target Retirement 2065 Fund
January 1, 2003, and after	Vanguard Target Retirement 2070 Trust Select	Vanguard Target Retirement 2070 Fund

# INVESTMENT OPTION CHANGES AT FIDELITY

## Fidelity BrokerageLink®

Fidelity BrokerageLink®, a self-directed brokerage account, will be available August 15, 2022. BrokerageLink® includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks, as well as information regarding available investment choices, which can be found online when you log on to your account (NetBenefits > Quick Links > BrokerageLink).

To use this feature, you must first establish a separate brokerage account within each Plan. Please log on to Fidelity NetBenefits® (NetBenefits > Quick Links > BrokerageLink) to open an account online or call Fidelity at **800-343-0860** for a paper application. Once an account has been established, you may access, monitor, or change investments by logging in to the account online or contacting Fidelity. There is no annual account fee for BrokerageLink.

## Investment Options Being Removed at Fidelity

When the market closes (generally 3 p.m. CT) on November 7, 2022, mutual funds at Fidelity that are not offered in the core investment lineup through the 401(a) Basic Plan and 457(b) Deferred Compensation Plan and Frozen Pre-90 403(b) Basic Retirement Plan will be removed (see the Appendix for a complete list).\* As a result, existing balances and future contributions will be directed to the University of Nebraska Retirement Plans default investment option, if you have not made prior elections or exchanges into the new core investment lineup, or if you have not established a self-directed brokerage account for the one-time transfer in-kind. The transfer of balances will appear as an exchange on your account history and quarterly statement. Existing balances in the Supplemental 403(b) Plan individual custodial accounts will not be affected by the fund changes.

Please be aware that effective at 3 p.m. CT on November 7, 2022, balances in the Fidelity® Treasury Only Money Market Fund\*\* (Ticker FDLXX) will transfer to the Vanguard Cash Reserves Federal Money Market Fund Admiral Shares+ (Ticker VMRXX) and future contributions will be redirected to a target date fund based on your date of birth, if you have not made prior elections in the new core investment lineup.



A complete list of the investment options that will be removed from the 401(a) Basic Plan, 457(b) Deferred Compensation Plan, and Frozen Pre-90 403(b) Basic Retirement Plan at Fidelity is available in the Appendix on page 8.

\*The dates shown are based on the timing and accuracy of a variety of factors, including the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

\*\* You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

# INVESTMENT OPTION CHANGES AT FIDELITY

## One-Time Transfer In-Kind to BrokerageLink

You may continue to invest in mutual funds at Fidelity that will be removed from the investment lineup through a self-directed brokerage account (see the Appendix for a complete list). This one-time transfer in-kind offer is available to the 401(a) Basic Plan, 457(b) Deferred Compensation Plan and the Frozen Pre-90 Basic Plan.

A transfer in-kind means your holdings will not be liquidated; your holdings will simply transfer to the same fund in the BrokerageLink account.

If you would like your mutual funds at Fidelity to be transferred in-kind to the same fund(s) within Fidelity BrokerageLink, you must open a BrokerageLink account before October 7, 2022. Doing so will serve as your request to transfer all of your mutual funds in-kind into the self-directed brokerage account.

Mutual funds with institutional share class and K class options are not eligible to transfer in-kind to BrokerageLink. Please note that the institutional share class and K class options will be converted to the respective retail share class prior to the one-time transfer in-kind to BrokerageLink.

When you access the new BrokerageLink account, there will be additional information regarding available investment choices, which you should read before making any investment decisions. There is no annual cost to establish the BrokerageLink account or to participate in this one-time transfer in-kind. Additionally, fund minimums do not apply in all situations to BrokerageLink investors. If you individually direct account balances to be transferred to BrokerageLink, the minimum \$500 transfer amount requirement applies. Prior to initiating a trade in the BrokerageLink, you should review any fees associated with the transaction.

The following dates are important to know if you are considering the one-time transfer in-kind to BrokerageLink.

Key Date	Plan Activity
<b>October 7, 2022</b>	Open a BrokerageLink account prior to this date to take advantage of the one-time transfer in-kind option. If an account is established after this date, plan balances will not be eligible for the one-time transfer in-kind option.
<b>October 19, and October 24, 2022</b>	Mutual fund balances with institutional share classes or K classes will be converted to the respective retail share class, if applicable. This only applies for participant accounts participating in the one-time transfer in-kind option.



You can open a BrokerageLink account online on Fidelity NetBenefits (NetBenefits > Quick Links > BrokerageLink) or by completing a paper form. For assistance establishing a BrokerageLink account online or via paper form, or to schedule a one-on-one consultation, call Fidelity at **800-343-0860**.

