



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

The Retirement Savings Plan of the
Presbyterian Church (U.S.A.)
Plan No. 57887

Invest in your retirement—and yourself—today, with help from
The Retirement Savings Plan of the Presbyterian Church
(U.S.A.) and Fidelity.



YOUR GUIDE TO GETTING STARTED





Welcome to the Retirement Savings Plan!

Dear PC(USA) employee:

We are pleased to offer you the opportunity to enroll in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP). The plan offers a convenient, tax-advantaged way to save for retirement. Take a look and see what a difference contributing to the RSP could make in achieving your goals.

Participating in the plan offers many benefits. Some of these include:

Convenience. Your contributions are automatically and regularly deducted from your paycheck.

Tax savings now. Pretax contributions are deducted from your pay before income taxes are withheld. This means you can actually lower the amount of current income taxes you pay each period. You also may be eligible for a tax credit, called the "Saver's Credit" that could reduce the federal income tax you pay dollar-for-dollar, depending on your adjusted gross income (AGI).

Tax savings later. You may also make Roth contributions with after-tax dollars. The advantage is that although you pay taxes now, when you withdraw Roth funds from your account later, you won't pay taxes on your contributions or any earnings, as long as you're at least age 59½ (or disabled) and your withdrawal is made at least five tax years after making your first Roth contribution.

Investment options. You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Catch-up contributions. In certain situations you may be eligible to make age-based or service-based catch-up contributions to your plan account.

Investment resources. Fidelity Investments provides administrative services for the RSP and is committed to providing exceptional money management, investment flexibility, and state-of-the-art technology to RSP participants. The RSP offers access to a managed account feature and a self-directed brokerage account through Fidelity, and other educational tools and resources including a live, dedicated Fidelity customer service team and complimentary phone consultations through Fidelity Retirement Planners.

To learn more about what your plan offers, see "Frequently asked questions about your plan" later in this guide.

Sincerely,



John F. Matekovic, CEBS
Vice President, Income Security



Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

Who can enroll in the Plan?

All employees working for a PC(USA)-affiliated church or employer are eligible to participate in the Retirement Savings Plan (RSP) if offered by their employer. **Employees working for an employer in Puerto Rico are not eligible to make RSP contributions.**

Is there a limit to how much I (or my employer) can contribute?

If you are an eligible employee, you may contribute all of your taxable salary, excluding housing allowance, subject to the annual IRS dollar limit of \$22,500 for 2023. You may contribute regardless of whether your employer matches your contributions.

Employers also can make contributions for employees on a percentage of compensation, or matching basis, but should do so uniformly for all similarly situated employees. Total employee and employer contributions cannot exceed \$66,000 (2023) or 100 percent of cash salary. Employer matching contributions to the Retirement Savings Plan are not included in effective salary.

Participants age 50 or older may make an additional catch-up contribution of up to \$7,500 for 2023. Long-service church employees may be eligible to contribute an additional church plan catch-up of \$3,000 for 2023, subject to a lifetime maximum of \$15,000. Refer to IRS publication 571 "Tax-Sheltered Annuity Plans (403(b) Plans)" for details about the interplay between these two types of catch-up contributions.

What is the "Saver's Credit"?

Depending on your income and other factors, you may qualify for a tax credit on your federal income taxes by making contributions to the Retirement Savings Plan. The "Saver's Credit" provides a special tax credit of up to \$1,000 from the U.S. government just for contributing to your workplace savings plan, if your income falls within certain ranges. For more information, refer to Take Advantage of the Federal Retirement Savings Tax Credit on the Booklets and Publications page of pensions.org.

Are there any plan fees?

Your account will be subject to a quarterly plan administration fee in the amount of \$3.75. This fee will automatically be deducted from your account.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

When am I vested?

You are always fully vested in all your pretax, Roth after-tax, and rollover contributions and related investment earnings. You are immediately fully vested in your employer's contributions and related earnings in your account, unless otherwise specified in your

organization's Employer Agreement with the Board of Pensions. Vesting is a term used to describe the portion of your account balance that is non-forfeitable.

Can I take a loan from my account?

