In choosing a college, you're choosing the course your life will take. At Brandeis, your education isn't just about succeeding while you're here. It's about preparing you for what comes next. One of the most compelling reasons to attend Brandeis is what you'll discover when you leave: open doors all around you.

A Brandeis education is enormously valuable in its power both to accelerate your intellectual growth and to lead you toward a fulfilling future marked by professional success. It can be one of the best investments you make in yourself.

Close relationships with faculty, first-year courses taught by tenured professors, and research opportunities that have first-year students working alongside faculty members are just a few of the academic advantages that Brandeis offers.

In just a short time, you'll make lifelong friends and mentors. Even prospective students on a one-day tour are struck by the warm, friendly attitude that defines the Brandeis community. People here are academically driven and motivated to succeed while being supportive of their peers. That makes for an environment that's both stimulating and inviting.

Everyone at Brandeis seems to have one thing in common: an open mind. So wherever you come from, and whatever your background and beliefs, you'll feel welcomed by the community and quickly become a part of it.

The Brandeis community is one that fosters connections. You'll make the kinds of friends you keep for a lifetime, and you'll get to know professors who will continue to inspire you long after you graduate.

PAIGE LURIE
HOMETOWN: PASADENA, CALIFORNIA
MAJOR: POLITICS

“I LOVE MY CLASSES, AND EVERYONE IS VERY FRIENDLY. I EXPECTED NICE PEOPLE, BUT THE BRANDEIS COMMUNITY HAS SURPASSED MY EXPECTATIONS.”
Welcome to the Brandeis University Defined Contribution Retirement Plan! Start investing in your future—and yourself—today. Brandeis offers Fidelity Investments® and TIAA as retirement service providers. This User Guide will walk you through how to enroll in your Brandeis Retirement Plan online and how to make changes to your account.

Table of Contents

Brandeis University Retirement Plan Features........................................................................................................1
For New Hires/First-Time Enrollees:
How to Enroll in Your Brandeis University Retirement Plan Online.................................................................3

For Existing Participants:
How to Change Your Contributions..................................................................................................................8
How to Change Your Investment Elections.......................................................................................................10
How to Change Your Investment Service Provider (Fidelity/TIAA)..............................................................12
Additional Educational Resources ....................................................................................................................14

Brandeis University Retirement Plan Features

<table>
<thead>
<tr>
<th>Plan Features</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
</tr>
</tbody>
</table>
| **Required Contributions** | **Non-Exempt Employees** — 3% required contribution in order to receive a 6% University contribution. For participants over age 50, University contribution increases to 8%.
**Faculty and Exempt Staff** — 5% required contribution in order to receive an 8% University contribution. For participants over age 50, University contribution increases to 10% |
| **Your Voluntary Contributions** | If you are not eligible for University contributions because you have not met the eligibility requirements or you would like to contribute more than the required 3% or 5%, you may do so by contributing voluntary contributions to the Plan. These contributions must be in compliance with limits set by the IRS and will not receive a matching contribution from the University. |
| **Contribution Limits** | **2019 Limits**
$19,000, under age 50
$25,000, age 50 or older
| **Investments** | The Plan offers you a range of options through Fidelity Investments and TIAA to help you meet your retirement investment goals.
Complete descriptions of the Plan’s investment options and their performance, as well as |
<table>
<thead>
<tr>
<th>Planning tools to help you choose an appropriate mix, are available online through your chosen Retirement Provider.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vesting</strong></td>
</tr>
<tr>
<td><strong>Online Beneficiary Designation</strong></td>
</tr>
<tr>
<td><strong>One-on-one consultations</strong></td>
</tr>
</tbody>
</table>

**Accessing your account**

Access your Fidelity plan account online at [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) or call 800-343-0860 to speak with a Fidelity Representative Monday through Friday, 8 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

For access or questions regarding TIAA accounts, please call TIAA at 800-842-2252 weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time, or access your account online at [www.tiaa.org/brandeis](http://www.tiaa.org/brandeis).
For New Hires/First-Time Enrollees: How to Enroll in Your Brandeis University Retirement Plan Online

Enroll Today!
All enrollments are completed online by logging on to the Brandeis Retirement Planning Website at www.netbenefits.com/brandeis. You can also enroll by calling the Retirement Service Center at 800-343-0860.

To view investment options for both Fidelity and TIAA, visit www.netbenefits.com/brandeis and click the Plans & Investments tab.

Enroll in five easy steps:

1. Click Enroll Today from the home page of www.netbenefits.com/brandeis and follow the steps to set up your username and password.
2. Choose the amount you wish to contribute to the Plan.
3. Choose a retirement service provider (Fidelity Investments or TIAA).
4. Choose your investments options.
5. Designate your beneficiaries.

Below are details of each of these steps with screenshots.

Visit www.netbenefits.com/brandeis and click Enroll Today at the bottom of the page. Follow the prompts to establish a username and password.
After establishing your username and password, you will see the below home page. Click the green bar below.

Click the Enroll button next to the name of your plan. You will see either BRANDEIS UNIVERSITY or BRANDEIS NON EXEMPT depending on whether you are an exempt employee (paid semi-monthly), or a non-exempt employee (paid weekly). The enroll button will appear next to the plan you are eligible to enroll in.

The following four steps will appear and guide you through the enrollment process. Click Begin to start Step 1.
**Step 1:** Set the contribution percentage you wish to direct from your paycheck to the Plan. For information on required contributions, please see page 1.

![Image of contribution calculator](image1)

**Step 2:** Select your Retirement Provider (Fidelity or TIAA). You can elect to have all of your contributions directed to one provider, or a combination of both.

