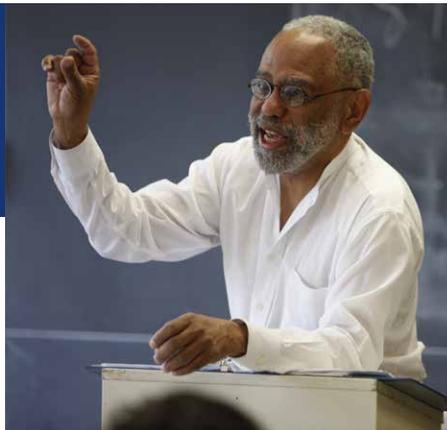
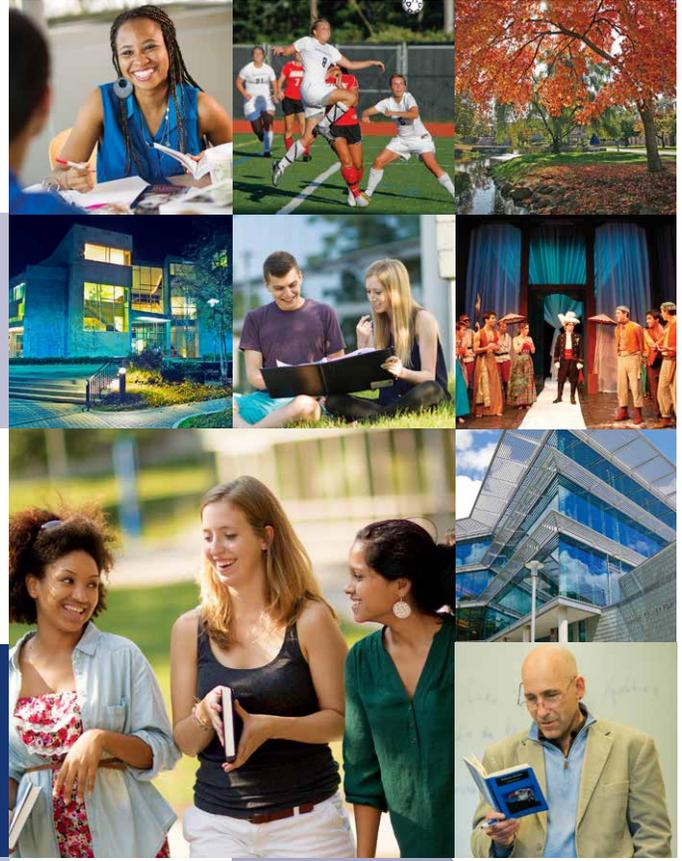


Your Brandeis University  
Defined Contribution Retirement Plan

Brandeis Retirement Planning Website  
User Guide



*No matter where you are in your journey, we can help you map out the retirement you envision.*



Brandeis University

# Brandeis University Retirement Planning Website User Guide

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

Plan Features	
<b>Eligibility</b>	All regular faculty who are scheduled to work half-time or more and all regular staff who are scheduled to work half-time or more for not less than 39 weeks per year are eligible to participate in the basic retirement plan upon completion of one year of service and attainment of 21 years of age. The one-year-of-service requirement may be waived for employees who were employed for at least one year in a half-time or more position at a higher education institution immediately preceding the employee's date of employment at Brandeis (up to three months' lapse in time between prior employment and Brandeis employment is allowed). University- and employee-required contributions are defined below. Since enrolling in the plan is voluntary, employees must apply for this benefit. Employees may delay participation; however, University contributions begin as of the date of employee participation and will not be made retroactive to the date of initial eligibility.
<b>Required Contributions</b>	<b>Non-Exempt Employees</b> — 3% required contribution in order to receive a 6% University contribution. For participants over age 50, University contribution increases to 8%. <b>Faculty and Exempt Staff</b> — 5% required contribution in order to receive an 8% University contribution. For participants over age 50, University contribution increases to 10%
<b>Your Voluntary Contributions</b>	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.
<b>Contribution Limits</b>	<u>2019 Limits</u> \$19,000, under age 50 \$25,000, age 50 or older Visit <a href="http://www.irs.gov">www.irs.gov</a> for details.
<b>Investments</b>	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

