

# FIDELITY NEW HIRE FORM

## UNE 403(b) Retirement Agreement 2026

*(Adjunct Faculty and Temporary Professional Staff)*

Full Name: \_\_\_\_\_ Employee ID (PRN number): \_\_\_\_\_

By THIS AGREEMENT, made between (Employee, as per the name above), with hire date of \_\_\_\_\_ and the UNIVERSITY OF NEW ENGLAND (University), the parties agree as follows:

### **Match Effective Date:**

The Employee is eligible to receive the University's retirement match contributions of a combined total of 8% towards pre-tax and/or post-tax (Roth) contributions, only after they have worked in an institution of higher education for a year, at minimum, and have completed all employee enrollment and contribution requirements. Please complete the following two items so Human Resources may calculate your Employer Match Effective Date.

Have you worked at an institution of higher education for at least one year not as a work study student?      Yes      No

Prior Institution of Higher Education: \_\_\_\_\_

Years of Service (at prior institution): \_\_\_\_\_

Match Date Pay Period Including (to be completed by HR): \_\_\_\_\_

### **Waive Participation:**

Check the box below if you do not wish to contribute, at this time, to the University's 403(b) retirement plan.

<input type="checkbox"/>	I do not wish to contribute in the University's retirement plan (pre-tax or Roth post-tax deferrals). I understand that at any time in the future I can contact Fidelity Investments to complete my enrollment and start contributing as soon as administratively possible, assuming all employee enrollment and contribution requirements are met and the University can administratively process.
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Note: The IRS 403(b) salary deferral limits for the calendar year 2025 are below. (Important: your age is determined as of December 31, 2025.)

- Age 49 and under: \$24,000
- Age 50 to 59: \$24,500 + \$8,000 catch up = \$32,500
- Age 60 to 63: \$24,500 + \$11,250 higher catch up = \$35,750
- Age 64+: \$24,500 + \$8,000 catch up = \$32,500

Employees who have been employed with UNE for 15 years or more may be able to contribute up to an additional \$3,000; to determine your eligibility for this additional \$3,000 please contact Fidelity Investments for a Maximum Allowable Contribution (MAC) calculation at 1-800-343-0860 or access [www.netbenefits.com/une](http://www.netbenefits.com/une), complete the "403(b) Contribution Calculator," and provide these results to Human Resources. If you are eligible to contribute more than the standard \$24,500 limit because you are both age 50 or older and you have at least 15 years of service, the IRS considers the first contributions above the regular limit to count towards the 15-year rule. After the maximum allowable amount has been contributed under the 15-year rule, additional amounts are applied as age 50 plus catch-up contributions.

Retirement plan provisions are subject to Summary Plan Documents, University policies, and IRS Regulations. Please note that this form only allows UNE to set up a shell account for you with Fidelity. When you are ready to start contributing to your 403b, you will need to enroll with Fidelity and elect your contribution amounts. To enroll and elect your contribution amount, go to [www.netbenefits.com/une](http://www.netbenefits.com/une) and click on the "Register as a new user" link at the bottom of the page. The system will guide you through the enrollment process. If you need help enrolling, please contact the Fidelity Retirement Benefits Line at 1-800-343-0860.

Employee Signature: \_\_\_\_\_

HR Benefits Signature: \_\_\_\_\_