![Image of retirement providers](image2)

**Step 3:** Choose your investment options. *(Please Note: You will see the step on the following page only if you directed any of your contributions to Fidelity. If you directed contributions to TIAA, you will be provided with a link at the end of the enrollment process to make your investment elections with TIAA.)*
Choosing your investments with Fidelity

The plan offers two options: *Do it for me* with target date funds or *Do it myself* to create your own mix of investments.

**Step 4:** Review and submit your elections.

**Important Note:** After submitting your elections, if you elected to direct contributions to TIAA or enroll in TIAA’s annuity contract, you will need to register and visit the TIAA site separately to complete your enrollment. Click *Select investments with TIAA* to continue to the TIAA website.
Choosing your investments with TIAA

On the home page at www.tiaa.org/brandeis, select the Ready to Enroll button and follow the prompts. If this is the first time using the TIAA website, you will need to create a web ID.

- Select your location.
- Select the plan(s) in which you wish to enroll.
- Register with TIAA or log in if you have an existing web ID with TIAA.

Other steps to complete once you have enrolled

Once you have logged in to your account with your chosen retirement provider(s), you can:
1. Designate your beneficiaries.
2. Set your mail preferences (email or print).
3. Schedule an individual consultation with a TIAA or Fidelity Representative to get answers to any retirement planning questions you may have.

Contact phone numbers

If you have any questions about the www.netbenefits.com/brandeis website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 800-343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8 a.m. to midnight Eastern time.

For questions regarding TIAA accounts, please go online to www.tiaa.org/brandeis or call 800-842-2252. Service Representatives are available weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time.
For Existing Participants:  
How to Change Your Contributions

Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your *username and password* at the top of the page. If you do not have a username and password yet, click *Register*.

Once logged on to the Brandeis Retirement Planning website, you will see a home screen similar to the one below. Click the *Quick Links* drop-down arrow, then *Contribution Amount*.

Click *Contribution Amount* and *Catch-up Contributions*. 
Enter the percentage of pay you wish to contribute to the Plan. Contribution elections will be withheld during each pay period and directed to your chosen retirement plan provider and investment elections. **You must choose a required contribution of 5% for Faculty & Exempt Staff, or 3% for Non-Exempt Employees.**

Review and then submit your contribution changes. Your changes will generally take effect in one to two pay periods. Your request will be complete once you submit and receive a confirmation number.
How to Change Your Investment Elections

The instructions below detail how to make changes to your investment elections if you have chosen Fidelity Investments as your investment service provider. If you have chosen TIAA, you will need to visit www.tiaa.org/brandeis, log in to your TIAA account, and make changes to your investments on TIAA’s site directly.

For Fidelity customers, visit www.netbenefits.com/brandeis and log in to your account with your username and password at the top of the page. If you do not have a username and password yet, click Register.

Once logged in to the Brandeis Retirement Planning Website, you will see a home screen similar to the one below. Click the Quick Links drop-down arrow, then Change Investments.

Decide if you would like to make changes to future investments, exchange one investment, or rebalance your entire portfolio. For this example, we’ll choose changes to future investments. Click Change Investment Elections below.
Next, decide if you would like to invest in a Target Date Fund or Choose your own investments. For this example, we will select a Target Date Fund.

Select the Target Date Fund you wish to invest in. To learn more about any of these Vanguard Target Retirement Funds, simply click on the name of the fund, and its prospectus will pop up.

The next screen will ask if you’ve read the mutual fund prospectus. You can view it directly on the screen or have it mailed to you, then click Next. The final screen will ask you to review and submit your investment election. Your transaction is complete once you receive a confirmation number.
How to Change Your Investment Service Provider (Fidelity/TIAA)

Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your username and password at the top of the page. If you do not have a username and password yet, click Register.

Once logged in to the Brandeis Retirement Planning Website, you will see a home screen similar to the one below. Click the Quick Links drop-down arrow, then Contribution Amount.

Click Retirement Providers.
You can choose to contribute to either Fidelity or TIAA, or both, by selecting the percentage amount you would like to contribute to each investment service provider. **Important note: To view all available investment provider options, click on “Make your elections by contribution type.”**

Choose the percentage amount you would like to elect to each investment service provider, and review and submit your retirement provider elections.
Additional Educational Resources

After logging in to your Brandeis Retirement Planning Website account from www.netbenefits.com/brandeis, visit the **Library** to find a collection of articles, videos, infographics, and other dynamic learning experiences that are easy to navigate and include relevant financial topics you're dealing with today.

Click the **MENU** at the top left-hand corner, then **Library**.

![Menu and Library section of the website](image)

Scroll down to the bottom to view articles, videos, calculators, tools and workshops. Our online educational workshops allow you to learn about a variety of topics, including college planning, budgeting and retirement. Events are offered daily and easy to attend from any computer, and virtual education presenters are available to chat and answer your questions.

![Workshops section](image)

Don’t forget to download the NetBenefits Mobile App from the App Store®, or Google Play™ store to make changes to your account easily from your mobile phone!
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.

Although this booklet was prepared for Brandeis University by Fidelity Investments for the convenience of Plan participants, certain pages of it, including screenshots, were supplied by a non-Fidelity Investment provider. Each provider offering products and services to the Plan or its participants is solely responsible for the content on its applicable pages and does not assume any responsibility or liability for the content supplied by any other provider.

TIAA and Fidelity Investments are independent entities and are not legally affiliated.

All screenshots are for informational purposes only.

This document provides only a summary of the main features of the Brandeis University Defined Contribution Retirement Plan, and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.