Your Online User Guide

Samford University 403(b) Retirement Plan
YOUR USER GUIDE

Samford University 403(b) Plan

We are pleased to share the Samford University 403(b) Plan website. The website, which may be used by all faculty and staff (current Fidelity Investments® and/or TIAA plan participants, as well as first-time enrollees), allows you to:

- Enroll in the Plan
- View your entire account balance with one or both investment providers (Fidelity or TIAA)
- Elect/ change your contributions
- Elect/ change your investment service provider (Fidelity or TIAA)
- Link to your current Fidelity or TIAA account
- Use interactive tools and calculators to help set financial goals

To access the Samford University Retirement Planning website, log on to NetBenefits® at www.netbenefits.com/samford.

You may also contact the 403(b) Retirement Service Center at 800-343-0860 to make deferral and Retirement Provider elections and transact in a Fidelity account.

You can find information specific to your needs by using the following sections of this guide.

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Create a Username and Password

All employees must register to create a Username and Password to enroll, make changes to your deferral amount or choose/change your Retirement Provider online. You will also need your Username and Password when calling the 403(b) Retirement Service Center.

If you are a current Fidelity participant and already have a Username and Password, you can use your current Username and Password to log in to your account. If you have forgotten your Username and/or Password, click Need Help? at the top of the login page to reset them.

Note: If you are enrolling in the Plan for the first time, register to create a Username and Password and then refer to the section of this guide titled “Account Access for New Hires and First-Time Enrollees”.

To register to create a Username and Password visit www.netbenefits.com/samford.

- Click Register at the top center of the page and follow the prompts to establish your Username and Password.
- After registering, you will be required to enter your Username and Password to access your account.

All screenshots are for illustrative purposes.
Account Access for Current Participants

If you are already participating in the Plan and want to make updates to your account, follow the steps outlined below to help you:

- View or change your contribution amount
- View or change your retirement service provider(s)—Fidelity or TIAA
- View or change your investment options
- Verify or change beneficiary designations
- Update your contact information

View or Change Your Contribution Amount

Once you are logged on, from the NetBenefits home page, choose **Contribution Amount** from the “Quick Links” drop-down.

Choose **Contribution Amount** on the next screen and follow the steps to view or update your contribution and enter you desired contribution amount.
There are 2 ways to choose your contributions. Easy Contributions allows you to choose an 8, 10, or 12% pretax deferral amount in one click.

If you prefer a different amount or would like to contribute Roth contributions to your account, choose the Change Contributions option and enter the amount and type of deferral you prefer. Then click Change Contribution Amount, review your elections and click Submit to complete your election.
View or Change Your Retirement Service Provider — Fidelity or TIAA

Once you are logged on, from the NetBenefits home page, choose *Contribution Amount* from the Quick Links drop-down.

Select *Retirement Providers* and follow the steps to view or change your retirement service provider.

Please note: You may only elect one Retirement Provider for your account. Enter 100% for the provider you prefer. Then click *Change Retirement Provider Elections*. Review your election and click *Submit.*
View or Change Your Investment Options - Fidelity Accounts

Once you are logged on, from the NetBenefits home page, choose Change Investments from the Quick Links drop-down.

Select Change Investment Elections to change your investments for future contributions. You can also move your current Fidelity account balances between investment options one at a time or rebalance your entire portfolio through multiple investment exchanges.

Please note: Future investment elections and current investments are two separate elections. Exchanging one investment for another applies to moving existing balances between investments and will not change the direction for new contributions to the Plan. Likewise, changing your future contribution elections will not affect existing balances.

View or Change Your Investment Options - TIAA Accounts

Investment elections for TIAA accounts are made through TIAA. You can access the TIAA website at www.tiaa.org/samford. You can also access TIAA from the Samford homepage by choosing TIAA from the drop-down menu at the top left of the page.

You can also contact TIAA by phone at 1-800-842-2252.
Verify or Change Beneficiary Designations

Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with your chosen Retirement Provider.

For Fidelity accounts: Log in to your account at www.netbenefits.com/samford. From the NetBenefits home page, choose Beneficiaries from the Menu to view or change your beneficiary at Fidelity. You can also contact Fidelity at 800-343-0860 to request a form to complete and return to Fidelity.

