



NetBenefits® User Guide

We encourage you to take an active role in the Plan and choose investment options that align with your retirement planning goals. This Guide provides direction on how to use NetBenefits® to set up your supplemental 403(b) account and manage your contributions and investments.

The site, which may be used by all employees (current Fidelity Investments® or TIAA plan users, as well as first-time enrollees), allows you to:

- Enroll in the UMass 403(b) Plan
- Change your retirement plan contribution amount
- Change your Retirement Provider (Fidelity Investments or TIAA)
- Link to your TIAA account
- View Plan details
- Use interactive tools and calculators to help set financial goals

Access the UMass Retirement Program Website at www.netbenefits.com/umass.

The screenshot displays the UMass NetBenefits website interface. At the top left is the University of Massachusetts logo with the text "University of Massachusetts" and "Amherst • Boston • Dartmouth • Lowell • Medical • Law". To the right are links for "Contact us" and "Login". Below the header is a navigation bar with "Home", "Plans and investments", and "Tools and resources". The main content area features a large banner with the text "Imagine the future you want" and "Enroll in your employer's retirement plan today and take advantage of the benefits available to you." A green "Start now" button is present. Below the banner are two icons: "Talk to us" and "Tools you can use". On the right side, a "Log in" form is shown, including fields for "Username" and "Password", a "Remember my username" checkbox, a "Use a saved username" link, a green "Log in" button, and a "Forgot username or password?" link. At the bottom of the form is a link to "Register as a new user".

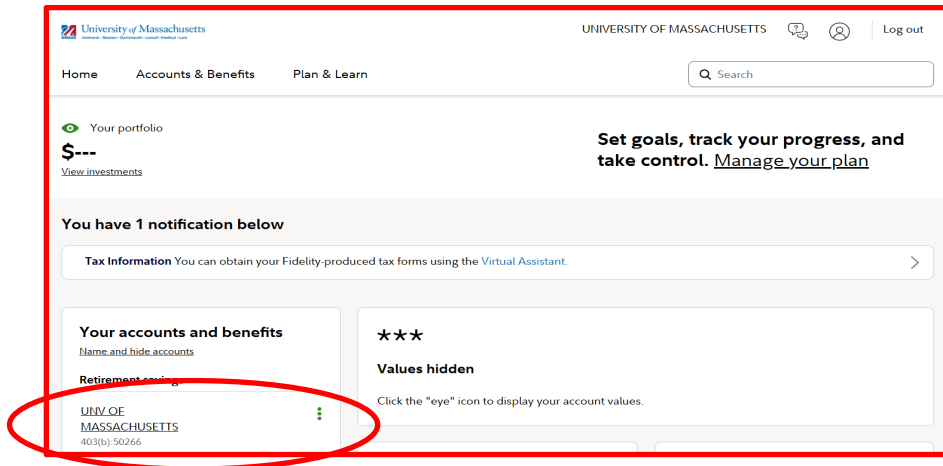
All screen examples in this Guide are for illustrative purposes only

Fidelity Participants

To get started, click the “login” link in the upper, right-hand corner of the website, then “Fidelity”

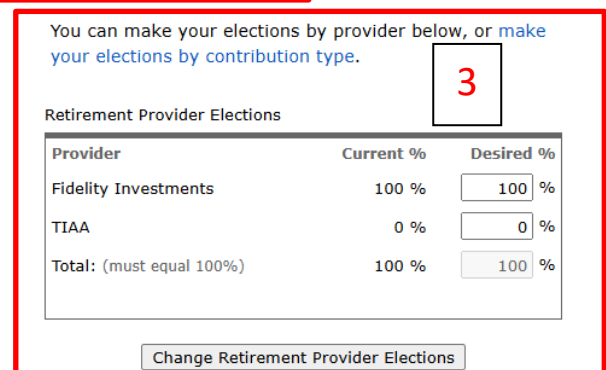
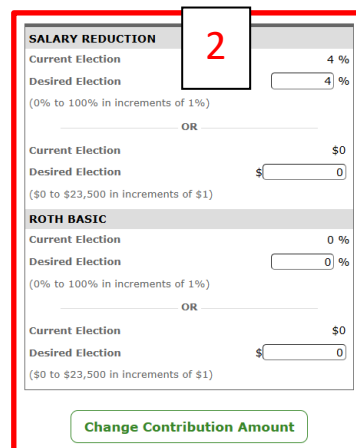
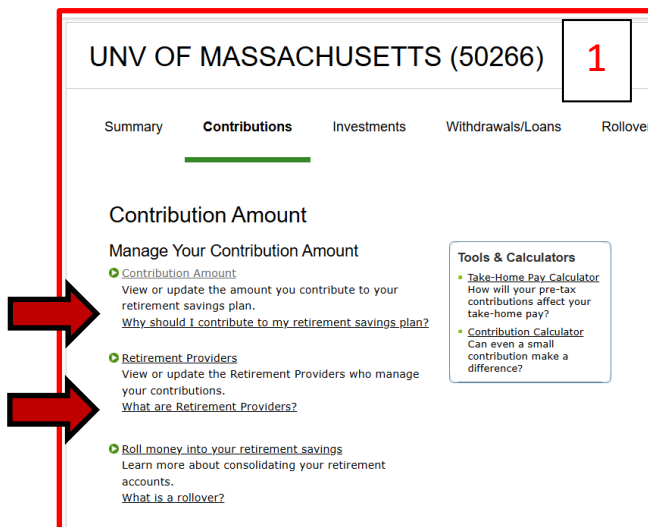
- If you are a current Fidelity customer and already have a Username and Password, you can use them to log in to your account
- If you have logged in previously, but forget your information, you can select “Forgot username or password?”
- If you are new to the site, select “Register as a new user,” and follow the prompts to establish a Username and Password.