The RSP offers a loan provision. Generally, you may borrow up to the lesser of 50 percent of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount available to borrow. Your total vested retirement account balance in your standard plan options and in BrokerageLink account is taken into consideration when you apply for a loan. To initiate a loan, call the Fidelity Representatives at 800-343-0860 and reference Plan #57887.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted only when you terminate your employment, retire, reach age 59½, or become permanently disabled as defined by your plan. Ministers of the Word and Sacrament can also withdraw employer contributions and any earnings to purchase a home. Keep in mind that withdrawals of pretax contributions are subject to income taxes and possibly to early withdrawal penalties. If your withdrawal is used for a housing allowance, it may be tax free.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Representatives at 800-343-0860.

Be sure to identify the Plan #57887 for The Retirement Savings Plan of the Presbyterian Church (U.S.A.). The Plan Document and current tax laws and regulations will govern in case of a discrepancy. Be sure you understand the tax consequences and your plan's rules for distributions before you initiate a distribution. You may want to consult a professional tax adviser about your situation.

Can I roll over money from another retirement plan into my Retirement Savings Plan?

You are permitted to roll over eligible pretax contributions from another 401(k) plan, 401(a)

plan, 403(b)(9) plan, or a governmental 457(b) retirement plan account.

You should consult your tax adviser and carefully consider the impact of making a rollover contribution to your employer's plan because it could affect your eligibility for future special tax treatments.

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

How do I manage my account?

Once you have enrolled, you can manage your account online, or by calling a Fidelity Representatives at 800-343-0860. Be sure to identify the Plan #57887 for the Retirement Savings Plan of The Retirement Savings Plan of the Presbyterian Church (U.S.A.) when speaking with a representative, or use the automated voice response system, virtually 24 hours, 7 days a week.

Where can I get additional plan information?

More information can be found in the Retirement Savings Plan booklet (ORS-100) and the official plan document (RSP-100). You can contact the Board of Pensions at 800-773-7752 (800-PRESPLAN) or download these documents at pensions.org.



Step 1 Decide how much to invest.

More than any other factor, the amount you put away will help determine how much your savings may grow. A good rule of thumb is to invest what you can afford – you can change your contribution amount later if needed. Start at a number that feels comfortable to you. The important thing is to invest what you can afford and start right away.

Once you decide how much to invest, consider the tax advantages of saving pretax, Roth after-tax, or both:

- **Tax savings now.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the Plan today.
- **Tax savings later.** Your Roth after-tax contributions are taxed now when deducted from your pay. Later, you won't pay taxes when you withdraw Roth contributions or associated earnings as long as you're at least age 59½, (disabled or deceased) and your withdrawal satisfies the five-year Roth holding requirement.

Your combined Roth and traditional pretax 403(b)(9) contributions cannot exceed the IRS limits for the year.

Ministers of the Word and Sacrament do not pay self-employment taxes for Social Security and Medicare (SECA) on contributions they make to the Retirement Savings Plan on a pretax (traditional) basis, up to the eligible contribution limit. Ministers do, however, pay SECA taxes on Roth (after-tax) contributions, which are made to the Retirement Savings Plan after all appropriate taxes have been deducted (or will be paid). When you take advantage of the opportunity to save on a pretax basis, you do not have to pay the 15.3% self-employment tax on such contributions.

Find out more

For more information, visit netbenefits.com/atwork or call 800-343-0860.

Step 2 Determine investments that are right for you.

First, start by finding your approach.

Are you a conservative investor? An aggressive investor? Somewhere in between? The answer will determine which plan investments may be right for you. The RSP offers a range of investments, so you can build your portfolio your way.

The first is the length of time you have to invest—in this case, the number of years until you expect to retire. The second is your comfort with risk. The third is your financial situation.

To determine your possible investment approach, consider these factors:

- *The age you want to retire*
- *Your comfort level with the stock market's ups and downs and whether you prefer stability or the potential for bigger returns, which entails greater risk*
- *Your short- and long-term financial needs*

Next, learn about the different kinds of investments.

There are three basic investment types—short-term investments, bonds, and stocks. And they, like investors, fall along a range from conservative to aggressive.

Short-term investments are the most conservative. Also known as “cash” investments, this investment type involves the least amount of risk, but also provides the lowest potential returns.