# INVESTMENT OPTION CHANGES AT FIDELITY

## New 403(b) Supplemental Plan Group Contract at Fidelity

If you have a balance in the 403(b) Supplemental Plan at Fidelity, your balances will not be affected by the investment lineup changes. You will continue to manage your account as you do currently.

Beginning August 15, 2022, a new 403(b) Supplemental Plan group contract account at Fidelity will be established for active employees directing contributions to the 403(b) Supplemental Plan. At this time, you may make your investment elections in the 403(b) Supplemental Plan (new group contract) for contributions made after November 8, 2022. If you do not make any investment elections in the 403(b) Supplemental Plan (new group contract), your contributions made after November 8 will be directed to the University of Nebraska 403(b) Supplemental Plan (new group contract) default investment option.

You can use the same NetBenefits login to access the 403(b) Supplemental Plan (new group contract). Be sure to also designate your beneficiary for the plan.

## Important Note If You Use Rebalance Notification

If you are currently using the Rebalance Notification feature offered through your Plan, you may need to adjust your rebalance elections given the changes to the Plan lineup on November 7, 2022. If you have a current investment option that will no longer be offered under the Plan, you will no longer be notified if your account's investment mix strays from the original specification.

If you have questions or need assistance with the Rebalance feature, log on to Fidelity NetBenefits at [www.netbenefits.com/universityofnebraska](http://www.netbenefits.com/universityofnebraska) or call Fidelity at **800-343-0860**, Monday through Friday, from 7:30 a.m. to 11 p.m. CT.



# APPENDIX

When the market closes (generally 3 p.m. CT) on November 7, 2022, the following lists of mutual funds at Fidelity in the 401(a) Basic Plan and 457(b) Deferred Compensation Plan and Frozen Pre-90 403(b) Basic Retirement Plan will be removed. Existing balances and future contributions will be directed to the University of Nebraska Retirement Plans default investment option, if you have not made any prior elections or exchanges into the new core investment lineup, or if you have not established a self-directed brokerage account for the one-time transfer in-kind.



**Existing balances in the Supplemental 403(b) Plan individual custodial accounts will not be affected by the fund changes.**

## Investment Options Being Removed from the Plans

These options are eligible for the one-time transfer in-kind to Fidelity BrokerageLink®, provided an account has been established prior to October 7, 2022.

Fidelity Asset Manager® 20%
Fidelity Asset Manager® 30%
Fidelity Asset Manager® 40%
Fidelity Asset Manager® 50%
Fidelity Asset Manager® 60%
Fidelity Asset Manager® 70%
Fidelity Asset Manager® 85%
Fidelity® 500 Index Fund
Fidelity® Blue Chip Value Fund
Fidelity® Canada Fund
Fidelity® Capital & Income Fund
Fidelity® China Region Fund
Fidelity® Conservative Income Bond Fund - Institutional Class
Fidelity® Convertible Securities Fund
Fidelity® Corporate Bond Fund
Fidelity® Emerging Asia Fund
Fidelity® Emerging Markets Discovery Fund
Fidelity® Emerging Markets Index Fund
Fidelity® Environment and Alternative Energy Fund
Fidelity® Europe Fund
Fidelity® Extended Market Index Fund
Fidelity® Floating Rate High Income Fund
Fidelity® Focused High Income Fund
Fidelity® Focused Stock Fund
Fidelity® Founders Fund
Fidelity® Global Commodity Stock Fund
Fidelity® Global Credit Fund
Fidelity® Global Equity Income Fund
Fidelity® Global ex U.S. Index Fund
Fidelity® Global High Income Fund

Fidelity® GNMA Fund
Fidelity® Government Income Fund
Fidelity® High Income Fund
Fidelity® Inflation-Protected Bond Index Fund
Fidelity® Intermediate Bond Fund
Fidelity® Intermediate Government Income Fund
Fidelity® Intermediate Treasury Bond Index Fund
Fidelity® International Enhanced Index Fund
Fidelity® International Growth Fund
Fidelity® International Index Fund
Fidelity® International Real Estate Fund
Fidelity® International Small Cap Fund
Fidelity® International Small Cap Opportunities Fund±
Fidelity® International Sustainability Index Fund
Fidelity® International Value Fund
Fidelity® Investment Grade Bond Fund
Fidelity® Japan Fund
Fidelity® Japan Smaller Companies Fund
Fidelity® Large Cap Core Enhanced Index Fund
Fidelity® Large Cap Growth Enhanced Index Fund
Fidelity® Large Cap Growth Index Fund
Fidelity® Large Cap Value Enhanced Index Fund
Fidelity® Large Cap Value Index Fund
Fidelity® Latin America Fund
Fidelity® Limited Term Bond Fund
Fidelity® Limited Term Government Fund
Fidelity® Long-Term Treasury Bond Index Fund
Fidelity® Mega Cap Stock Fund
Fidelity® Mid Cap Enhanced Index Fund
Fidelity® Mid Cap Growth Index Fund



