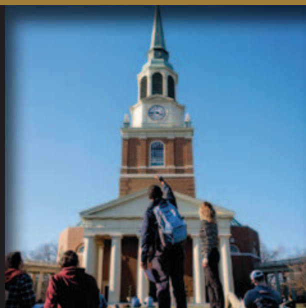
WELCOME TO FIDELITY INVESTMENTS®:
YOUR GUIDE TO THE WAKE FOREST UNIVERSITY 403(B) RETIREMENT PLAN TRANSITION



CREATING OPPORTUNITY.

TRANSFORMING LIVES.

WAKE FOREST UNIVERSITY

Important notice concerning your rights under the Wake Forest University 403(b) Retirement Plan:
This notice is to inform you that the Plan will enter a quiet period during the transition from TIAA to Fidelity.

WELCOME TO FIDELITY!

Dear Colleagues,

Supporting your financial well-being and helping you prepare for a secure retirement is a vital part of Wake Forest's commitment to you. Together with Fidelity the University has enhanced our plan services to help you with your retirement strategy though modern digital platforms and expanded resources tailored to help you with your goals. And because we know that account changes can bring questions, we're making sure you have dedicated, hands-on support whenever you need it.

Wake Forest also chose Fidelity because it brings a human-centered approach to overall financial wellness. Together, our goal is to help elevate your financial confidence by offering clear, actionable insights that empower you to take charge of your future at each stage of your career.

What You Need to Know

- Review the key transition dates and note any services that will be temporarily unavailable during the transition period (see pages 8–9).
- Depending on the investments you currently hold with TIAA, some assets will transfer to Fidelity while others will remain with TIAA:
  - Mutual fund balances currently held with TIAA will transfer to the Plan at Fidelity (see page 10 for details).
  - Several TIAA annuity investments will remain with TIAA and will not transfer to Fidelity (see page 11 for details).
- Attend an educational session to learn more about the transition and get answers to your questions. See the *Learn About the Transition to Fidelity* section on page 6 for additional information.
- Additional Plan Notices will be delivered separately in November 2026.

Please take your time reviewing these materials, and plan to join us for an upcoming presentation this fall. For more information and answers to frequently asked questions, you can also visit **MyFidelitySite.com/WakeForestUniversity**.

Thank you for all that you do for the Wake Forest community.

TRANSITION HIGHLIGHTS

As Wake Forest University transitions the Plan to Fidelity, most key features of your retirement plan will remain unchanged to help ensure a smooth and seamless experience for you. The following items outline what will stay the same during the transition so you can feel confident that your existing elections, contributions, and eligibility will remain unchanged.

What's Staying the Same During the Transition?

Eligibility to Participate in the Plan

There will be no change to the eligibility requirements to participate in the Plan.

