Idaho State Board of Education

YOUR IDAHO OPTIONAL RETIREMENT PLAN IS MOVING TO **FIDELITY INVESTMENTS®**

Your Guide to the **Transition Ahead**

- **Award-Winning Technology**
- **Financial Wellness Resources**
- **Reduced Participant Recordkeeping Costs**
- **Planning and Guidance Center**
- **Education and Investment Advice**

Fidelity INVESTMENTS®

Welcome to Fidelity Investments®: Your Guide to the Transition Ahead

The Idaho State Board of Education has selected Fidelity Investments ("Fidelity") to be the new retirement services provider for the Optional Retirement Plan (the "ORP") effective December 2, 2024. The ORP will be moving from Corebridge Financial ("Corebridge") and TIAA to Fidelity.

Your Optional Retirement Plan is an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. With more than 75 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow.

Fidelity is committed to offering you resources to help you map out your retirement goals—and along with your employer, we're here to help you at every step in your journey. Use this guide as a resource to help you take an active role in your retirement planning.

What Do I Need to Do?

BE AWARE OF KEY DATES

There will be a blackout period—a period when you will be unable to access your current ORP account. To help you plan, see the ***Key Dates*** section.

REVIEW HOW YOUR MONEY WILL TRANSFER

Mutual fund balances and self-directed brokerage accounts will transfer to Fidelity. For details, see the ***How Will My Money Transfer?*** section. ORP annuity account balances will not transfer to Fidelity and will remain with Corebridge and TIAA.

STAY INFORMED

Visit the ORP transition website at **www.myfidelitysite.com/ISBOE** or text **ORPISBOE** to **343-898**.±

±Message and data rates may apply. Get details at https://digital.fidelityinvestments.com/smsee.

A special note for former employees, alternate payees, and ORP beneficiaries:

If you are a former employee, alternate payee, or beneficiary with an account balance in the ORP, some of the information in this Guide may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.

Key Dates*

A move like this takes time. We'll do the heavy lifting for you – transferring your ORP mutual fund balances, self-directed brokerage account and investment elections from Corebridge or TIAA to your new ORP account at Fidelity. However, there will be a blackout period when you will not be able to make changes to your ORP mutual fund balances or self-directed brokerage account at Corebridge or TIAA while it's being transferred to Fidelity. Review these key dates below.

KEY DATES*	PLAN ACTIVITY
November 15, 2024 by 2:00 P.M. MT	**PARTIAL BLACKOUT PERIOD BEGINS AT COREBRIDGE** Corebridge has provided that the following services or transactions must be completed by this date. **TRANSACTIONS REQUIRING PAPERWORK DUE TO COREBRIDGE** All paper based account transactions, or to request a distribution or withdrawal from the ORP, if eligible, must be returned to Corebridge before this date to be processed prior to when the blackout period begins. ■ Please allow enough time to request, receive, complete, and return the paperwork to Corebridge before this deadline. **FINAL CONTRIBUTIONS TO COREBRIDGE** ■ This is the final date Corebridge will accept and process ORP contributions. After this date, all future ORP contributions will be directed to Fidelity. **GUIDED PORTFOLIO SERVICE AT COREBRIDGE** ■ This service will be turned off by Corebridge. You may contact Corebridge with questions regarding how this may affect your ORP account. o **Corebridgefinancial.com/rs/idahoedu** or call **800-448-2542** **COREBRIDGE WEBSITE IS RESTRICTED** ■ Participants will be restricted from accessing their account on the Corebridge website if they have ORP balances in ***only mutual funds*** or balances in both ***mutual funds and annuities***. Corebridge will resume website access to annuities in early December. ■ This restriction does not apply to ORP annuity only account balances.

