Chances are you already know Fidelity Investments by reputation. Founded in 1946, and America's largest privately held investment company, Fidelity has always been committed to providing exceptional money management, outstanding customer service, and state-of-the-art technology.

Fidelity is committed to providing a range of investment options, proven long-term performance, educational resources, and superior customer service to help you plan for retirement:

**With Fidelity, you can count on:**
- More than 60 years of investment experience
- More than 20 years of experience helping people plan for retirement
- Powerful online tools, experienced professional support, and easy access that can help make you a wiser investor

**Investment Options**
When it comes to mutual funds, Fidelity has a long-standing commitment to research and performance. By investing your 403(b) contributions at Fidelity, you have access to hundreds of investment products, all categorized in an easy-to-understand format.

**Customer Service Options**
At Fidelity, we do more than just provide investment opportunities. We also offer the types of tools and resources that can help you become a better investor. Our commitment to investor education means you have easy access to the people and information you need to help you make informed investment decisions.

**Fidelity NetBenefits®**
Simply log on to [www.netbenefits.com/duke](http://www.netbenefits.com/duke), virtually anywhere, anytime, for immediate access to your account. You can view your account balances, request exchanges between investment options, track your contributions, access fund information, and more.

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**Contact Fidelity Investments:**
On-campus, in-person meetings—Fidelity has a local retirement representative available to you. To view the latest schedule of on-campus meetings with a Fidelity Retirement Representative, and reserve an appointment for yourself, you are invited to visit [www.netbenefits.com/duke](http://www.netbenefits.com/duke) or call 1-800-642-7131.

For information about how to enroll or to discuss your account, call us (800) 343-0860 toll free, virtually 24 hours a day, seven days a week, for account balance transactions and more. And with our system's natural language capabilities, you can quickly and easily monitor and manage your account by using simple phrases and voice commands.

Additionally, the Fidelity Retirement Services Center is available each business day from 8 a.m. to midnight Eastern time. Fidelity's representatives are knowledgeable of your retirement plans with Duke. For more information about Fidelity Investments, visit [www.netbenefits.com/duke](http://www.netbenefits.com/duke).
Fidelity Investment Options

Fidelity Investments offers the following investment options to help you build a diversified investment portfolio:

**Tier 1: Asset Allocation Funds for a ready-made portfolio**

Consider choosing the Target Date Fund with the target date closest to your expected retirement year or the year you’ll reach Social Security retirement age.

**Target Date Funds: Fidelity Freedom K® Funds**

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<tbody>
<tr>
<td>Income</td>
<td>2005</td>
<td>2010</td>
<td>2015</td>
<td>2020</td>
<td>2025</td>
<td>2030</td>
<td>2035</td>
<td>2040</td>
<td>2045</td>
<td>2050</td>
<td>2055</td>
<td>2060</td>
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</table>

**Tier 2 - Core Funds – to build your own portfolio**

These funds represent the primary asset classes and have been chosen based on their suitability for inclusion in a customized retirement portfolio. This option may be good if you are more comfortable diversifying your own investments. The positioning of funds according to relative risk is not to scale, but is intended to show the general progression of risk for funds in the different asset categories.

**Conservative** (funds towards the top of this list have potentially more inflation risk and less investment risk)

- Principal Protection
- US Fixed Income
- US Equity – Large Cap
- US Equity – Mid Cap
- US Equity – Small Cap
- International Equity – Developed Markets
- International Equity – Emerging Markets

**Aggressive** (funds towards the bottom of this list have potentially less inflation risk and more investment risk)

- Fidelity® Institutional Money Market Government Portfolio Fund
- Spartan® US Bond Index Fund
- Metropolitan West Total Return Bond Fund
- MFS Value Fund
- Spartan® Total Market Index Fund
- Fidelity® Contrafund® Fund
- RidgeWorth Mid Cap Value Equity Fund
- Spartan® Extended Market Index Fund
- Prudential Jennison Mid Cap Growth Fund
- Goldman Sachs Small Cap Value Fund
- Spartan® International Index Fund
- Harbor International Fund
- Oppenheimer Developing Markets Fund

1 An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although a money market fund seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in such fund.