# APPENDIX

## Investment Options Being Removed from the Plans (continued)

Fidelity® Mid Cap Index Fund
Fidelity® Mid Cap Value Index Fund
Fidelity® Mortgage Securities Fund
Fidelity® Multi-Asset Index Fund
Fidelity® Nasdaq® Composite Index Fund
Fidelity® Natural Resources Fund
Fidelity® New Markets Income Fund
Fidelity® New Millennium Fund
Fidelity® Nordic Fund
Fidelity® Pacific Basin Fund
Fidelity® Real Estate Income Fund
Fidelity® Real Estate Index Fund
Fidelity® Real Estate Investment Portfolio
Fidelity® Select Automotive Portfolio
Fidelity® Select Banking Portfolio
Fidelity® Select Biotechnology Portfolio
Fidelity® Select Brokerage and Investment Management Portfolio
Fidelity® Select Chemicals Portfolio
Fidelity® Select Communication Services Portfolio
Fidelity® Select Construction and Housing Portfolio
Fidelity® Select Consumer Discretionary Portfolio
Fidelity® Select Consumer Staples Portfolio
Fidelity® Select Defense and Aerospace Portfolio
Fidelity® Select Energy Portfolio
Fidelity® Select Financial Services Portfolio
Fidelity® Select FinTech Portfolio
Fidelity® Select Gold Portfolio
Fidelity® Select Health Care Portfolio
Fidelity® Select Health Care Services Portfolio
Fidelity® Select Industrials Portfolio
Fidelity® Select Insurance Portfolio
Fidelity® Select IT Services Portfolio
Fidelity® Select Leisure Portfolio
Fidelity® Select Materials Portfolio
Fidelity® Select Medical Technology and Devices Portfolio
Fidelity® Select Pharmaceuticals Portfolio
Fidelity® Select Retailing Portfolio

Fidelity® Select Semiconductors Portfolio
Fidelity® Select Software and IT Services Portfolio
Fidelity® Select Tech Hardware Portfolio
Fidelity® Select Technology Portfolio
Fidelity® Select Telecommunications Portfolio
Fidelity® Select Transportation Portfolio
Fidelity® Select Utilities Portfolio
Fidelity® Select Wireless Portfolio
Fidelity® Short Duration High Income Fund
Fidelity® Short-Term Bond Fund
Fidelity® Short-Term Bond Index Fund
Fidelity® Short-Term Treasury Bond Index Fund
Fidelity® Small Cap Discovery Fund
Fidelity® Small Cap Enhanced Index Fund
Fidelity® Small Cap Growth Index Fund
Fidelity® Small Cap Index Fund
Fidelity® Small Cap Value Fund
Fidelity® Small Cap Value Index Fund
Fidelity® Stock Selector Large Cap Value Fund
Fidelity® Stock Selector Mid Cap Fund
Fidelity® Stock Selector Small Cap Fund
Fidelity® Strategic Dividend & Income® Fund
Fidelity® Strategic Income Fund
Fidelity® Sustainability Bond Index Fund
Fidelity® Telecom and Utilities Fund
Fidelity® Total Emerging Markets Fund
Fidelity® Total International Equity Fund
Fidelity® Total International Index Fund
Fidelity® Total Market Index Fund
Fidelity® Treasury Money Market Fund
<i>Fidelity® Treasury Only Money Market Fund**</i>
Fidelity® Trend Fund
Fidelity® U.S. Bond Index Fund
Fidelity® U.S. Sustainability Index Fund
Fidelity® Women's Leadership Fund
Fidelity® Worldwide Fund

# APPENDIX

## Investment Options Being Removed from the Plans (continued)

These options are eligible to transfer to BrokerageLink®; however, the current share class must be converted to the respective retail share class before being transferred in-kind to BrokerageLink. Please note a BrokerageLink account must be established prior to October 7, 2022, if you would like to take part in the one-time transfer in-kind.