Key Dates* (continued)

November 22, 2024 at 2:00 P.M. MT	**BLACKOUT PERIOD BEGINS AT CORBRIDGE AND TIAA** The blackout period applies to mutual fund balances and self-directed brokerage accounts transferring to Fidelity. ORP annuity only account balances at Corebridge and TIAA **will not** be affected by the transition or the blackout period. This is the last day to: ■ Request an exchange (transfer) between your ORP mutual fund investment options. ■ Change how your future ORP contributions will be invested. ■ Allow processing of any ORP distribution or withdrawal requests, if eligible, at Corebridge and TIAA. ■ Make any changes to your ORP mutual fund balances or self-directed brokerage account. Transactions will not be allowed after this date. o **Corebridgefinancial.com/rs/idahoedu** or call **800-448-2542**. o **tiaa.org** or call **800-842-2252**. **FINAL CONTRIBUTIONS TO TIAA** ■ This is the final date TIAA will accept and process ORP contributions. After this date, all future ORP contributions will be directed to Fidelity.
December 2, 2024	**FIDELITY BECOMES THE NEW ORP PROVIDER** Beginning on this date, Fidelity will be the exclusive recordkeeper and service provider for the ORP. An ORP account will be established for ORP eligible employees. All ORP contributions received on or after this date will be allocated according to your investment elections transferred from Corebridge or TIAA. See the ***How Will My Money Transfer?*** section for details. You may log on to your account at Fidelity once the blackout period ends, expected to be during the week of December 22, 2024. **FIDELITY IS AN AVAILABLE PROVIDER IN THE IDAHO STATE BOARD OF EDUCATION TAX DEFERRED 403(b) PLAN** Employees may choose to direct voluntary contributions to the 403(b) Plan at Fidelity. Contact your payroll department to learn more.
December 3, 2024 at 2:00 P.M. MT	**ASSET TRANSFER BEGINS AT COREBRIDGE** Your ORP mutual fund balances and self-directed brokerage account at Corebridge are valued. ORP annuity account balances held at Corebridge are not affected by the transfer and will remain with Corebridge. See the ***How Will My Money Transfer?*** section for details.
December 4, 2024 at 2:00 P.M. MT	**ASSET TRANSFER BEGINS AT TIAA** Your ORP mutual fund balances and self-directed brokerage account from TIAA are valued. ORP annuity account balances held at TIAA are not affected by the transfer and will remain with TIAA. See the ***How Will My Money Transfer?*** section for details.

Key Dates* (continued)

December 5, 2024	**ASSETS TRANSFER TO FIDELITY** Your ORP mutual fund balances and self-directed brokerage account from Corebridge and TIAA are scheduled to be received at Fidelity. See the ***How Will My Money Transfer?*** section for details.
During the week of December 22, 2024	**BLACKOUT PERIOD ENDS AT FIDELITY** You will be notified when full access to your ORP account at Fidelity is available. ■ To access your ORP account, you may log on to Fidelity NetBenefits® at o **www.netbenefits.com/atwork** or call Fidelity at **800-343-0860**. ■ On Fidelity NetBenefits you can: o **Designate your beneficiary. Beneficiary designations will not transfer from Corebridge or TIAA.** o Review your ORP account balance. o Request an exchange (transfer) between your ORP mutual fund investment options. o Request changes to your ORP account. o Access investment options and research investment performance. o Request a distribution or withdrawal, if eligible. o **Establish scheduled installment payments or Required Minimum Distributions (RMDs), if applicable. These will not transfer to Fidelity.**
Beginning in Mid-January	**MEET WITH A FIDELITY REPRESENTATIVE** Fidelity Workplace Financial Consultants are available to assist participants in person, on campus, or virtually. You can schedule a one-on-one appointment to review your ORP account at Fidelity. They can help you with your everyday financial needs, including saving habits, asset allocation, income planning and complex retirement planning, as well as help with decisions at retirement or job change. Watch for an invite to schedule an appointment with a representative.

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Investment Options Available in the ORP

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

The ORP gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs. It is important that you become familiar with the various investment options that will be available in the ORP. Review the *Investment Options Guide* on the transition website at **www.myfidelitysite.com/ISBOE** for information regarding each investment option's risk, as well as its strategy and objective available. Please consider all investment information before choosing your investments.

TARGET DATE FUNDS	TICKER SYMBOL
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX
Vanguard Target Retirement Income Fund	VTINX
INDEX FUNDS	**TICKER SYMBOL**
Fidelity® International Sustainability Index Fund	FNIDX
Fidelity® Sustainability Bond Index Fund	FNDSX
Fidelity® U.S. Sustainability Index Fund	FITLX
Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
Vanguard Real Estate Index Fund Institutional Shares	VGSNX
Vanguard Small-Cap Growth Index Fund Institutional Shares	VSGIX
Vanguard Small-Cap Value Index Fund Institutional Shares	VSIIX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX

Investment Options Available in the ORP (continued)