After logging into Fidelity NetBenefits®, there are a several actions you can take from the home page



How to change your Contribution Amount or Retirement Provider

1. From the NetBenefits® Home Page, click the “UNIV OF MASSACHUSETTS” link and then navigate to the “Contributions” tab.
2. Select “Contribution Amount” to update your desired elections between pre-tax and Roth.
3. Select “Retirement Providers” to choose between Fidelity Investments and TIAA (you can direct all your contributions to one provider or split your contributions between the two).

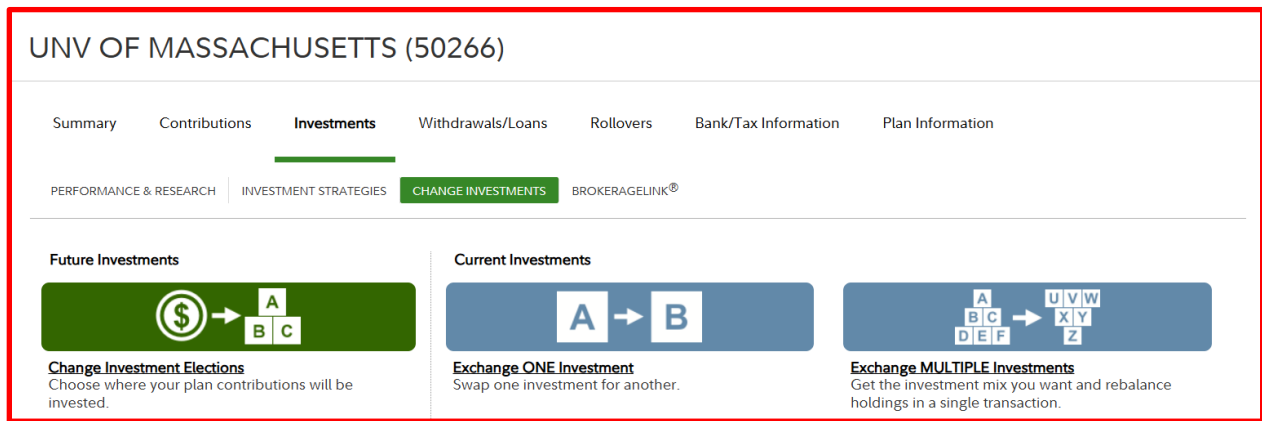


Fidelity Participants continued

How to change your investment elections

After registering for the site, visit www.netbenefits.com/umass, enter your Username and Password at the top of the website, and click *Log in*.

1. From the NetBenefits® Home Page, click the “UNIV OF MASSACHUSETTS” link and then navigate to the “Investments” tab.
2. You then have the option to review investment performance, investment strategy or BrokerageLink®
3. Making a change to your account can be done under “Change Investments.” **Please note:** Future Investments and Current Investments are two separate elections. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.



UNV OF MASSACHUSETTS (50266)

Summary Contributions **Investments** Withdrawals/Loans Rollovers Bank/Tax Information Plan Information

PERFORMANCE & RESEARCH INVESTMENT STRATEGIES **CHANGE INVESTMENTS** BROKERAGELINK®

Future Investments

Change Investment Elections
Choose where your plan contributions will be invested.

Current Investments

Exchange ONE Investment
Swap one investment for another.

Exchange MULTIPLE Investments
Get the investment mix you want and rebalance holdings in a single transaction.

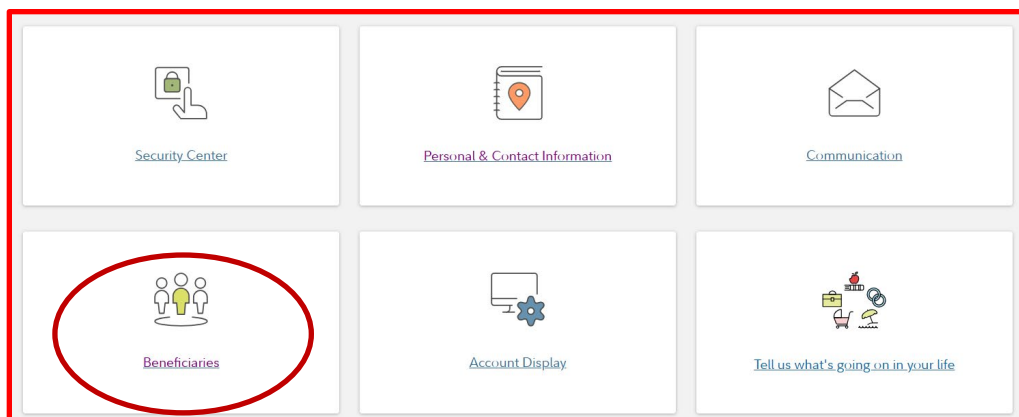
Review your beneficiaries. Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family.