	planning tools to help you choose an appropriate mix, are available online through your chosen Retirement Provider.
<b>Vesting</b>	You are always 100% vested in both your own and employer contributions to your Plan account, as well as any earnings on them.
<b>Online Beneficiary Designation</b>	<p>It's important to designate a beneficiary for your Plan account. Beneficiary designations are held separately at Fidelity and TIAA, so you should make elections for all service providers you choose.</p> <p>To make your designations at Fidelity, log on to <a href="http://www.netbenefits.com/brandeis">www.netbenefits.com/brandeis</a>. Select <i>Profile</i>, then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online. For TIAA accounts, log on to <a href="http://www.tiaa.org/brandeis">www.tiaa.org/brandeis</a> or call <b>800-842-2252</b>.</p>
<b>One-on-one consultations</b>	<p>Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you may have about the Plan.</p> <p>To schedule an appointment with a Fidelity Representative, call <b>800-642-7131</b> or register online at <a href="http://www.fidelity.com/reserve">www.fidelity.com/reserve</a>.</p> <p>To schedule time with a TIAA representative, please call <b>888-488-3420</b> weekdays from 8 a.m. to 8 p.m. ET, or visit <a href="http://www.TIAA.org/schedulenow">www.TIAA.org/schedulenow</a>.</p>

## 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](http://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](http://www.netbenefits.com/brandeis) and click the *Plans & Investments* tab.

## Enroll in five easy steps:

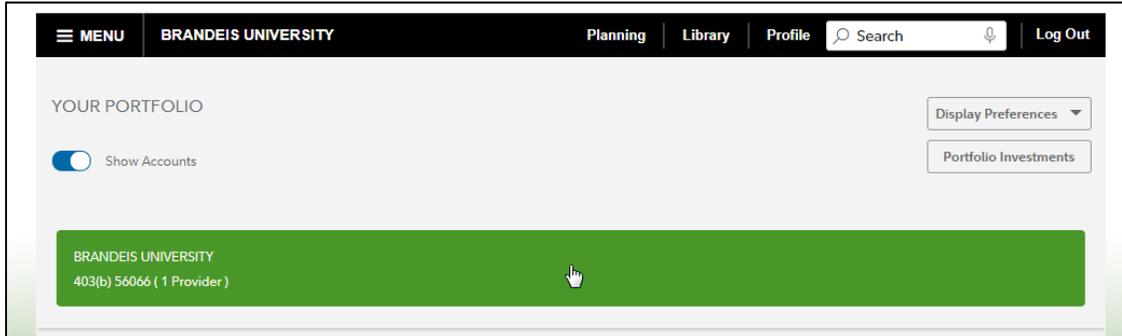
1. Click **Enroll Today** from the home page of [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and follow the steps to set up your username and password.
2. Choose the amount you wish to contribute to the Plan.
3. Choose a retirement service provider (Fidelity Investments or TIAA).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

Below are details of each of these steps with screenshots.

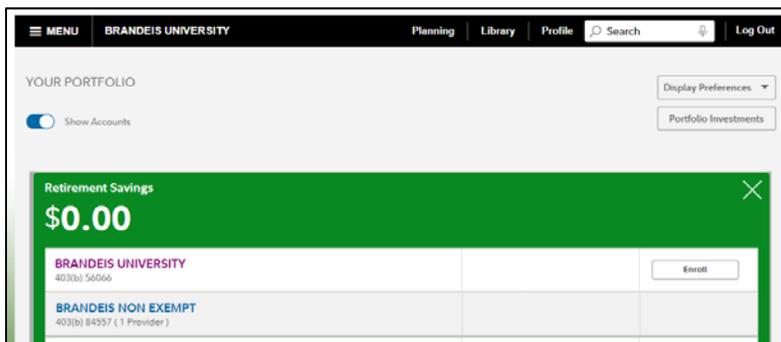
Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and click *Enroll Today* at the bottom of the page. Follow the prompts to establish a username and password.