Bonds are in the middle. Generally less risky than stocks, this investment type typically offers moderate returns and risk compared with stocks.

Stocks are the most aggressive. Although past investment results do not guarantee future results, this investment type has historically provided the highest long-term returns and the greatest risk. Stock investments include large (large-cap), medium-size (mid-cap), and small (small-cap) U.S. companies, as well as foreign companies. However, each of these types of stock investments has its own level of risk—for example, small cap tends to be more risky than large cap.



Then, select the right mix of investment types for your situation.

Once you know how conservative or aggressive your approach is as an investor, and you understand the difference between investment types, you can figure out what mix of investment types matches your approach. The charts at the beginning of the Investment Options section of this guide show how different investment options align with different approaches to investing, from relatively conservative to relatively aggressive.

Finally, pick your investment options.

The RSP offers investment options across the three investment types. For descriptions, refer to the Investment Options document on pensions.org, or go to netbenefits.com/atwork for up-to-date performance information, other investment specifics, and educational material.

▶ Need help selecting investments?

See pensions.org for information and resources about Retirement Savings Plan investment options and fund performance.

Step **3** Enroll today.

It's easy to join your plan and make that next great investment in yourself. Here's how:

- **Complete** the Salary Deferral Agreement, give it to your church treasurer or business administrator, and keep a copy for yourself.
- **Complete** the Fidelity Enrollment Form and have your church treasurer or business administrator sign and mail or fax it to Fidelity Investments.

Please refer your church treasurer or business administrator to the Reference Guide for Church Treasurers and Business Administrators of the Presbyterian Church (U.S.A.) on the Booklets and Publications page of pensions.org for further instructions.

▶ Remember, we're here to help.

If you need any help along the way, call a Fidelity Representative at 800-343-0860. Be sure to identify plan #57887 for the Retirement Savings Plan of the Presbyterian Church (U.S.A.).



Investment Options

Before investing in any mutual fund, 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.

Here is a list of investment options for The Retirement Savings Plan of the Presbyterian Church (U.S.A.). For up-to-date performance information and other fund specifics, go to netbenefits.com/atwork.

Target Date Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



Fidelity Freedom® Index Income Fund—
Institutional Premium Class

Fidelity Freedom® Index 2005 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2010 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2015 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2020 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2025 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2030 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2035 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2040 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2045 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2050 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2055 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2060 Fund—
Institutional Premium Class

Fidelity Freedom® Index 2065 Fund—
Institutional Premium Class

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

The chart below lists the assigned fund The Retirement Savings Plan of the Presbyterian Church (U.S.A.) believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1938	Fidelity Freedom® Index Income Fund–Institutional Premium Class	Retired before 2003
January 1, 1938–December 31, 1942	Fidelity Freedom® Index 2005 Fund–Institutional Premium Class	Target Years 2003–2007
January 1, 1943–December 31, 1947	Fidelity Freedom® Index 2010 Fund–Institutional Premium Class	Target Years 2008–2012
January 1, 1948–December 31, 1952	Fidelity Freedom® Index 2015 Fund–Institutional Premium Class	Target Years 2013–2017
January 1, 1953–December 31, 1957	Fidelity Freedom® Index 2020 Fund–Institutional Premium Class	Target Years 2018–2022
January 1, 1958–December 31, 1962	Fidelity Freedom® Index 2025 Fund–Institutional Premium Class	Target Years 2023–2027
January 1, 1963–December 31, 1967	Fidelity Freedom® Index 2030 Fund–Institutional Premium Class	Target Years 2028–2032
January 1, 1968–December 31, 1972	Fidelity Freedom® Index 2035 Fund–Institutional Premium Class	Target Years 2033–2037
January 1, 1973–December 31, 1977	Fidelity Freedom® Index 2040 Fund–Institutional Premium Class	Target Years 2038–2042
January 1, 1978–December 31, 1982	Fidelity Freedom® Index 2045 Fund–Institutional Premium Class	Target Years 2043–2047
January 1, 1983–December 31, 1987	Fidelity Freedom® Index 2050 Fund–Institutional Premium Class	Target Years 2048–2052
January 1, 1988–December 31, 1992	Fidelity Freedom® Index 2055 Fund–Institutional Premium Class	Target Years 2053–2057
January 1, 1993–December 31, 1997	Fidelity Freedom® Index 2060 Fund–Institutional Premium Class	Target Years 2058–2062
January 1, 1998 and later*	Fidelity Freedom® Index 2065 Fund–Institutional Premium Class	Target Years 2063 and beyond

