



Student Employee Retirement Plan (SERP) Plan Highlights

What is the SERP

Welcome to the Student Employee Retirement Plan (SERP). The SERP is an alternative to Social Security for student employees at Colorado Public Higher Education Institutions who would have been required to participate in Social Security.

Colorado State University will establish a SERP account with Fidelity Investments® on your behalf. Review these key features to learn more. To access your account, log on to Fidelity NetBenefits® at www.netbenefits.com/CSU or by calling Fidelity at **800-343-0860**, Monday through Friday, from 8:30 a.m. to 10 p.m. MT.

Key Features of the Student Employee Retirement Plan (SERP)	
Eligibility	Who is required to participate is determined by federal regulations. Undergraduate students taking less than six credit hours each semester and graduate students taking less than three credit hours during the summer semester or less than five credit hours during the spring or fall semester are required to participate in the plan.
Automatic Enrollment	Enrollment is automatic. Once CSU determines that you are eligible to participate in the plan, they will automatically forward your contributions to Fidelity.
Your Contributions	The SERP requires that 7.5% of your pay be deferred to a retirement plan account. This retirement contribution is made on a pretax basis and any earnings accumulate tax deferred until withdrawn. Contributions will be invested in the plan default option unless you choose specific investments. You can establish your investment elections for future contributions when you log on to your account or call Fidelity for assistance.
Investments	The SERP offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the investment options and their performance are available online at www.netbenefits.com/CSU .
Vesting	You are always 100% vested in your own contributions as well as any earnings on them.
Loans	The SERP does not allow loans.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to Fidelity NetBenefits at www.netbenefits.com/CSU to designate your beneficiary online.
Withdrawals	The plan requires that you end your student status with the institution before you have access to the accounts. Therefore, termination is equivalent to graduation or no longer being enrolled as a student. In addition, you must also have separated from all forms of employment with the university. Withdrawals prior to age 59½ are subject to ordinary income taxes and are generally subject to a 10% early withdrawal penalty.

Key Features of the Student Employee Retirement Plan (SERP)

Fidelity® Personalized Planning & Advice*	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement. Fidelity® Personalized Planning & Advice provides active retirement account management. This means that Fidelity’s team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation. This service provides advisory services for a fee, which will be paid from your account.
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Accessing your account



Access your Plan account online at www.netbenefits.com/CSU. Download the NetBenefits® app to access your account on your mobile device. The NetBenefits app is available in Spanish—just update your language preferences in the app.



Fidelity is here to help. If you have questions, call **800-343-0860**, Monday through Friday, from 8:30 a.m. to 10 p.m. MT (excluding most holidays).

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.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Student Employee Retirement Plan, and the Plan Document will govern in the event of discrepancies.

*Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as “Fidelity,” “we,” or “our” within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee, which will be paid from your account.**

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