The screenshot shows the Brandeis University Retirement Planning Website. At the top left is the Brandeis University logo. Below it is a navigation bar with five tabs: a home icon, 'Get Started', 'Plans & Investments', 'Tools & Resources', and 'Contact Us'. The main content area features a large banner with a photograph of a campus path. The banner text reads: 'Need to Step Up your retirement planning? Select your location for next steps'. Below this are three bullet points: '► I'm Just Starting', '► I'm Already Enrolled', and '► I'm Nearing Retirement'. Underneath the banner is a blue bar with the text: 'Click Here to view enhancements coming to the Brandeis Retirement Plan effective January 2, 2019.' Below this are three columns of text, each with a 'Go' button at the bottom. The first column is titled 'First Step' and says 'Take advantage of your employer offered retirement savings plan'. The second column is titled 'Learn More' and says 'Explore the options of your workplace retirement savings plan'. The third column is titled 'Enroll Today' and says 'The earlier you start saving, the more time your money has to grow'. This 'Enroll Today' button is circled in red.

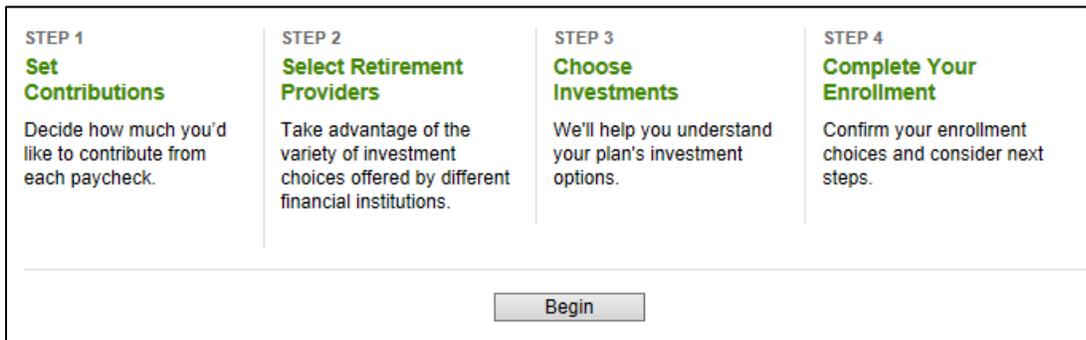
After establishing your username and password, you will see the below home page. Click the green bar below.



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.

**BRANDEIS UNIVERSITY** Log Out

[Set Contributions](#) | [Select Retirement Providers](#) | [Choose Investments](#) | [Complete Enrollment](#)

### Enter your contribution per pay period

Save at least 15% of your income each year for retirement. This includes all retirement savings across different accounts plus any employer contributions.

**LEARN**

- FAQs about contributing to your plan

**TOOLS TO HELP YOU DECIDE**

- Take-Home Pay Calculator
- What can you afford to contribute now?
- Contribution Calculator
- See how your savings can grow over time.

Contribution Amount		Desired Contribution per Pay Period
Type		
VOLUNTARY CONTRIBUTION 0.00% to 100.00% in increments of 1.00%		<input type="text" value="0.00"/> %
	OR	
\$5.00 to \$19,000.00 in increments of \$0.01		\$ <input type="text" value="0.00"/>
Other Contributions		Desired Contribution per Pay Period
Type		
REQUIRED CONTRIBUTION 5.00% to 5.00% in increments of 1.00%		<input type="text" value="0.00"/> %

Your contribution elections will take effect in 1 - 2 pay periods.  
Remember, you can always change this amount later.

[Cancel Enrollment](#)

**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.

**BRANDEIS UNIVERSITY**

[Set Contributions](#) | [Select Retirement Providers](#) | [Choose Investments](#) | [Complete Enrollment](#)

### Select Retirement Providers

Select how much of your retirement contribution you would like to allocate to each retirement provider.

