



## Archdiocese of San Francisco 403(b) Plan Highlights

Welcome to the Archdiocese of San Francisco 403(b) 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—and yourself—with help from the Plan and Fidelity.

### Enroll Now!

You can enroll on Fidelity NetBenefits® at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) or call a Fidelity representative at **800-343-0860**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to [www.netbenefits.com/easy](http://www.netbenefits.com/easy).

### Key Features of Your ADSF 403(b) Plan

<b>Eligibility</b>	You are immediately eligible for the Plan and can enroll at any time.
<b>Your Contributions</b>	You can contribute from 1%–100% of your eligible base pay as pre-tax contributions up to the annual IRS dollar limits.
<b>Annual Increase Program</b>	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
<b>Roth Contribution Option</b>	A Roth Contribution to your retirement savings plan allows you to make after-tax Contributions and take any associated earnings completely tax free at retirement – as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first pretax contribution and after you have attained age 59 1/2, become disabled, or die. Through automatic payroll deduction, you can contribute between 1% and 100% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits.
<b>Contribution Limits</b>	The IRS contribution limit for 2024 is \$23,000.  If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2024 is \$7,500.
<b>Investments</b>	The Plan offers you a range of options to help you meet your investment goals. 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/atwork">www.netbenefits.com/atwork</a> .  The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment options beyond the investments available in the Plan.
<b>Vesting</b>	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to <a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a> . Select <i>Profile</i> , then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online.

<b>Loans</b>	<p>Although your Plan account is intended for the future, you may borrow from your account for any reason. Log on to NetBenefits for more details or to request a loan.</p> <p>Only one loan may be initiated in a calendar year. You may have a maximum of 2 outstanding loans at any time.</p> <p>Loans are repaid through payroll deductions. If you separate from employment you may continue to repay your loan through automatic recurring payments from your bank account.</p>
<b>Withdrawals</b>	<p>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.</p>
<b>Rollovers</b>	<p>You are permitted to roll over eligible pre-tax 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.</p>
<b>Fidelity® Personalized Planning &amp; Advice*</b>	<p>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.</p>
<b>One-on-one consultations</b>	<p>Fidelity Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment or register online at <a href="http://www.fidelity.com/reserve">www.fidelity.com/reserve</a>.</p>

## Accessing your account



Access your Plan account online at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork). Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.



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). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

**Para español, llame al 800-587-5282.**

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the ADSF 403(b) Plan and the Plan Document will govern in the event of discrepancies.

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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 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.

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