



Fidelity SIMPLE IRA—Model Participant Notice

You are eligible to participate in the SIMPLE IRA Plan of the following company in the Plan Year indicated. This notice and the attached Summary Description provide you with information that you should consider before deciding whether to start, continue, or change your salary reduction contributions. If you have questions on this notice, you should contact your Employer. Retain a copy of this information for your records. This notice does not need to be returned to Fidelity.

Company Name		Plan Year YYYY
Company Authorized Individual	Title	

Note to Employers: You cannot use this Model Participant Notice to provide copies to your eligible employees. You would need to create and provide copies of your own customized Participant Notice.

1. Company Contributions

One of the features of a SIMPLE plan is that the plan is funded by both employee and company contributions. For the indicated Plan Year, the company has elected to contribute to your SIMPLE IRA:

Choose one.

Matching Contribution

- Equal to your (or your employee's) salary reduction contributions up to a limit of 3% of compensation for the year.¹
- Equal to your (or your employee's) salary reduction contributions up to a limit of

Insert a percentage of 1 or 2, which is subject to certain restrictions.

of compensation for the year.¹

- Equal to your (or your employee's) salary reduction contributions of 4% of compensation for the year.^{1,2}

Nonelective Contribution

- Equal to 3% of compensation for the year.^{1,2}
- Equal to 2% of compensation for the year.

Optional Contribution

- An additional nonelective contribution of your (or your employee's) compensation (not to exceed \$5,000 annually, as indexed for inflation) of:

Insert a percentage from 1 to 10.

¹Eligible compensation limited to \$345,000 for 2024 and \$350,000 for 2025.

²Required for employers with 25–100 employees if the employer allows for additional salary reduction contributions.

2. How to Enroll

If you decide to start or change your salary reduction contributions, you must complete the Salary Reduction Agreement form, found at [Fidelity.com/SalaryAgreement](https://www.fidelity.com/SalaryAgreement), and return it to:

by

Date should be no less than 60 days after notice is given.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 449145.28.0 (11/24)