Your contributions are allocated across the retirement providers as shown below. You can maintain these allocations, or change them.

Do not separate contribution types.

EMPLOYER		Desired % (In increments of 1%)
Provider		
Fidelity Investments		<input type="text" value="100"/> %
TIAA-CREF RA		<input type="text" value="0"/> %
<b>Total (must equal 100%)</b>		<input type="text" value="100"/> %
EMPLOYEE		Desired % (In increments of 1%)
Provider		
Fidelity Investments		<input type="text" value="100"/> %
TIAA-CREF RA		<input type="text" value="0"/> %
<b>Total (must equal 100%)</b>		<input type="text" value="100"/> %

**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.

BRANDEIS UNIVERSITY Log Out

✓ Set Contributions | ✓ Select Retirement Providers | ➔ Choose Investments | Complete Enrollment

## Choose Investments

### Do it for me

**Target Date Fund**  
Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

### Do it myself

**Choose your own investments**  
Build your own portfolio using the Investment Performance and Research page.

[View all available funds](#)

Questions? Call (800) 343-0860

## Step 4: Review and submit your elections.

BRANDEIS UNIVERSITY

## Review Your Elections

Please review your elections before submitting. If you would like to make any changes, click Edit. When you are satisfied with your elections, click Submit. Remember, you can change your elections any time.

### Contribution

	Desired Contribution	Action
<b>Contributions per Pay Period</b>		
VOLUNTARY CONTRIBUTION	10%	<a href="#">Edit</a>
REQUIRED CONTRIBUTION	5%	

### Retirement Providers

	Desired Percentage	Action
<b>EMPLOYER</b>		
Fidelity Investments	100%	
TIAA-CREF RA	0%	
<b>EMPLOYEE</b>		
Fidelity Investments	100%	
TIAA-CREF RA	0%	

**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.

**You're almost done!** ✖

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

- [Select investments with TIAA](#)
- [Select investments with TIAA-CREF RA](#)

Your Fidelity confirmation number is **190032143W030** [View and print your confirmation](#)

Please print and save this confirmation for your records before leaving this page. We will send an e-mail notification to yahoo.com including a link to details of your latest transaction(s).

**Next Steps: Consolidate retirement accounts and name beneficiaries for your Fidelity account**

## Choosing your investments with TIAA

On the home page at [www.tiaa.org/brandeis](http://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.

### Your Retirement Benefits

EXPLORE BENEFITS

READY TO ENROLL

- 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.

#### Choose Investments

[Need Help?](#)

Would you like these investment decisions applied across all your plans?

#### I have no idea what to pick

Select an investment based on your retirement age.

[Choose for me](#)

#### I would like to pick my own with help

Pick an approach and we'll guide you through selecting investments.

[Help me choose](#)

#### I know what I want

Pick from a list of available investments.

[Choose my own](#)

## 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](http://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.

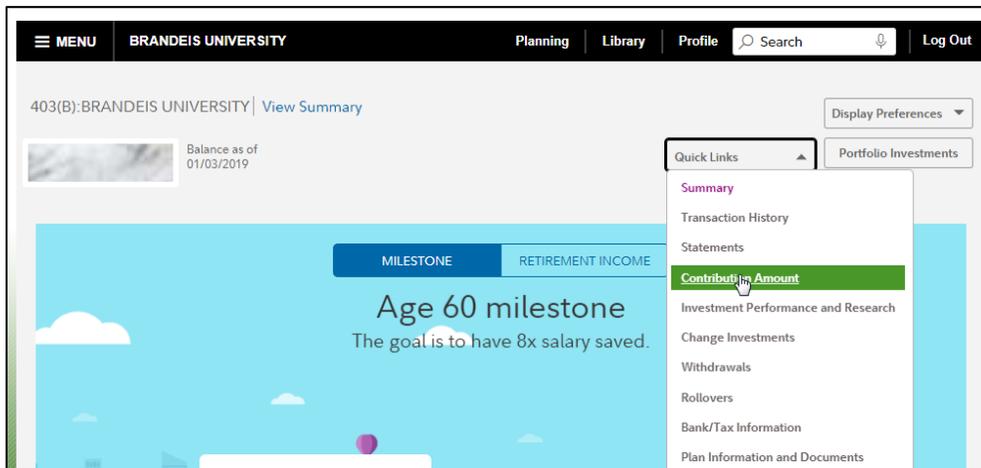
For questions regarding TIAA accounts, please go online to [www.tiaa.org/brandeis](http://www.tiaa.org/brandeis) or call 800-842-2252. Service Representatives are available weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time.