To update your beneficiaries for your TIAA account, visit www.tiaa.org/samford and enter your user ID and password to Log in. You can also contact TIAA at 800-842-2252.

Update Your Contact Information

Contact information is held separately for Fidelity and TIAA. You will need to update your contact information with your chosen Retirement Provider.

For Fidelity accounts: Once you are logged on, from the NetBenefits home page, choose Profile from the Menu to view or change your profile at Fidelity. You can also contact Fidelity at 800-343-0860.

To update your contact information for your TIAA account, visit www.tiaa.org/samford to enter your user ID and password to Log in. You can also contact TIAA at 800-842-2252.
Account Access for New Hires and First-Time Enrollees

New hires and first-time enrollees must register to create a Username and Password to enroll. When you enroll, you will have two options for enrollment: Easy Enroll or Standard Enrollment.

Easy Enroll offers a simplified path to choose from pre-defined options. Standard Enrollment offers simple navigation to customize your elections.

First, visit www.netbenefits.com/samford and select Step 3: Enroll Now at the center of the home page.

You will be directed to Verify Your Identify. Complete the information as directed to establish your Username and Password.
Once you are logged on, from the NetBenefits home page, click the *Enroll* button for your Samford 403(b) Plan.

On the next page, you will see the two options for Easy Enroll or Standard Enrollment.

**Easy enroll**

*Your employer has provided options so you can quickly enroll in a single plan, or even multiple plans at the same time.*

Learn more about this plan type

![Easy enroll](image)

**Standard enrollment**

*Enroll in eligible workplace savings plan(s) individually—choose your own contribution amount and then select retirement provider(s) and investment(s) from a list of available options.*

![Standard enrollment](image)
Easy Enroll

To begin, check the box for your Samford Plan and click *Enroll in Plan* at the bottom of the Easy Enroll section.

Set your contribution rate for the 403(b) Plan and annual increase, if desired. Then choose a retirement provider (Fidelity or TIAA). Click *Continue*.

If you’d like to choose different percentages, make Roth contributions, or choose your own investments, select *Standard Enrollment and* follow the steps. See page 12.

Review your selections, and click *Enroll in Plan*.

Once you have completed the Easy Enroll steps, you will receive a confirmation of your enrollment. Click *Return to Account Summary* to return to the NetBenefits home page and designate your beneficiary under your Profile.
Standard Enrollment

Click *Begin Standard Enrollment*. From here you will follow the steps to set your contributions, select your Retirement Provider, choose your investments, and complete your enrollment.

Choose your deferral percentage as either a pretax Salary Reduction or a Roth 403(b) Deferral. You can also choose a mix of both. Your total deferred percentage cannot exceed 75%.

Then select your Retirement Provider: Fidelity or TIAA. You may only choose one provider at 100%.

If you chose Fidelity as your Retirement Provider, you will then choose investments for your contributions.

There are 3 options to choose your investments:

1. You can choose to have your account professionally managed through Personal Planning & Advice. This service manages the assets in your account for a fee that is deducted quarterly from your account.

2. If you prefer to invest in a target date fund you can do so under the Choose One Fund option.

3. Or, Choose your own investments and make your own asset allocation from all of the options offered through the Plan.

Contact Fidelity at 1-800-343-0860 if you have questions or need help determine which option may be right for you.
If you selected TIAA as your Retirement Provider, you will be directed to TIAA to access your TIAA account and select investment elections. Click the link and you will be routed to the TIAA website.
Resources

Access your account the way you prefer. Visit the Samford University 403(b) Retirement Planning website at www.netbenefits.com/samford.

To reach the 403(b) Retirement Service Center

You may speak with a Customer Service Representative by calling toll-free 800-343-0860, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to midnight Eastern time. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

To reach TIAA

You may contact TIAA by calling toll-free 800-842-2252. Consultants are available every weekday from 8 a.m. to 10 p.m. Eastern time and Saturday from 9 a.m. to 6 p.m. Eastern time. Or visit TIAA.org/samford to access accounts. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

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**Investing involves risk, including risk of loss.**

This document provides only a summary of the main features of the Samford University 403(b) Plan, and the Plan document will govern in the event of any discrepancies.

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