ACTIVELY MANAGED FUNDS	TICKER SYMBOL
American Century Mid Cap Value Fund R6 Class	AMDVX
American Funds EuroPacific Growth Fund® Class R-6	RERGX
Carillon Eagle Mid Cap Growth Fund Class R6	HRAUX
Conestoga Small Cap Institutional Class	CCALX
DFA Inflation-Protected Securities Portfolio Institutional Class	DIPSX
DFA International Small Company Portfolio Institutional Class	DFISX
JPMorgan Large Cap Growth Fund Class R6	JLGMX
MFS Value Fund Class R6	MEIKX
New York Life Guaranteed Interest Account	N/A
PGIM Total Return Bond Fund -Class R6	PTRQX
Vanguard Federal Money Market Fund Investor Shares[+]	VMFXX

[+]You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

SELF-DIRECTED BROKERAGE	TICKER SYMBOL
Fidelity BrokerageLink®	N/A

The ORP offers Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and 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.

Investment Options Available in the ORP (continued)

Default investment option

Idaho State Board of Education has determined that future contributions to your ORP account that you have not directed to a specific investment option or if your contributions were directed to annuity options no longer available, will be invested at Fidelity in a Vanguard Target Retirement Fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Target Date Funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Please use the guidelines in the table below to determine in which Vanguard Target Retirement Fund your future contributions will be invested.

FUND NAME	DATE OF BIRTH RANGE
Vanguard Target Retirement Income Fund	On or before 12/31/1952
Vanguard Target Retirement 2020 Fund	01/01/1953–12/31/1957
Vanguard Target Retirement 2025 Fund	01/01/1958–12/31/1962
Vanguard Target Retirement 2030 Fund	01/01/1963–12/31/1967
Vanguard Target Retirement 2035 Fund	01/01/1968–12/31/1972
Vanguard Target Retirement 2040 Fund	01/01/1973–12/31/1977
Vanguard Target Retirement 2045 Fund	01/01/1978–12/31/1982
Vanguard Target Retirement 2050 Fund	01/01/1983–12/31/1987
Vanguard Target Retirement 2055 Fund	01/01/1988–12/31/1992
Vanguard Target Retirement 2060 Fund	01/01/1993–12/31/1997
Vanguard Target Retirement 2065 Fund	01/01/1998–12/31/2002
Vanguard Target Retirement 2070 Fund	01/01/2003 and later

How Will My Money Transfer?

Depending on which mutual funds you currently invest in, some of your investments may change. Some mutual funds will be liquidated and reinvested in new mutual fund options. Others will transfer to the same mutual fund (called a reregistration, or in-kind transfer). Different investment options may have different transfer methods, and some options may be out of the market for a day or more, while others will remain fully invested during the transition. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

Investment allocations for future contributions to the ORP

How your future contributions are invested in the ORP at Fidelity depends on your investment allocations on file among Corebridge or TIAA. Your investment allocation will transfer to Fidelity in the following order of providers at the direction of Idaho State Board of Education.

1. TIAA

2. Corebridge

For example, if you have investment allocations for future contributions on file with TIAA, your future contributions will be allocated based on how those investments will transfer. For investment allocations to annuities, refer to the following section ***Annuity options no longer available in the ORP***.

Annuity options no longer available in the ORP*

All annuity investment options at Corebridge and TIAA will no longer be available in the ORP effective December 2, 2024. This means that no new contributions will be allowed to be invested in the annuity options, but your ORP annuity account balances will remain. This may affect how your future contributions may be invested and how you manage your account balances.

New contributions: All ORP contributions will be directed to Fidelity beginning December 2, 2024.

- Investment allocations for contributions directed to the annuity options listed in the table on the following page will be invested according to the new investment option with Fidelity.
- Investment allocations for contributions directed to all other annuity options not listed in the table on the following page will be invested in the ORP default investment option as described in the ***Default investment option*** section.
- If you have investment allocations on file at both Corebridge and TIAA, your elections with TIAA will supersede the elections with Corebridge.

Annuity balances: All ORP annuity account balances held at Corebridge and TIAA will not transfer to Fidelity automatically. This means your annuity account balances will remain and you will continue to manage the annuity assets separately.