# For Existing Participants: How to Change Your Contributions

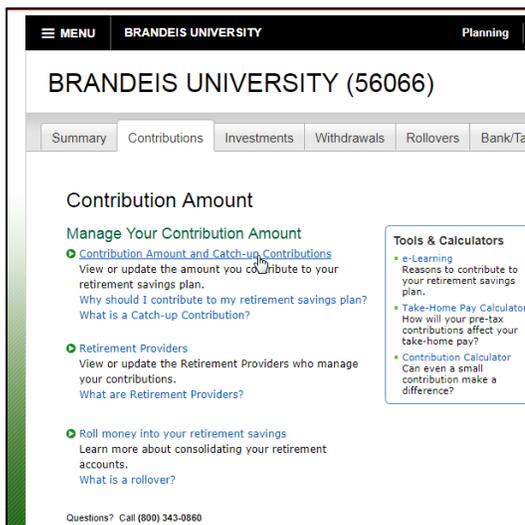
Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your **username and password** at the top of the page. If you do not have a username and password yet, click *Register*.



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.**

**BRANDEIS UNIVERSITY (56066)**

Summary Contributions Investments Withdrawals Rollovers Bank/Tax Info

### Contribution Amount per Pay Period

**VOLUNTARY CONTRIBUTION**

Current Election 15.00 %  
 Desired Election  %  
(0.00% to 100.00% in increments of 1.00%)

OR

Current Election \$0.00  
 Desired Election \$   
(\$5.00 to \$19,000.00 in increments of \$0.01)

**REQUIRED CONTRIBUTION**

Current Election 5.00 %  
 Desired Election  %  
(5.00% to 5.00% in increments of 1.00%)

Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

Questions? Call (800) 343-0860

**Have a retirement account from a former employer?**  
 Simplify your finances by rolling it over now.

**Tools & Calculators**  
 Learn about your Contribution Amount

- [e-Learning](#)  
Reasons to contribute to your retirement savings plan.
- [Take-Home Pay Calculator](#)  
How will your pre-tax contributions affect your take-home pay?
- [Contributions Calculator](#)  
Can even a small contribution make a difference?

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.

**BRANDEIS UNIVERSITY**

### Review and Submit Contribution Amount

Your changes appear below. To complete your transaction, click **Submit**. To change your contribution amount, click **Previous**.

**Your Contribution Amount per Pay Period**

Contributions	Current	Desired
VOLUNTARY CONTRIBUTION	15%	16%
REQUIRED CONTRIBUTION	5%	5%

When you click **Submit**, a confirmation page will be displayed, which you may print and save for your records.

[✘ Cancel Changes to Contribution Amount](#)