*Dates selected by Plan Sponsor

Core Investment Options

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk

SHORT-TERM INVESTMENT	BOND	STOCKS AND BONDS	STOCKS				
Money Market	Bond	Balanced/Hybrid	Domestic Equities		International/Global	Specialty	
Government	Diversified		Large Value	Large Blend	Large Growth	Diversified	
Fidelity® Investments Money Market Government Portfolio – Institutional Class	Fidelity® U.S. Bond Index Fund	PC(USA) Socially Responsible Balanced Fund	T. Rowe Price Equity Income Fund	Fidelity® 500 Index Fund PC(USA) Socially Responsible U.S. Equity Fund Mid Blend Fidelity® Extended Market Index Fund	Fidelity® Growth Company Fund – Class K	Fidelity® Diversified International Fund – Class K Pax Global Environmental Markets Fund Institutional Class Large Blend Fidelity® Global ex U.S. Index Fund	Fidelity® Real Estate Investment Portfolio

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 01/31/2022. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

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 insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Investing in bonds involves risk, including interest rate risk, inflation risk, credit and default risk, call risk, and liquidity risk.



Retirement Savings Plan Salary Deferral Agreement

Return this completed form to your employer and retain a copy for your records.

If you are enrolling as a new participant, please also complete the enrollment form and return it to your employer and retain a copy for your records. If you have questions, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN) or Fidelity at 800-343-0860. (Please mention plan# 57887.)

Your Salary Deferral Agreement is a written, legally binding agreement between you and your employer. It is an agreement whereby you direct your employer to reduce compensation not yet currently available by a specific percentage. Your employer then sends this amount to your account in the Retirement Savings Plan. You may change or cancel the percentage of your salary deferral contributions at any time for compensation not yet currently available. Your current Salary Deferral Agreement will continue until you sign a new agreement.

Participant's information		
Name (first, middle, last)	SSN	
Address		
City	State	ZIP
Phone		
Employer	Employer PIN	
<p>I am:</p> <p><input type="checkbox"/> A new participant in the Retirement Savings Plan. I have also completed a Fidelity enrollment form. (Complete Contributions section.)</p> <p><input type="checkbox"/> Changing my contribution amount. Effective date _____ (Complete Contributions section.)</p> <p><input type="checkbox"/> A former participant in the Retirement Savings Plan who is re-starting contributions. Effective date _____ (Complete Contributions section.)</p> <p><input type="checkbox"/> Ending/suspending contributions. Effective date _____ (Complete Employee/Employer Authorization section. Do not complete Contributions section.)</p>		

Complete this form and return it to your employer.
Questions? Call the Board at 800-773-7752 (800-PRESPLAN)



Contributions

NOTE: Employees working for a congregation or employer in Puerto Rico are not eligible to make RSP contributions.

Pretax deferral contributions

I hereby authorize my employer to deduct the following percentage amount per pay period as pretax salary deferral contributions: _____ percent (%). I understand that this amount can only be changed by submitting a new Salary Deferral Agreement.

Roth after-tax deferral contributions

I hereby authorize my employer to deduct the following percentage amount per pay period as Roth after-tax salary deferral contributions: _____ percent (%). I understand that this amount can only be changed by submitting a new Salary Deferral Agreement.

Catch-up contributions

I hereby authorize my employer to deduct the additional following percentage amount(s) per pay period as age-based, catch-up contributions. I hereby certify that I am age 50 or older (or will reach age 50 during this calendar year).

Pretax: _____ percent (%)

Roth after-tax: _____ percentage (%)

I hereby authorize my employer to deduct the additional following percentage amount(s) per pay period as service-based, catch-up contributions. I hereby certify that I have worked at least 15 years with a congregation or employer of the Presbyterian Church (U.S.A.).