- Participants can individually elect to move annuity account balances to Fidelity by initiating a ***Contract Exchange***.
- Participant can choose to move all, or a portion of their annuity account balances once the blackout period has ended at Fidelity.
- A ***Contract Exchange*** needs to be initiated with your specific provider, Corebridge or TIAA.
- Note, online transactions for annuity account balances at Corebridge and TIAA may be restricted during the blackout.

How Will My Money Transfer? (continued)

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Once the blackout period has ended at Fidelity, expected to be during the week of December 22, 2024, all services will be available at Fidelity, including the ability to make investment changes within your ORP account.

INVESTMENT ALLOCATION TO ANNUITY OPTION	TICKER		WILL BE DIRECTED TO A NEW INVESTMENT OPTION WITH FIDELITY	TICKER
CREF Money Market R3	N/A	▶	Vanguard Federal Money Market Fund Investor Shares+	VMFXX
CREF Social Choice R3	N/A	▶	Fidelity® U.S. Sustainability Index Fund	FITLX
CREF Stock R3	N/A	▶	Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
TIAA Traditional	N/A	▶	New York Life Guaranteed Interest Account	N/A
VALIC Fixed Interest Option	N/A	▶	New York Life Guaranteed Interest Account	N/A

Short-term redemption fees may apply at your specific service provider.

Mutual funds being removed from the ORP*

The mutual funds in the following table will no longer be available in the ORP. Account balances and investment allocations for future contributions will transfer to the new mutual fund option at Fidelity.

When the market closes on December 3, 2024 at 2:00 P.M. MT, balances in the existing mutual funds at Corebridge will be liquidated and will transfer to the new mutual fund at Fidelity on December 5, 2024.

When the market closes on December 4, 2024 at 2:00 P.M. MT, balances in the existing mutual funds at TIAA will be liquidated and will transfer to the new mutual fund at Fidelity on December 5, 2024.

EXISTING MUTUAL FUNDS AT COREBRIGE AND TIAA TO BE REMOVED FROM THE ORP	TICKER		NEW MUTUAL FUND IN THE ORP WITH FIDELITY	TICKER
Nuveen Core Impact Bond Fund R6 Class *(Previously named TIAA-CREF Core Impact Bond Instl.)*	TSBIX	▶	Fidelity® Sustainability Bond Index Fund	FNDSX
Nuveen Core Plus Bond Fund R6 Class *(Previously named TIAA-CREF Core Bond Plus Instl.)*	TIBFX	▶	PGIM Total Return Bond Fund-Class R6	PTRQX
Nuveen International Responsible Equity Fund R6 Class *(Previously named TIAA-CREF Social Choice Intl Equity Instl.)*	TSONX	▶	Fidelity® International Sustainability Index Fund	FNIDX
Nuveen Large Cap Responsible Equity Fund R6 Class *(Previously named TIAA-CREF Social Choice Equity Instl.)*	TISCX	▶	Fidelity® U.S. Sustainability Index Fund	FITLX

How Will My Money Transfer? (continued)

Mutual funds remaining available in the ORP*

The mutual funds in the following table will continue to be available in the ORP and will transfer to the same funds, referred to as an "in-kind" transfer. This means these investments will not be liquidated and any investment allocations for future contributions will remain.

When the market closes on December 3, 2024 at 2:00 P.M. MT, balances in the existing mutual funds at Corebridge will transfer to the same funds at Fidelity.

When the market closes on December 4, 2024 at 2:00 P.M. MT, balances in the existing mutual funds at TIAA will transfer to the same funds at Fidelity.

MUTAL FUNDS REMAINING IN THE ORP	TICKER SYMBOL
American Century Mid Cap Value Fund R6 Class	AMDVX
American Funds EuroPacific Growth Fund® Class R-6	RERGX
Carillon Eagle Mid Cap Growth Fund Class R6	HRAUX
Conestoga Small Cap Institutional Class	CCALX
DFA Inflation-Protected Securities Portfolio Institutional Class	DIPSX
DFA International Small Company Portfolio Institutional Class	DFISX
JPMorgan Large Cap Growth Fund Class R6	JLGMX
MFS Value Fund Class R6	MEIKX
Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Vanguard Federal Money Market Fund Investor Shares+	VMFXX
Vanguard Institutional Index Fund Institutional Plus Shares	VIIIX
Vanguard Real Estate Index Fund Institutional Shares	VGSNX
Vanguard Small-Cap Growth Index Fund Institutional Shares	VSGIX
Vanguard Small-Cap Value Index Fund Institutional Shares	VSIIX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX

How Will My Money Transfer? (continued)

MUTAL FUNDS REMAINING IN THE ORP	TICKER SYMBOL
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX
Vanguard Target Retirement Income Fund	VTINX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX

Self-directed brokerage transferring to Fidelity BrokerageLink®

When the market closes (generally 2 P.M. MT) on November 22, 2024, self-directed brokerage accounts at Corebridge and TIAA will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage accounts will transfer to Fidelity BrokerageLink® on or about December 3, 2024. You will receive a separate communication from Fidelity with the details on your brokerage account transfer.

