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Plans & Investments

University System of Georgia offers you powerful, tax-deferred opportunities to save for your future. To learn more before you enroll, see **Explore Plans & Investments** below.

To enroll:

If you have not completed enrollment through OneUSG, please do so before accessing your Fidelity account. [Click here to get started at OneUSG.](#)

If you have already completed enrollment through OneUSG, [click here to access your Fidelity account.](#)

If you are asked for a plan number during the registration process, please refer to these numbers:

- Optional Retirement Plan (ORP): **95401**
- USG 403(b) Plan: **87778**
- USG 457(b) Plan: **87779**

Explore Plans & Investments

Learn about the investment options and plan basics - including eligibility - of each retirement savings plan offered by your employer.

Optional Retirement Plan (ORP)

A 401(a) plan, also known as a money-purchase retirement savings plan, is a plan set up by an employers that allows for tax-deferred contributions by the employee, employer, or both.

To enroll in the ORP:

If you have not completed enrollment through OneUSG, please do so before accessing your Fidelity account. [Click here to get started at OneUSG.](#)

If you have already completed enrollment through OneUSG, [click here to access your Fidelity account.](#)

If you are asked for a plan number during the registration process, the ORP is plan #95401.

[Plan Basics](#) | [Investment Options](#)

University System of Georgia 403(b) Plan

A 403(b) plan allows eligible employees to save on a tax-deferred basis through salary deduction.

To enroll in the USG 403(b) Plan:

If you have not completed enrollment through OneUSG, please do so before accessing your Fidelity account. [Click here to get started at OneUSG.](#)

If you have already completed enrollment through OneUSG, [click here to access your Fidelity account.](#)

If you are asked for a plan number during the registration process, the USG 403(b) is plan #87778.

[Plan Basics](#) | [Investment Options](#)

University System of Georgia 457(b) Plan

A 457(b) plan allows eligible employees to defer compensation to the future, lowering current taxable income and offering potential tax-deferred growth.

To enroll in the USG 457(b) Plan:

If you have not completed enrollment through OneUSG, please do so before accessing your Fidelity account. [Click here to get started at OneUSG.](#)

If you have already completed enrollment through OneUSG, [click here to access your Fidelity account.](#)

If you are asked for a plan number during the registration process, the USG 457(b) is plan #87779.

[Plan Basics](#) | [Investment Options](#)

Make Updates To My Account

Change My Contributions

A little extra saved today could make a big difference in retirement. Login now.

Change My Investments

Update my fund choices or provider to help meet my financial goals. Login now.

Get Help with My Finances

It's complimentary, thanks to your employer. Talk with a financial professional to get help with your financial goals.

[View All Tools & Resources](#)

Next Steps



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Get quick answers or help enrolling.
Fidelity Investments

800-343-0860



Meet

Schedule time with a financial professional to get help with your financial goals.

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

Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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