Pretax: _____ percent (%)

Roth after-tax: _____ percentage (%)

Beginning date of contributions: (mm/dd/yyyy)

The Internal Revenue Service limits the amount of compensation you can contribute annually to retirement plans. The limit includes contributions to all 403(b) and 401(k) plans for all employers for whom you have worked during a calendar year. In the event you exceed the annual limit, the excess will be returned to you and you will be responsible for applicable taxes. It is your responsibility to ensure that the contribution limit has not been exceeded as a result of contributions to any employer's plan. Your employer can provide you with the applicable limits for the current calendar year. Alternatively, you can call Fidelity at 800-343-0860 or visit pensions.org for information about contribution limits.

By signing this form you permit the Board of Pensions, Fidelity, and your employer to share information regarding your account to ensure compliance with all applicable laws.

Employee signature

Date (mm/dd/yyyy)

Complete this form and return it to your employer.

Questions? Call the Board at 800-773-7752 (800-PRESPLAN)



Employer	
<p>You (the employer) must remit to Fidelity all contributions withheld from employee earnings after the date of this agreement. Fidelity will credit contributions, when received, to the employee account.</p> <p>By signing this form, you are:</p> <ol style="list-style-type: none"> 1) verifying that it is complete and accurate; 2) agreeing to remit the participant's contributions to Fidelity as soon as practicable but in no event later than 15 business days following the month in which contributions are withheld from the employee's pay; 3) verifying that the amounts set forth above do not violate the applicable contribution limits for the current calendar year; and 4) agreeing to monitor the employee's contribution limits and to educate the employee on such limits. 	
Employer signature <i>(Not the same as employee above)</i>	Date <i>(mm/dd/yyyy)</i>

Employee/Employer Authorization	
<p>Complete this section if you selected "Ending/suspending contributions" in the Participant's Information section on page 1. I hereby authorize the changes regarding my salary deferral contributions as indicated in this agreement.</p>	
Effective date of change(s): <i>(mm/dd/yyyy)</i>	
Employee signature	Date <i>(mm/dd/yyyy)</i>
Employer signature	Date <i>(mm/dd/yyyy)</i>
<p>This form is provided by The Board of Pensions of the Presbyterian Church (U.S.A.). Fidelity Investments is not responsible for its content.</p>	

Complete this form and return it to your employer.
Questions? Call the Board at 800-773-7752 (800-PRESPLAN)

Fidelity Investments® Enrollment Form for the 403(b)(9) Retirement Savings Plan of the Presbyterian Church (U.S.A.)

Enrollment form revised August 2021. Please discard old photocopies, as they do not reflect current fund options.

Instructions to join the 403(b)(9) Retirement Savings Plan: Use this form if you wish to open an account and make contributions to the 403(b)(9) Retirement Savings Plan of the Presbyterian Church (U.S.A.). Completion of this form will instruct Fidelity to invest your contributions in the investment options available under the Plan.

Please complete this form and have your church treasurer or business administrator sign and mail the completed Enrollment Form to: Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090 (or fax to 877-330-2476). **DO NOT send this form to the Board of Pensions; doing so will delay your enrollment into the Plan and your form will be returned to you.**

Transfer from an Existing Plan: If you are transferring assets to Fidelity as part of establishing a new account, please call Fidelity to request a transfer form.

Rollover Contribution: If you are making a rollover contribution to your Fidelity 403(b)(9) account from another 403(b) or 401(k) plan or an existing tax-sheltered annuity, please call Fidelity to request a rollover form.

Fees: Your account will be subject to a quarterly plan administration fee in the amount of \$3.75. This fee will automatically be deducted from your account.

Questions? Call Fidelity at 800-343-0860 (mention plan #57887).

1. YOUR INFORMATION

Please use a **black** pen and print clearly in **CAPITAL LETTERS**.

