



SAMUEL MERRITT UNIVERSITY

Instructions to enroll in the Samuel Merritt University 403(b) plan

There are two ways to enroll!

1. Fidelity Investments at [NetBenefits.com/Easy](https://www.netbenefits.com/Easy). The Easy Enroll process will guide you through a quick enrollment process.
2. Fidelity Investments at www.netbenefits.com/atwork

Note: You can change your contribution rate at any time, or opt out of participation altogether, by logging on to Fidelity NetBenefits at www.netbenefits.com/atwork or by contacting Fidelity Investments at 1-800-343-0860. Please also remember to designate your beneficiary.

Other plan information:

Eligible Faculty and Staff will be automatically enrolled at 5% pre-tax contributions, unless they opt out or elect to contribute to the plan, within 90 days of hire. In addition, they will be automatically invested in the Fidelity Freedom Blend – Class K6.

For benefited employees – Samuel Merritt University will match 2% of employee contributions every pay period after a year of service with at least 1,000 hours. Employee needs to contribute at a minimum 2% to receive the full match.

In addition, Samuel Merritt University will also contribute a 5% non-elective employer contribution based on gross wages every pay period regardless of any employee contribution after a year of service with at least 1,000 hours.