Questions? Call (800) 343-0860

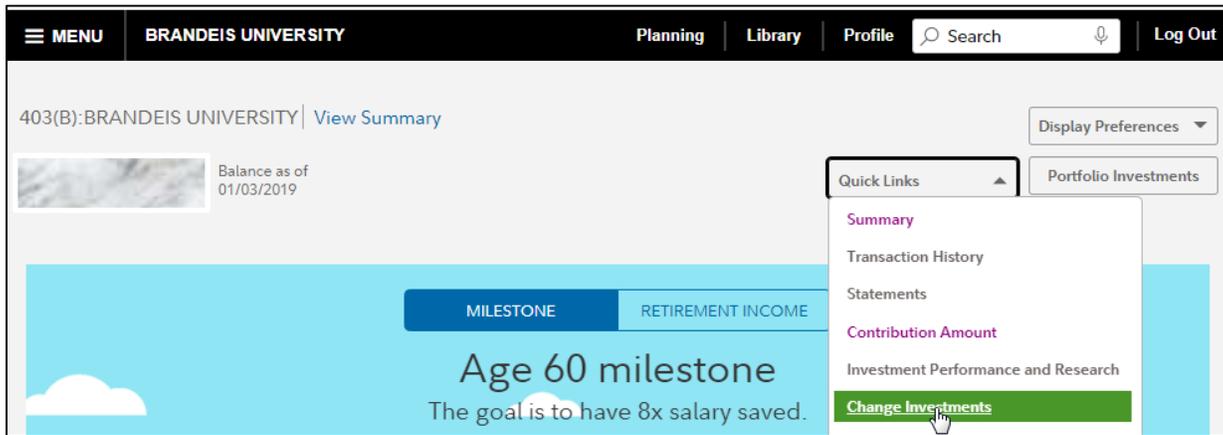
# How to Change Your Investment Elections

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](http://www.tiaa.org/brandeis), log in to your TIAA account, and make changes to your investments on TIAA's site directly.

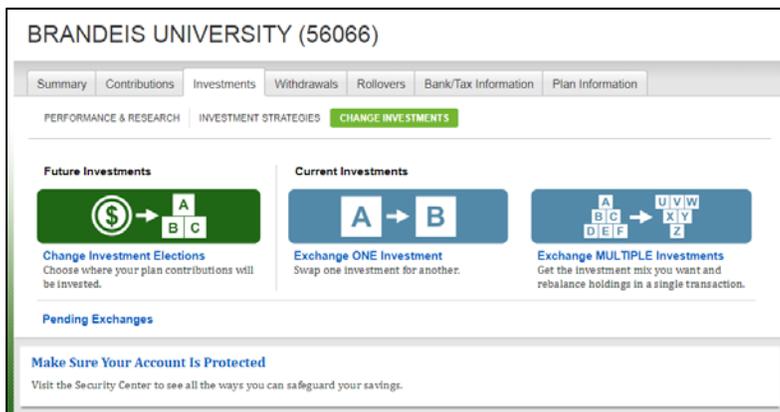
For Fidelity customers, visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your **username and password** at the top of the page. If you do not have a username and password yet, click *Register*.



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 *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.

### Change Your Investment Elections

If you would like your future contributions to be invested differently, choose one of the options available below.

#### Help me manage my investments

##### Target Date Fund

Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

#### I'll manage on my own

##### Choose your own investments

Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.

[View list of funds](#)

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.

## Target Date Fund

### Select a fund below and click "Continue."

Click on each fund's name to learn about its investment approach and timeframe. Generally, target date funds are designed to automatically adjust to become more conservative over time based on your target retirement date.

Target Date Fund
<input type="radio"/> VANG TARGET RET 2015
<input type="radio"/> VANG TARGET RET 2020
<input type="radio"/> VANG TARGET RET 2025
<input type="radio"/> VANG TARGET RET 2030
<input type="radio"/> VANG TARGET RET 2035
<input type="radio"/> VANG TARGET RET 2040
<input type="radio"/> VANG TARGET RET 2045
<input type="radio"/> VANG TARGET RET 2050
<input type="radio"/> VANG TARGET RET 2055
<input type="radio"/> VANG TARGET RET 2060
<input type="radio"/> VANG TARGET RET 2065
<input type="radio"/> VANG TARGET RET INC