Social Security #: -- Date of Birth: --

Date of Hire: --

Gender: Male: Female:

Marital Status: Single: Married: Divorced: Widowed: Qualified Domestic Partner:

First Name: M.I.:

Last Name:

Mailing Address:

City: State:

ZIP:

Daytime Phone: -- Evening Phone: --

Email Address:

2. YOUR EMPLOYMENT INFORMATION

Name of Participating Employer/Church:

Mailing Address of Participating Employer/Church:

City: State: ZIP:

Presbyterian Church PIN: Minister of the Word and Sacrament or Lay employee:

3. SELECTION OF INVESTMENT OPTIONS

Please enter the percentage of contributions you wish allocated to the investment options available under the Plan. The allocation must total 100%. Call Fidelity to obtain prospectus information for the Fidelity funds listed below.

Enter your choice of investment options to indicate how you would like all future contributions to your Plan account(s) to be invested.

Contribution elections will apply to all future contributions to your RSP account, including pretax and Roth after-tax contributions. If you wish to redirect your investments at any time, log onto Fidelity NetBenefits® at www.netbenefits.com/atwork or call 800-343-0860 (mention plan #57887).

Investment Options	Please use whole percentages	Investment Options	Please use whole percentages
Separate Accounts			
PC(USA) Socially Responsible Balanced Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	PC(USA) Socially Responsible U.S. Equity Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Mutual Funds			
Fidelity® Diversified International Fund-Class K <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity® 500 Index Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity® Growth Company Fund-Class K <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity® Extended Market Index Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity® Investments Money Market Government Portfolio-Institutional Class <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity® U.S. Bond Index Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity® Real Estate Investment Portfolio <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Pax Global Environmental Markets Fund Institutional Class <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
T. Rowe Price Equity Income Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity® Global ex U.S. Index Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Target Date Mutual Funds			
Fidelity Freedom® Index 2005 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2040 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2010 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2045 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2015 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2050 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2020 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2055 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2025 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2060 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2030 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index 2065 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
Fidelity Freedom® Index 2035 Fund <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %	Fidelity Freedom® Index Income Fund - Investor Class <input type="checkbox"/> Pretax <input type="checkbox"/> Roth	Percentage <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> %
			Total = 100% _____

Shareholders may be subject to certain short-term trading fees. Please consult the prospectus for further information.

Need help selecting investments? See pensions.org for information and resources about Retirement Savings Plan investment options and fund performance.

4. AUTHORIZATION AND SIGNATURE

Individual Authorization: By executing this form, you:

- Certify under penalties of perjury that your Social Security number in Section 1 is correct.
- Acknowledge that you have read the prospectus of any mutual fund in which you invest and that it is your responsibility to read the prospectus(es) of any mutual fund into which you exchange and agree to its terms.
- Understand that you may designate a beneficiary for your assets accumulated in the 403(b)(9) Retirement Savings Plan of the Presbyterian Church (U.S.A.), and that if you choose not to designate a beneficiary, your beneficiary will be your surviving Covered Partner, or if you do not have a surviving Covered Partner, distributions will be made based upon the provisions of the Plan.
- Recognize that although Fidelity Management Trust Company is a bank, neither Fidelity Distributors Corporation nor any mutual fund in which your 403(b)(9) account may be invested is a bank, and mutual fund shares are not backed or guaranteed by any bank or insured by the FDIC.
- Understand that the Board of Pensions and the Retirement Savings Plan are exempt from the registration, regulation, and reporting requirements of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Company Act of 1940, and state securities laws. Retirement Savings Plan participants and beneficiaries are not afforded the protection of those laws with respect to their interest in the Retirement Savings Plan or investments managed by the Board of Pensions.
- Understand that the Fidelity mutual fund options and the T. Rowe Price Equity Income Fund are registered mutual funds and are accordingly subject to federal securities laws.
- Understand that the PC(USA) funds are not registered mutual funds and that these proprietary funds are managed for the Board of Pensions by Fidelity Management Trust Company.

A plan document is available on pensions.org or by contacting the Board of Pensions at 800-773-7752 (800-PRESPLAN).

Your Signature:

Date:

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**Employer
Signature:**

Date:

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FOR FIDELITY USE ONLY: PLAN#

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See return instructions on front.



Fidelity Investments Institutional Operations Company, Inc.

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This document provides only a summary of the main features of The Retirement Savings Plan of the Presbyterian Church (U.S.A.) and the Plan Document will govern in the event of discrepancies.

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THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

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