Employer Contribution

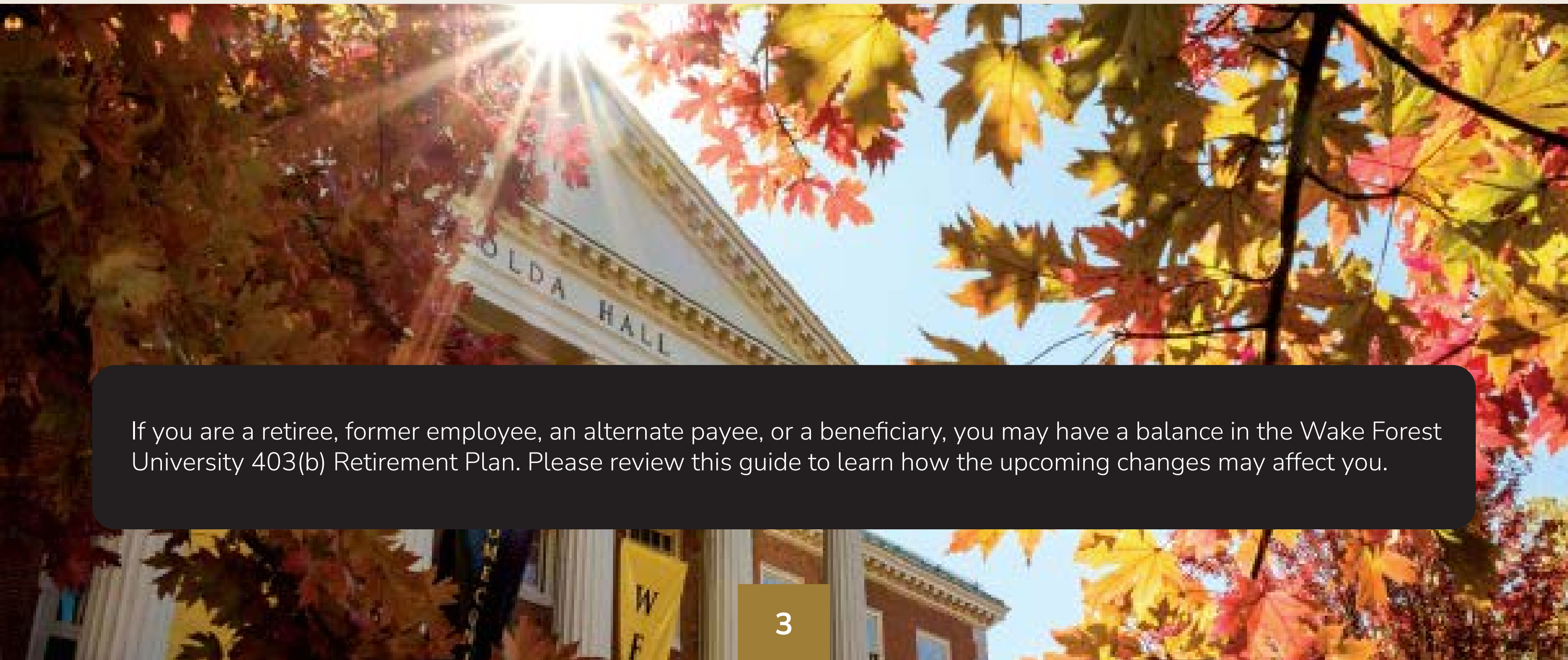
The employer contribution that Wake Forest University contributes to your account will not change as a result of the transition.

CAPTRUST

You will continue to have access to CAPTRUST. Wake Forest faculty and staff who are enrolled in the 403(b) Retirement Plan may meet with CAPTRUST, an independent fiduciary advisor, for personalized retirement planning advice. Whether you have questions about your investment strategy or distribution options, CAPTRUST's financial experts are available to help you optimize your retirement plan benefits.

Consultations Can Be Held In-Person or Virtually:

- **In-Person and Virtual Options:** You can schedule an in-person appointment with CAPTRUST's Senior Financial Advisor, Matt Leggett, by visiting: **https://calendly.com/d/cv6x-hwv-8gm**.
- **Virtual Option:** If your schedule does not align with Matt's availability, you can also schedule a virtual appointment with a CAPTRUST Financial Advisor at CAPTRUST at Work or call **800-967-9948**.



If you are a retiree, former employee, an alternate payee, or a beneficiary, you may have a balance in the Wake Forest University 403(b) Retirement Plan. Please review this guide to learn how the upcoming changes may affect you.

What's New...

With the move to Fidelity, you'll gain access to enhanced tools, resources, and support designed to help you make the most of your retirement savings.

Percentage Contribution Elections

The amount of pretax and/or Roth contributions deducted from your pay in effect as of January 4, 2027, will continue and transfer to Fidelity. **Important: Employee contributions will be made as a percentage of your pay.** If you currently contribute a specific flat dollar amount, you should contact TIAA and change your employee contribution amount to a percentage by 4:00 p.m. ET on January 4, 2027. If you don't take action, your dollar contribution will be updated automatically to an equivalent percentage contribution rate.

If you are enrolled in TIAA's automax feature, please see below for additional information.

Maximize My Contributions

Fidelity's Maximize My Contributions ("Maximizer") service, which is similar to TIAA's automax feature, takes the guesswork out of managing your contribution elections within your retirement plan, helping you to accelerate your savings and stay on track. Maximize My Contributions uses the information you provide, the annual IRS contribution limits, and details provided by your employer to adjust your contributions for you.

- Elections carry over and automatically adjust each year. Fidelity updates your contribution amounts based on annual IRS limits, including catch-up contributions, if you are eligible.
- The Maximizer spreads your contributions evenly throughout the year so that you'll reach the applicable IRS contribution limit. You'll receive a confirmation notification from Fidelity when this occurs.
- You're in control of how much you contribute and where your contributions go. You can review and modify your election at any time.