Fidelity Freedom® 2005 Fund Class K6
Fidelity Freedom® 2010 Fund Class K6
Fidelity Freedom® 2015 Fund Class K6
Fidelity Freedom® 2020 Fund Class K6
Fidelity Freedom® 2025 Fund Class K6
Fidelity Freedom® 2030 Fund Class K6
Fidelity Freedom® 2035 Fund Class K6
Fidelity Freedom® 2040 Fund Class K6
Fidelity Freedom® 2045 Fund Class K6
Fidelity Freedom® 2050 Fund Class K6
Fidelity Freedom® 2055 Fund Class K6
Fidelity Freedom® 2060 Fund Class K6
Fidelity Freedom® 2065 Fund Class K6
Fidelity Freedom® Income Fund Class K6
Fidelity® Balanced K6 Fund
Fidelity® Blue Chip Growth K6 Fund
Fidelity® Capital Appreciation Fund Class K
Fidelity® Contrafund® K6
Fidelity® Disciplined Equity Fund Class K
Fidelity® Diversified International K6 Fund
Fidelity® Dividend Growth Fund Class K
Fidelity® Emerging Markets Fund - Class K
Fidelity® Stock Selector All Cap Fund - Class K
Fidelity® Strategic Real Return Fund Class K6
Fidelity® Total Bond K6 Fund

Fidelity® Value Strategies Fund - Class K
Fidelity® Equity Dividend Income Fund Class K
Fidelity® Equity-Income K6 Fund
Fidelity® Fund Class K
Fidelity® Government Money Market Fund Class K6**
Fidelity® Growth & Income Portfolio - Class K
Fidelity® Growth Company K6 Fund±
Fidelity® Growth Discovery Fund Class K
Fidelity® Growth Strategies K6 Fund
Fidelity® International Capital Appreciation K6 Fund
Fidelity® International Discovery K6 Fund
Fidelity® Large Cap Stock K6 Fund
Fidelity® Leveraged Company Stock Fund Class K
Fidelity® Low-Priced Stock K6 Fund
Fidelity® Magellan® K6 Fund
Fidelity® Mid Cap Value K6 Fund
Fidelity® Mid-Cap Stock K6 Fund
Fidelity® OTC K6 Portfolio
Fidelity® Overseas Fund Class K
Fidelity® Puritan® K6 Fund
Fidelity® Small Cap Growth K6 Fund
Fidelity® Small Cap Stock K6 Fund
Fidelity® Value Discovery K6 Fund
Fidelity® Value Fund Class K

±This investment option is not available to new investors outside of the one-time transfer in-kind. If you wish to keep the option, you will need to participate in the one-time transfer in-kind and open a BrokerageLink account. Otherwise, you will not be able to continue investments in this option.



# APPENDIX

## How to Open a BrokerageLink® Account Online

- Log on to NetBenefits® at [www.netbenefits.com/universityofnebraska](http://www.netbenefits.com/universityofnebraska).
- From the home page, click the **Quick Links** drop-down menu next to your plan name, then select **BrokerageLink**.
- Review the pertinent information in the sections 1 and 2, then click **Open an Account**. The system will prefill information already in your profile. You will be asked to confirm the accuracy of all personal information, then click **Confirm My Information**.
- Open, read and save each of the documents provided. Select Yes to agree to the electronic documents provided. At the bottom of the page, click **Open Account**.
- The Fidelity BrokerageLink account setup is now complete, and the new account number will be provided directly on the screen.
- **You should not “Fund the Account” if you want your balances to transfer in-kind.** Select **Return to the Account Summary** page. Otherwise, you may choose to **Fund the Account** if you’d like to exchange investments from your standard plan lineup or start making contributions into the BrokerageLink account.

## How to Open a BrokerageLink® Account by Paper Form

- Obtain a BrokerageLink kit from Fidelity by phone request or one-on-one appointment. Please allow enough time to request, receive, complete, and return the required form. The kit consists of: the *BrokerageLink Participant Acknowledgment Form*, the *BrokerageLink Brochure*, the *BrokerageLink Plan Fact Sheet*, and the *BrokerageLink Commission Schedule*.
- Complete the first three pages of the *Participant Acknowledgment Form*. Use the information from the *Plan Fact Sheet* to fill out Section 1 of the form.
- Remove the pages containing the *Participant Terms and Conditions* and retain them for your records.
- Sign the completed form in Section 2, make a copy for your records, and mail the form well in advance of October 7, 2022, to ensure an account is established before the deadline.
- Fidelity will establish an account, typically within 24–48 hours from receipt of your completed “in good order” application. You may log on to the NetBenefits website to confirm the account has been established.



**Note:** When Fidelity establishes a BrokerageLink account on your behalf, you will begin receiving communications about the new account. You may begin receiving these communications while the Plan changes are still in process.



Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

This document provides only a summary of the main features of the University of Nebraska Retirement Plans, and the Plan documents will govern in the event of any discrepancies.

The third parties mentioned herein and Fidelity Investments are independent entities and are not legally affiliated.

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