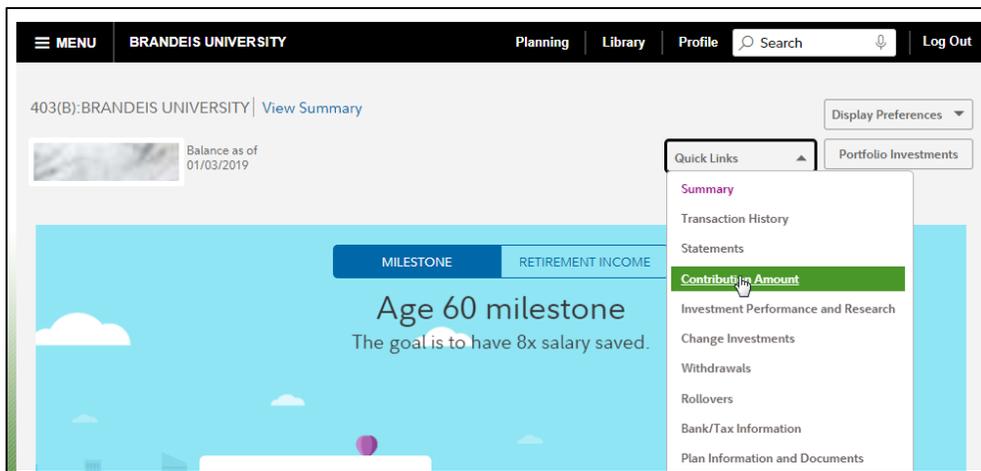
The next screen will ask if you've read the mutual fund prospectus. You can view it directly on the screen or have it mailed to you, then click *Next*. The final screen will ask you to review and submit your investment election. Your transaction is complete once you receive a confirmation number.

# How to Change Your Investment Service Provider (Fidelity/TIAA)

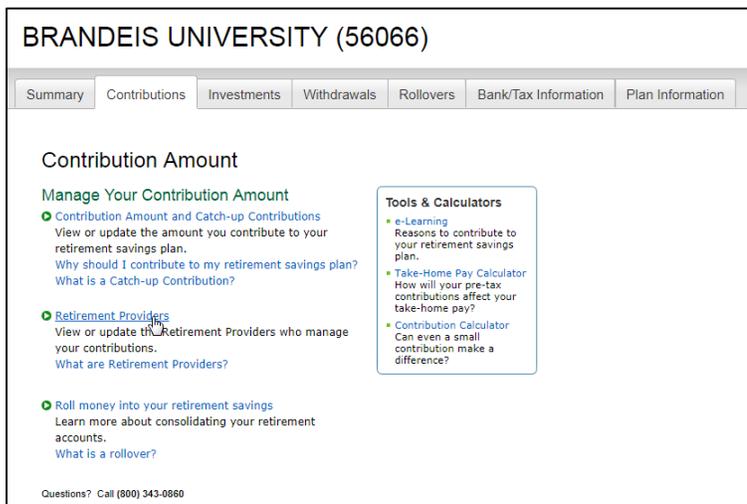
Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your **username and password** at the top of the page. If you do not have a username and password yet, click *Register*.



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."**

### Retirement Providers

**i** Your contributions are currently allocated across the default set of Retirement Providers shown below. You can maintain these allocations, or change them below.

**Tools & Learning**  
[More about Retirement Providers](#)

Here you can view or change which Retirement Providers to direct your future contributions to, and how much to direct to each provider.

Enter your new elections and click Change Retirement Provider Elections to review and confirm your changes. Your changes will take effect as soon as administratively feasible.

**Your elections will be applied to the following employee and employer contribution types:**

- EMPLOYER
- EMPLOYEE
- SALARY REDUCTION
- EMPLOYEE AFTER TAX
- QNEC

You can make your elections by provider below, or [make your elections by contribution type.](#)

Provider	Current %	Desired %
Fidelity Investments	100 %	<input type="text" value="100"/>
Total: (must equal 100%)	100 %	<input type="text" value="100"/>

[Change Retirement Provider Elections](#)

### Retirement Providers

**i** Your contributions are currently allocated across the default set of Retirement Providers shown below. You can maintain these allocations, or change them below.