You can change your contribution election in Fidelity's Maximize My Contributions service at any time on the Fidelity NetBenefits® contributions page.

If you are currently enrolled in TIAA's automax feature, you will be automatically enrolled in Fidelity's Maximize My Contributions service and your salary deferral will continue.

NetBenefits® Website: NetBenefits.com/AtWork

On the NetBenefits website, you get access to Fidelity's comprehensive website dedicated to retirement planning. Manage your account, make investment choices, and find interactive tools to help you better prepare to meet your retirement savings goals.

The NetBenefits Mobile App

You can get instant access to balances, investments, educational resources, and more.

Action May Be Required for the Following:

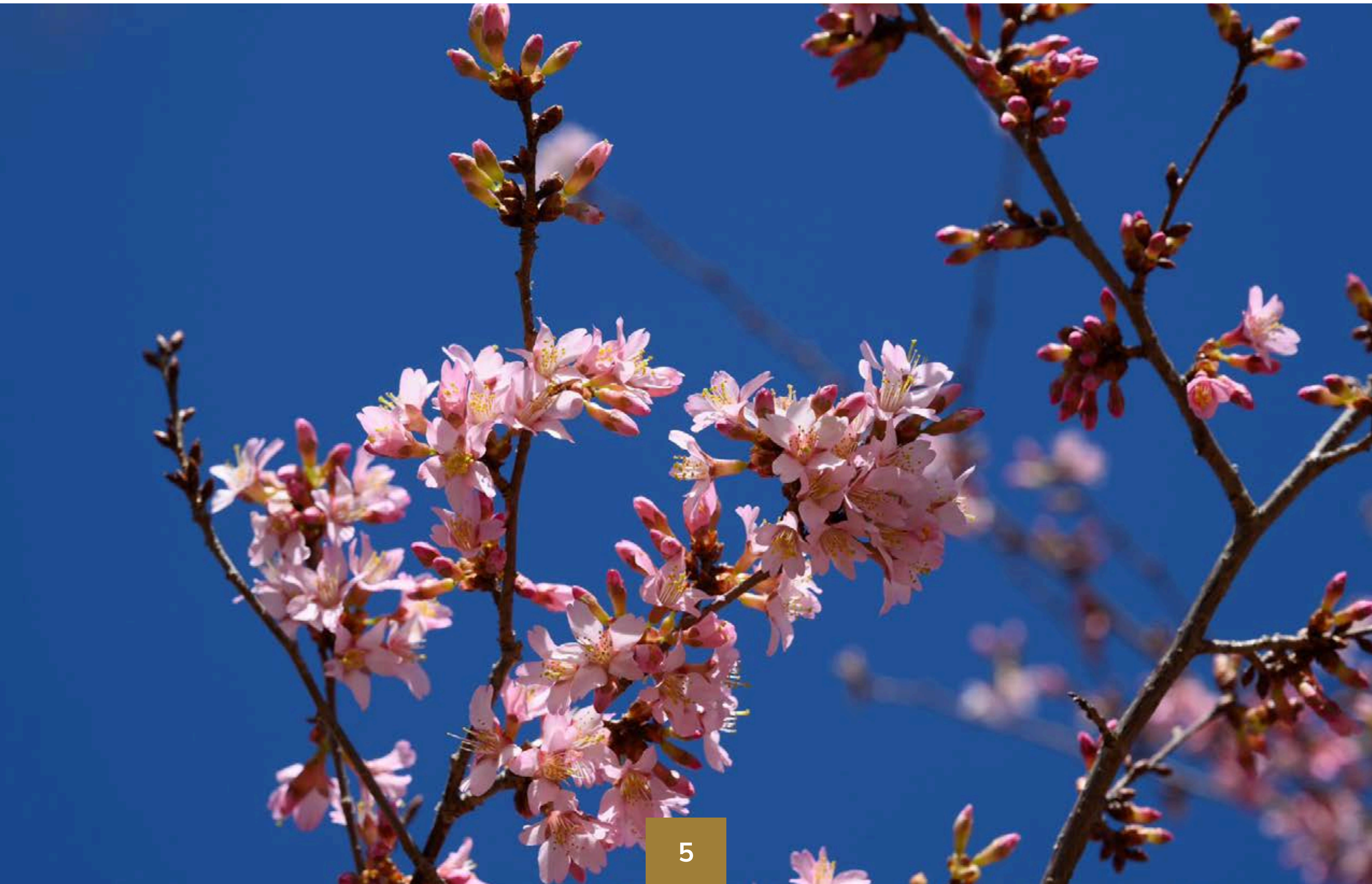
As part of the upcoming transition to Fidelity, there are several important steps that may require your attention. The information below outlines key changes related to outstanding loans, beneficiary designations, and systematic withdrawal payments. Please review these details carefully to help ensure a smooth transition and to avoid any disruptions to your account or repayment activities.