Other Transition Highlights

ORP ELIGIBLE CONTRIBUTIONS	Both ORP employee and employer contributions will continue to be made according to your payroll schedule. There is no action required for your contributions to be directed to the ORP at Fidelity. All ORP contributions will be directed to Fidelity beginning on December 2, 2024.
TAX DEFERRED 403(b) PLAN	Beginning on December 2, 2024, Fidelity will be an available provider for employees to make additional voluntary/supplemental contributions to the Idaho State Board of Education Tax Deferred 403(b) Plan. To begin directing contributions to Fidelity, please contact your payroll department to learn more. If you have questions or need additional details, please call Fidelity at **800-343-0860** on or after December 2, 2024.
BENEFICIARY DESIGNATIONS ***Action required!***	Your beneficiary designation **will not** transfer from Corebridge or TIAA to Fidelity. You will need to establish your beneficiary designation with Fidelity once the blackout period at Fidelity has ended. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to Fidelity NetBenefits at **www.netbenefits.com/atwork** or call Fidelity at **800-343-0860** to designate your beneficiary.
INSTALLMENT WITHDRAWALS & REQUIRED MINIMUM DISTRIBUTIONS (RMD) PAYMENTS ***Action may be needed!***	If you are currently receiving installment payments or required minimum distributions (RMDs) from the ORP, these payments **will not** transfer to Fidelity. However, Corebridge and TIAA will advance these payments to be made prior to the begging of the blackout period on November 22, 2024. It is important that you review your payment election at Corebridge or TIAA and decide if you will need to make changes based on the ORP annuity account balances remaining or establish a new payment election in the ORP at Fidelity once the transition is complete. To review or make changes to your current payment election at Corebridge, please call **800-448-2542** or please call TIAA at **800-842-2252**. Online account access restrictions at Corebridge or TIAA may apply.
ORP TRANSITION WEBSITE	A transition website is available to help you stay informed about the ORP transition details, review investment information and learn about transition events taking place on campus or virtually. Visit the ORP transition website at **www.myfidelitysite.com/ISBOE** or text **ORPISBOE** to **343-898**.
FIDELITY NETBENEFITS WEBSITE	Once the blackout period at Fidelity has ended, expected to be during the week of December 22, 2024, you can access Fidelity's comprehensive website dedicated to retirement planning. Fidelity's website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account. If you already have a username and password for other accounts at Fidelity, you can use that same login information to access your ORP account. If you do not have an existing Fidelity username and password, when you go to **www.netbenefits.com/atwork**, select *Log in*, and follow the prompts to *Register as a new user*.

Other Transition Highlights (continued)

ACCOUNT STATEMENTS	Your final account statement, if applicable, from Corebridge and TIAA will be sent in January. You will continue to receive statements from Corebridge and TIAA for ORP annuity account balances. Your first quarterly statement from Fidelity will be available online in April. Compare Fidelity's statement with your account statement from Corebridge or TIAA and contact Fidelity with any questions. Fidelity account statements will not be automatically mailed to your home; they will be available when you log on to Fidelity NetBenefits. To change your mail preferences and request that statements be mailed to your home address, call Fidelity at **800-343-0860** or log on to your account at **www.netbenefits.com/atwork**, select ***Profile***, then ***Preferences***.
PLAN ADMINISTRATIVE FEES AND EXPENSES	The ORP annual administrative fee is $37 per-participant, prorated and billed quarterly. In addition, participants may incur individual fees and expenses for certain service(s) or transaction(s), such as full distributions, QDRO fees, and overnight mail. Plan administrative fees and expenses, or if any individual fees are incurred, will be deducted directly from your account, and will be reflected on your quarterly account statement. Please review this information on your quarterly statement.
ONLINE PLANNING & GUIDANCE CENTER	Once the blackout period at Fidelity has ended, expected to be during the week of December 22, 2024, you can make sure your investment strategy is on track. With the online Planning & Guidance Center in Fidelity NetBenefits, you can answer just a few questions and you'll be able to: ■ Estimate how much income you may have or need in retirement. ■ Receive tips to help you get or stay on track. ■ Create a retirement plan in minutes.

