Smart move.

Congratulations on taking an important step toward saving for retirement with Fidelity Investments®! This guide provides you with information to help you set up your Fidelity account through the University of St. Thomas 403(b) Plan.

Enroll Online directly with Fidelity.

1. Go to http://enrollonline.fidelity.com to setup your University of St. Thomas 403(b) Plan account.

2. Have your University of St. Thomas 403(b) Plan ID Number ready to set up your account:

   90165 – University of St. Thomas 403(b) Plan
   72137 - University of St. Thomas Voluntary 403(b) Plan

   You will need to enter the plan ID number as the plan's identification number in order to set up your account.

3. Follow the prompts to enroll. Once your account is set up you will be led to Fidelity NetBenefits® (www.netbenefits.fidelity.com) to create a Personal Identification Number and choose an investment mix for your contributions.

Next Steps:

- Be sure to elect your contribution amount and select Fidelity as your investment provider with the common remitter.
- Upon completion of your enrollment, you will receive a confirmation letter in the mail containing helpful information about Fidelity and how to manage your account.
- To monitor and manage your account immediately, visit **www.fidelity.com/atwork** or call **1-800-343-0860**.