Loans

If you have a retirement plan loan balance at TIAA that is transferring to Fidelity, you will receive a letter from Fidelity. For loans that are transferring from TIAA to Fidelity, the bank information on file with TIAA will also transfer. We encourage you to review, or add, your banking information once the transition is complete. This transition will not affect the terms or length of your loan(s).

Beneficiary Designations

To ensure your beneficiary designation transfers to the Plan at Fidelity, please verify that your designation with TIAA includes the beneficiary's full name and either their date of birth or Social Security number. 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® or call Fidelity to confirm that your beneficiary information is correct.



LEARN ABOUT THE TRANSITION TO FIDELITY

Attend a Presentation

Fidelity Workplace Consultants will deliver the *Get Ready for the Move to Fidelity* presentation. Choose the date and time of the presentation that's convenient for you. To view the schedule of events and register, please visit **MyFidelitySite.com/WakeForestUniversity**.

One-On-One Appointments

Once the Plan transition is complete, you will have the opportunity to schedule a one-on-one consultation with a Fidelity Workplace Financial Consultant. Workplace Financial Consultants are skilled at helping every individual through a consultative, needs-based approach.

What Workplace Financial Consultants Do:

- Assist Faculty and Staff with their overall financial well-being, including savings habits, asset allocation, income planning, and complex planning discussions, as well as with decisions at retirement or a job change.
- Offer a comprehensive approach to retirement planning, fully integrated with online tools.
- Provide financial professionals backed by industry-leading research and analysis, with the skills to help address your needs and help you plan holistically.

Meet Your Fidelity Workplace Financial Consultant

Roger Melton, Wake Forest's Workplace Financial Consultant, joined Fidelity in 2023 and has more than 12 years in the financial industry. Roger promotes financial wellness for plan participants through one-on-one planning and educational events. A CERTIFIED FINANCIAL PLANNER® certificant, investment advisor representative, registered securities representative, and licensed insurance representative, he holds a bachelor's degree in business administration with a concentration in finance from N.C. State University.

Investment advisor representatives are licensed with Strategic Advisers LLC (Strategic Advisers), a registered investment adviser, and registered with Fidelity Brokerage Services LLC (FBS), a registered broker-dealer. Whether a Fidelity representative provides advisory services through Strategic Advisers for a fee or brokerage services through FBS will depend on the products and services you choose.

RETIREES AND FORMER EMPLOYEES

If you have a balance in the Wake Forest University 403(b) Retirement Plan, the upcoming transition may affect you, even if you are retired or no longer employed by Wake Forest University. Please review all communications you receive from Wake Forest University and Fidelity to ensure you understand how this transition may impact your account.

Installment and Required Minimum Distribution (RMD) Payments

If you are currently receiving installment payments or required minimum distributions (RMDs) from your Plan at TIAA, these payments **will** transfer to Fidelity. **It is important that you review your payment election at TIAA and decide if you will need to make changes based on the assets remaining at TIAA or establish a new payment election in the Plan at Fidelity once the transition is complete.**

Required Minimum Distributions Scheduled to Pay in January 2027

If you have an RMD scheduled to be paid during the quiet period (see the Key Dates on pages 8–9), TIAA will issue your payment early on January 4, 2027.

Resources and Support

Wake Forest University Retiree Gatherings

Wake Forest's Retiree Gatherings, hosted by Campus Recreation, are monthly events held from 10:00 a.m. to 11:30 a.m. ET, on the second Tuesday of each month in the Wellbeing Center Living Room. Free to attend for WFU retirees and seasoned professionals, these sessions offer complimentary coffee and tea alongside guest speakers covering topics such as campus updates, retiree benefits, and history. The program provides a welcoming space for former faculty and staff to stay connected, engage in campus community life, and learn about local health and wellness resources. To learn more about Campus Recreation, visit **https://campusrec.wfu.edu/services/retiree-offerings/**.

