

Helping you get more for retirement.

When it comes time for retirement, you want to be ready. Enrolling in your American Conference of Cantors Retirement Plan and Supplemental Plan is an important step in that direction and Fidelity Investments® is here to help you.



As a leading retirement provider to not-for-profit organizations, we have built our reputation on helping individuals pursue their financial goals, and we're ready to help you feel more confident about saving for retirement.

Fidelity is here to:

Help you make the most of your retirement benefits

We review your plan benefits and help you decide how much to contribute and where to invest to meet your retirement goals.

Offer a range of investment options to help build a well-balanced portfolio

Fidelity's broad selection of funds and commitment to investment management, through all kinds of markets, give you everything you need to help build a diversified portfolio.

Be your partner every step of the way

Our Retirement Planners are noncommissioned* professionals dedicated to not-for-profit retirement programs like yours. You can meet one-on-one by phone to develop an action plan for retirement.

*Base salary plus variable comp based on manager evaluation, including participant engagement.

Ensure exceptional service so your money works harder for you

Whether it's getting answers, tapping into educational insights, or processing a transaction, Fidelity provides responsive customer service.¹ Plus, free guidance and research and planning tools add up to great value.²

► To enroll online, go to <http://enrollonline.fidelity.com> and follow the instructions on the next page of this flyer.

Representatives can also assist at **800.343.0860**, Monday through Friday, 8 a.m. to midnight Eastern time.



Enroll today.

Your quick guide to getting started.

Don't overlook the benefits of your ACC Retirement Plans. The tax advantages and growth potential that come with making regular retirement plan contributions are an effective way to save for your financial future. Learn more about your plan features at www.netbenefits.com/atwork or call **800.343.0860** for assistance.

You are eligible to participate in the following plans:

- American Conference of Cantors Retirement Plan — Plan #71280
- American Conference of Cantors Supplemental Plan — Plan #71281

Complete a Contribution Calculation Form

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If you are enrolling in the ACC Retirement Plan and the ACC Supplemental Plan, please complete a Contribution Calculation Form to elect your contribution amount. The completed form must be returned back to your ACC Plan Administrator before any contributions can be made by your temple on your behalf.

Resources

You may obtain the Contribution Calculation Form from your ACC Retirement Plan Administrator, or from the ACC website at www.accantors.org.

Enroll Online

To enroll online, go to <http://enrollonline.fidelity.com> and follow these steps:

1. Have your ACC Plan ID Numbers ready to set up your accounts:
 - 71280 – ACC Retirement Plan
 - 71281 – ACC Supplemental Plan

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You may also set up your ACC Supplemental Plan account at the same time by choosing “add another plan.”

2. Set up a username and password to get online and telephone access to your accounts. If you are already a Fidelity customer, you may continue to use your existing password.
3. Log into your account and click “**Begin**” found in the center of the screen. Follow the instructions to elect your investment options.

If you need assistance with the enrollment process, call the Fidelity Retirement Benefits Line at 800.343.0860.

Resources

A description of your investment options is available via Fidelity NetBenefits® at www.netbenefits.com/atwork. If you are unable to view or print this information, call 800.343.0860 to receive an enrollment guide.

Designate Your Beneficiary

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It's important to designate a beneficiary for your account, and you should review this periodically, especially when you experience a life-changing event such as a marriage, birth of a child, or a death in the family.

Resources

To complete your beneficiary designations online:

1. Log on to www.netbenefits.com/atwork.
2. Once logged into your account, click *Profile*.
3. Select *Beneficiaries* and follow the instructions.

Investing involves risk, including risk of loss.

¹There is a maintenance period when some services may not be available.

²Benefits may vary depending on your relationship with Fidelity.

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