**Tools & Learning**  
[More about Retirement Providers](#)

**About Your Other Retirement Providers**  
 Click the provider name to learn more about your other investment options.

- TIAA
- TIAA-CREF RA

Here you can view or change which Retirement Providers to direct your future contributions to, and how much to direct to each provider.

Enter your new elections and click Change Retirement Provider Elections to review and confirm your changes. Your changes will take effect as soon as administratively feasible.

You can make your elections by source below, or [make your elections by provider.](#)

Provider	Current %	Desired %
<b>EMPLOYER</b>		
Fidelity Investments	100%	<input type="text" value="100"/>
TIAA-CREF RA	0%	<input type="text" value="0"/>
Total: (must equal 100%)	100%	<input type="text" value="100"/>
<b>EMPLOYEE</b>		
Fidelity Investments	100%	<input type="text" value="100"/>
TIAA-CREF RA	0%	<input type="text" value="0"/>
Total: (must equal 100%)	100%	<input type="text" value="100"/>
<b>SALARY REDUCTION</b>		
Fidelity Investments	100%	<input type="text" value="100"/>
TIAA	0%	<input type="text" value="0"/>
Total: (must equal 100%)	100%	<input type="text" value="100"/>
<b>EMPLOYEE AFTER TAX</b>		
Fidelity Investments	100%	<input type="text" value="100"/>
TIAA-CREF RA	0%	<input type="text" value="0"/>
Total: (must equal 100%)	100%	<input type="text" value="100"/>
<b>QNEC</b>		
Fidelity Investments	100%	<input type="text" value="100"/>
TIAA-CREF RA	0%	<input type="text" value="0"/>
Total: (must equal 100%)	100%	<input type="text" value="100"/>

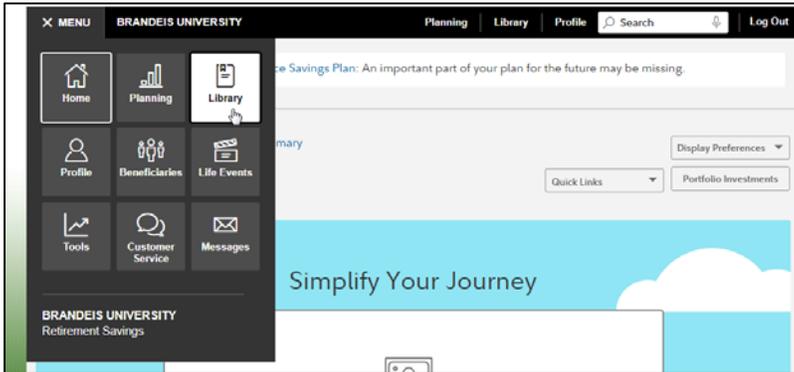
[Change Retirement Provider Elections](#)

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

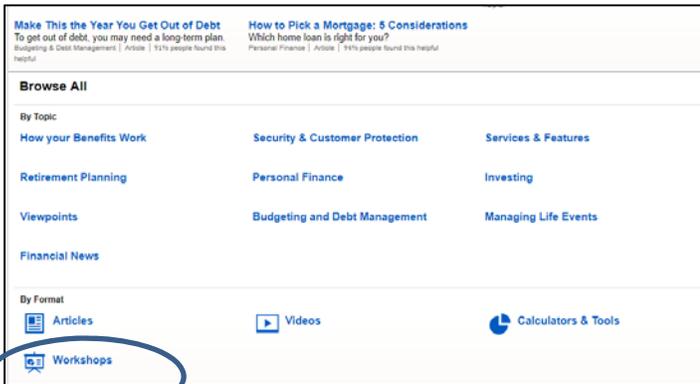
# Additional Educational Resources

After logging in to your Brandeis Retirement Planning Website account from [www.netbenefits.com/brandeis](http://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*.



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.



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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2019 FMR LLC. All rights reserved.

839938.3.0