Fidelity-Hosted Presentations

Fidelity will host a variety of both in-person and virtual presentations from September through December to review the transition to Fidelity. To view a schedule of events, please visit the transition website at **MyFidelitySite.com/WakeForestUniversity**. See page 6 for more information.

CAPTRUST

You may schedule an in-person or virtual consultation with CAPTRUST, an independent fiduciary advisor, for personalized retirement planning advice. CAPTRUST's financial experts are available to help you optimize your retirement plan benefits. See page 3 for more information.

KEY DATES*

A move like this takes time. We'll do the heavy lifting for you — transferring your account balance, your contribution rate and investment elections, and any loans that are eligible to be transferred.

To ensure that all information is transferred accurately from your current Plan account at TIAA to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a loan, or distribution from the Plan.

This period of time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a "quiet period." The quiet period will begin at 4:00 p.m. ET on January 4, 2027, and is expected to end during the week of January 31, 2027. During this time, you can confirm whether the quiet period has ended by contacting the Fidelity Retirement Service Center at 800-343-0860.

Because you will be unable to direct or diversify your Plan balance during the quiet period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

If you are using the Self-Directed Brokerage Option, you should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks (this applies to the Self-Directed Brokerage Option) that have wide price swings might have a large loss during the quiet period, and you would not be able to direct the sale of such stocks from your account during the quiet period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this quiet period may affect your retirement planning and your overall financial plan.

Please note that if you are contributing to your retirement plan and/or are receiving WFU employer contributions, those contributions will continue to be processed and invested during the quiet period.

If you have any questions concerning this notice, you should contact the Fidelity Retirement Service Center at P.O. Box 770002, Cincinnati, OH 45277, or by calling **800-343-0860**.

Questions?

Fidelity INVESTMENTS

Call **800-343-0860** to speak with a Fidelity representative, Monday through Friday, 8:30 a.m.–midnight ET, excluding most holidays.

Representatives are available for translating; when talking with a Fidelity representative, please request the language you would like to speak. The Fidelity representative will bring a translator on the line.

TIAA

Call **800-842-2252** to speak with a TIAA representative, Monday through Friday, 8:00 a.m.–10:00 p.m. ET.

To stay up to date on the transition to Fidelity, visit **MyFidelitySite.com/WakeForestUniversity**.

QUIET PERIOD BEGINS	**January 4, 2027, by 4:00 p.m. ET** This is the last day to: • Change your contribution rate or enroll in the Plan. • Request an exchange (transfer) between investment options. • Change how your future contributions will be invested. • Request a loan or distribution. • Check your account balance. • Contact TIAA to make any changes to your account before the quiet period begins. **TIAA.org/public/tcm/wfu** **800-842-2252**
ASSET TRANSFER	**January 11, 2027, at 4:00 p.m. ET** • Your account balance is valued at TIAA. The valuation, or liquidation, date is when certain investments will be sold and converted to cash. The proceeds will then be transferred to Fidelity and held in the new investment option on the wire transfer date.
	January 12, 2027 • Your eligible account balances are scheduled to be transferred to Fidelity. See the *How Investments Will Transfer From TIAA* section on pages 10–11.
QUIET PERIOD ENDS	**January 15, 2027: QUIET PERIOD ENDS AT TIAA (for balances that remain at TIAA)** • Access resumes for your annuity balances that did not transfer to Fidelity. • It is important to note that if you maintain an annuity account balance at TIAA, they will continue to charge you administrative fees and investment fees for your annuity account.
	During the week of January 31, 2027 • You will be notified and will have full access to your account at Fidelity. • You may manage your account online through Fidelity NetBenefits at **NetBenefits.com/AtWork** or by calling Fidelity at **800-343-0860**.

*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.

Mutual Fund Investment Options That Are Not Changing

The current investment options listed below will be transferred to Fidelity and remain in the Plan. Any balances you have invested in these investment options at TIAA as of January 11, 2027, will transfer to the same funds (referred to as an "in-kind" transfer) at Fidelity. Future contributions will continue to be invested in these funds.