**Tier 3 - Other Funds for the experienced investor**

Other Funds include all investment options available through the plan that are not listed under Tier 1 or Tier 2. These funds are not monitored regularly by the IAC, so you will be responsible for monitoring the holdings and performance of these funds to ensure they remain in line with your investment strategy.

The fee disclosure information which includes fees and services associated with the plan is available at: [www.hr.duke.edu/benefits/retirement/performance](http://www.hr.duke.edu/benefits/retirement/performance). To view or print a prospectus for a currently offered fund, visit [www.fidelity.com/duke](http://www.fidelity.com/duke) or you can also request a copy by calling 1-800-343-0860. The prospectus contains the investment objectives, risks, charges, expenses, and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectus carefully before investing or sending money.
How to Enroll in the Faculty and Staff Retirement Plan

The Faculty and Staff Retirement Plan enables you to contribute to your retirement on a pre-tax basis, Roth after-tax basis or a combination of both. Before you decide to enroll in the plan, you only need to make a few key decisions:

**Contribution Amount**

You may start by contributing as low as 1% of salary per pay period, up to 80% of salary per pay period.

If you would like to contribute your maximum IRS limit on a pre-tax basis for the year, you may enroll in the automated maximum program option. The automated maximum program option will calculate your maximum contribution for the year and at the beginning of each year will adjust your deduction amount to reach the maximum limit. This maximum program option is only available for your pre-tax contributions.

**Investment Carrier(s)**

Duke offers a choice of four different investment carriers. Each investment carrier offers a full range of investment options providing you with the opportunity to build a diversified investment portfolio without having to spread your investments over multiple providers. The approved investment carriers are:

<table>
<thead>
<tr>
<th>Investment Carrier</th>
<th>Contact Information</th>
<th>Telephone Number</th>
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<tbody>
<tr>
<td>Vanguard</td>
<td>duke.vanguard-education.com</td>
<td>(800) 523-1188</td>
</tr>
<tr>
<td>Fidelity</td>
<td><a href="http://www.fidelity.com/duke">www.fidelity.com/duke</a></td>
<td>(800) 343-0860</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td><a href="http://www.tiaa-cref.org/duke">www.tiaa-cref.org/duke</a></td>
<td>(800) 842-2776</td>
</tr>
<tr>
<td>VALIC</td>
<td><a href="http://www.valic.com/duke">www.valic.com/duke</a></td>
<td>(877) 375-2424</td>
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**Investment Fund(s)**

Review the investment options to determine the right mix of investments that meet your needs. You may select/change the funds in which you would like to invest in as often as you like by contacting the investment carrier(s) directly.

You can enroll in the Faculty and Staff Retirement Plan by following these easy steps:

1. **Set up your payroll deduction and your investment carrier allocation:**
   - **Online**
     
     
     - If you are a first time visitor to Retirement Manager, then log on as a new user using your Duke Unique ID and follow the instructions.
     - If you are a returning user, input your User ID and follow the instructions.
   - **OR**
     
     **Paper**
     
     You may complete the Retirement Plan Contribution Form located at: [www.hr.duke.edu/forms/index.php](http://www.hr.duke.edu/forms/index.php) and return it to the Human Resources office by mail or by fax (see information in the sidebar on the right).

2. Register with the investment carrier(s) you have chosen to select your investment options and designate your beneficiary(ies). You can do this online or by paper. Additional information can be obtained at: [www.hr.duke.edu/benefits/retirement/changes/enroll.php](http://www.hr.duke.edu/benefits/retirement/changes/enroll.php).

Where Can I Get Help With The Process?

If you need assistance accessing Retirement Manager or completing your forms, you may call or visit our Benefits Office, no appointment necessary.

Duke Benefits
705 Broad St., Box 90502
Durham, NC 27708
Phone: (919) 684-5600
Fax: (919) 681-8774