Have Questions About the Transition to Fidelity?

Fidelity is available in a variety of ways and will be hosting events during the transition to help answer questions and help you prepare for the upcoming changes.

- If available, stop by a Fidelity table at your campus to get quick answers to your questions.
- Attend an in person or virtual group event for an overview of the ORP transition[‡].
- View an online, on-demand presentation for an overview of the ORP transition.

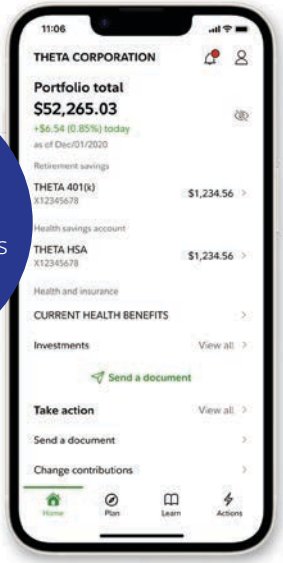
Visit the transition website at **www.myfidelitysite.com/ISBOE** to learn where the Fidelity transition events will be located, register for a virtual presentation, or to access an online, on-demand presentation.

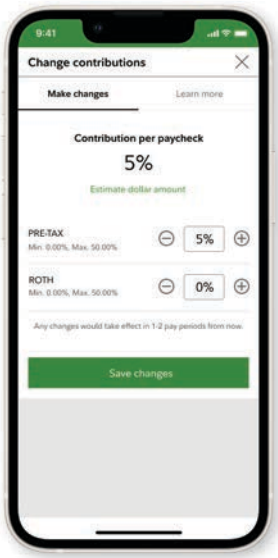
[‡]Registration is required for the virtual events only.

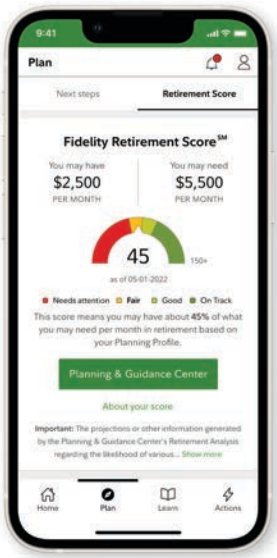
Download the NetBenefits® mobile app.

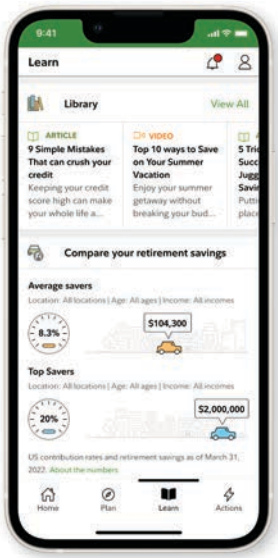
Access all your Fidelity® workplace accounts — anytime, anywhere.*

ALERTS
Get messages about timely actions to take within your account.









VIEW
Review account balances, investments, your personal rate of return, next steps, and more.

ACT
Change investments, update your profile or beneficiaries, send paperwork, and more.

PLAN
See how much you may need in retirement and get your Fidelity Retirement Score℠.[1]

LEARN
Access articles, videos, podcasts, and interactive tools.

Fidelity.com/go/NetBenefitsapp

Download the NetBenefits® app today for an iPhone® or Android.

Download on the App Store

GET IT ON Google Play

[1]IMPORTANT: The projections or other information generated by Fidelity Retirement Score regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

*System availability and response times may vary.

Screenshots are for illustrative purposes only.

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This document provides only a summary of the main features of the Idaho State Board of Education Optional Retirement Plan, and the Plan document will govern in the event of any discrepancies.

You are not permitted to make a direct exchange from New York Life Guaranteed Interest Account to Vanguard Federal Money Market Fund Investor Shares (considered "competing funds"). Before exchanging from New York Life Guaranteed Interest Account, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

The third parties mentioned herein and Fidelity Investments are independent entities and are not legally affiliated.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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