INVESTMENT OPTIONS	TICKER SYMBOLS
Carillon Eagle Mid Cap Growth Fund Class R6	HRAUX
Dodge & Cox Income Fund Class X	DOXIX
Harbor Capital Appreciation Fund Institutional Class	HACAX
John Hancock Funds Disciplined Value Fund Class R6	JDVWX
MFS International Equity Fund Class R6	MIEIX
MFS Mid Cap Value Fund Class R6	MVCKX
Vanguard Emerging Markets Stock Index Fund Institutional Shares	VEMIX
Vanguard Explorer Fund Admiral Shares	VEXRX
Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Vanguard Federal Money Market Fund Investor Shares^	VMFXX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Institutional Index Fund Institutional Shares	VINIX
Vanguard Short-Term Bond Index Fund Institutional Shares	VBITX

INVESTMENT OPTIONS	TICKER SYMBOLS
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
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

Disclaimer: ^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 fund's sponsor will provide financial support to the fund at any time, including during periods of market stress.

Investment Options That Are Moving to a New Investment Option

When the market closes on January 11, 2027, at 4:00 p.m. ET, several investment options offered through the Plan at TIAA will no longer be available. As a result, some current account balances and all future contributions will transfer to the investment options at Fidelity on January 12, 2027. Once the quiet period has ended during the week of January 31, 2027, all services will be available, including the ability to make investment changes within your account.

Important: If you currently hold a balance in any of the investment options listed below, TIAA will send you a confirmation notice once your assets have been liquidated on January 11, 2027.

EXISTING INVESTMENT OPTION WITH TIAA AS OF JANUARY 11, 2027, AT 4:00 P.M. ET	TICKER OR SYMBOL		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE JANUARY 12, 2027	TICKER
CREF Growth R2	QCGRPX	▶	Harbor Capital Appreciation Fund Institutional Class	HACAX
CREF Responsible Balanced R2	QCSCPX	▶	Age-based Vanguard Target Retirement Fund	N/A
CREF Total Global Stock R2	QCSTPX	▶	Age-based Vanguard Target Retirement Fund	N/A
TIAA Real Estate	QREARX	▶	Age-based Vanguard Target Retirement Fund	N/A
TIAA Traditional RCP 1	N/A	▶	New York Life Guaranteed Interest Account	N/A

To determine which age-based fund your applicable current and future contributions will be directed to, please view the Qualified Default Investment Alternative Notice on the Transition Website at **MyFidelitySite.com/WakeForestUniversity**.

Balances That Will Remain at TIAA

Balances in the TIAA Traditional Fund (within Plan 406897) **will not** move to the Plan at Fidelity unless you affirmatively acts to move it to the Plan at Fidelity. It is recommended that you meet with your financial consultant, CAPTRUST, or TIAA before making this decision. If you elect to move all or a portion of your TIAA Traditional assets to the Plan at Fidelity, you can elect to do so after the quiet period has ended. It is important to note that TIAA Traditional assets may have withdrawal restrictions.

If you are currently contributing to the TIAA Traditional Fund, future contributions will be directed to the New York Life Guaranteed Interest Account effective January 12, 2027.

No new contributions, transfers, or rollovers will be permitted into TIAA after January 11, 2027.

If you have a balance in the Wake Forest University Legacy Plans (101775 and 101777) held at TIAA, those assets will remain at TIAA and will not transfer to Fidelity.

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

The Plan gives you a selection of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

Depending on which funds you currently invest in, some of your investments may change. Some investments will be liquidated and reinvested in different investment options (see the chart on page 11). Others will transfer to the same investment option (called an 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.

It is important that you become familiar with the various investment options that will be available in the Plan. Information regarding each investment option's risk, as well as its strategy and objective, can be obtained on the transition website at **MyFidelitySite.com/WakeForestUniversity**. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

INVESTMENT OPTIONS	TICKER SYMBOLS
Stock Investment Options	
Carillon Eagle Mid Cap Growth Fund Class R6	HRAUX
Harbor Capital Appreciation Fund Institutional Class	HACAX
John Hancock Funds Disciplined Value Fund Class R6	JDVWX
MFS International Equity Fund Class R6	MIEIX
MFS Mid Cap Value Fund Class R6	MVCKX
Vanguard Emerging Markets Stock Index Fund Institutional Shares	VEMIX
Vanguard Explorer Fund Admiral Shares	VEXRX
Vanguard Extended Market Index Fund Institutional Shares	VIEIX
Vanguard Institutional Index Fund Institutional Shares	VINIX
Vanguard Small-Cap Value Index Fund Institutional Shares	VSIIX
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX

INVESTMENT OPTIONS	TICKER SYMBOLS
Bond Investment Options	
Dodge & Cox Income Fund Class X	DOXIX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
Vanguard Short-Term Bond Index Fund Institutional Shares	VBITX
Vanguard Total Bond Market Index Fund Institutional Shares	VBTIX
Short-Term Investment Options	
New York Life Guaranteed Interest Account	*N/A*
Vanguard Federal Money Market Fund Investor Shares^	VMFXX
Target Date Fund Options	
Vanguard Target Retirement Income Fund	VTINX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRX
Vanguard Target Retirement 2035 Fund	VTTHX
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Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX

Note: The new investment option being added to the Plan is listed in *italics*.

Self-Directed Brokerage

The Plan will also offer a self-directed brokerage account through Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

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 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.

Self-Directed Brokerage Transferring to Fidelity BrokerageLink

When the market closes at 4:00 p.m. ET on January 11, 2027, the self-directed brokerage through TIAA will no longer be available. As a result, current account balances and future contributions held in self-directed brokerage will transfer to Fidelity BrokerageLink on or about January 12, 2027. **You will receive a separate communication from Fidelity with the details on your brokerage account transfer.**

TRANSITION CHECKLIST

☐ **Before the Quiet Period Begins on Monday, January 4, 2027, at 4:00 p.m. ET:**

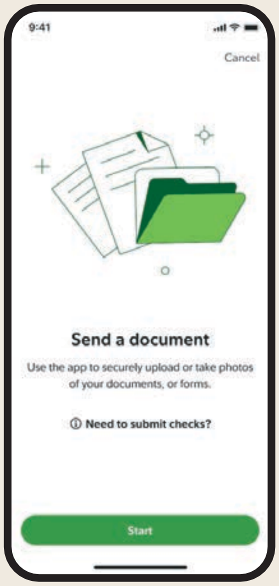
- Make any changes to your TIAA account. Call **800-842-2252** or go online to **TIAA.org/public/tcm/wfu**.
- Review your beneficiary(ies) information in TIAA's system to ensure you have their name, date of birth, Social Security number, and address entered.
- Review your address in TIAA's system to ensure it is up to date.
- If you have an RMD scheduled to be paid during the quiet period, TIAA will issue your payment **early** on January 4, 2027.

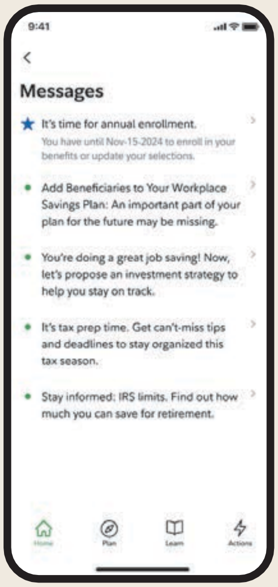
☐ **After the Quiet Period, Which Is Scheduled to End During the Week of January 31, 2027:**

- Visit Fidelity NetBenefits at **NetBenefits.com/AtWork** to:
  - If you do not currently have an account with Fidelity, set up your username and password to access your account. If you have an existing account with Fidelity, you can use that same login information to access your Wake Forest University 403(b) Retirement Plan account.
  - Add your preferred email address and select your preferred method of communication.
  - Enroll in the Plan, adjust your contribution amount, and/or change your investment elections.
  - Review, update, or add your beneficiary information.
  - If applicable, review your bank information for outstanding loan repayments.
  - Research investment options.

FIDELITY NETBENEFITS MOBILE APP

Manage All Your Employee Benefits — Anytime, Anywhere.*





Biometric Login
Keep on top of your goals securely and simply.

Scan and Send
Manage checks and documents quickly and easily.

Get Notifications
From transactions to security, stay in the know.

Fidelity.com/NetBenefitsApp

Download the NetBenefits App for iPhone or Android

Download on the App Store

GET IT ON Google Play

*System availability and response times may vary.

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Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Wake Forest University 403(b) Retirement Plan, and the Plan document will govern in the event of any discrepancies.

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

A link to third-party material is included for your convenience. The content owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity disclaims any liability arising from your use of such information or services.

You are not permitted to make a direct exchange from the 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.

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