To access beneficiary information for your Fidelity account, select the “Profile & Settings” icon from the NetBenefits® Home Page at the top of the screen.



University of Massachusetts UNIVERSITY OF MASSACHUSETTS ? (Profile & Settings icon) Log out

Then choose “Beneficiaries” on the next screen and follow the step-by-step instructions to verify or make changes to your elections. You can also contact Fidelity at 1-800-343-0860 to review your elections.



Security Center Personal & Contact Information Communication

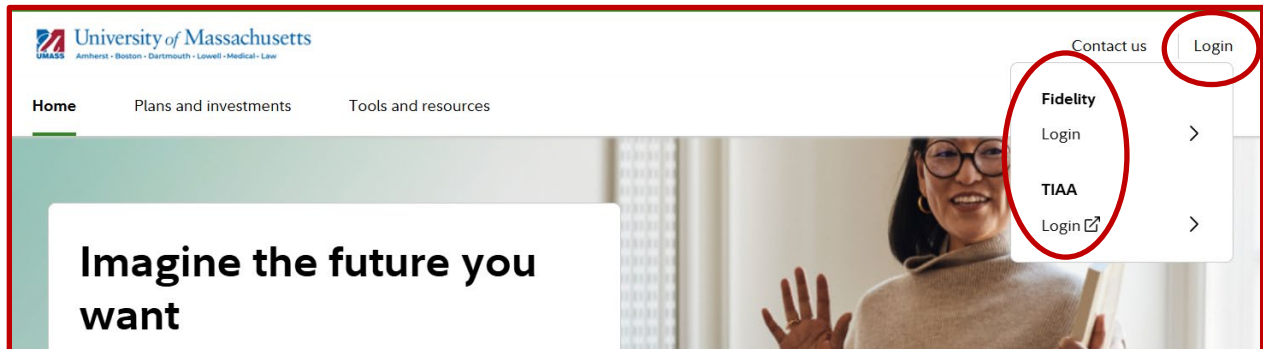
Beneficiaries Account Display Tell us what's going on in your life

TIAA Participants

Register for the site

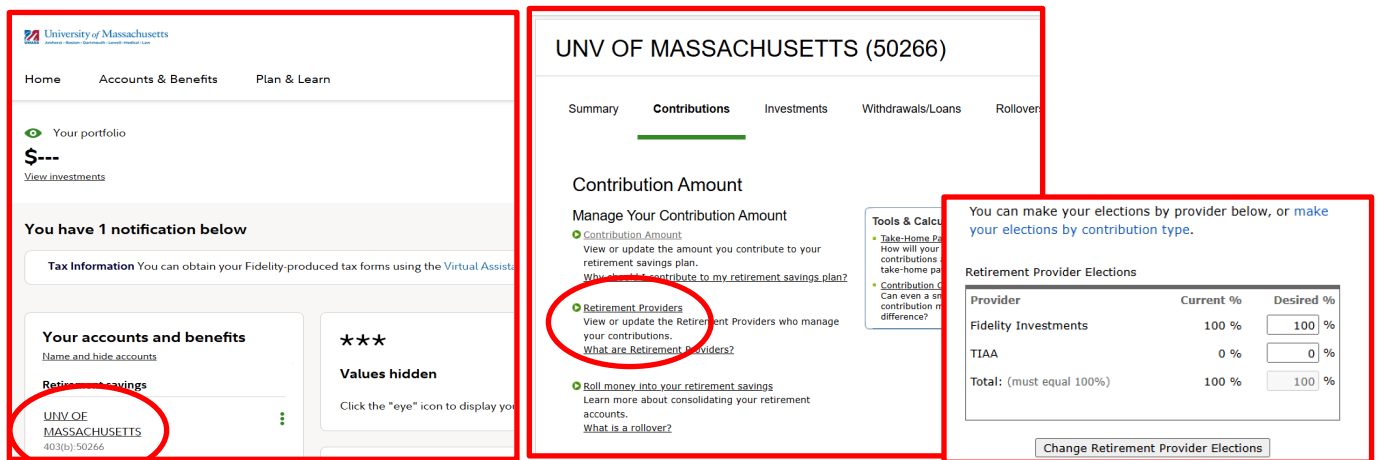
Access the UMass Retirement Program Website at www.netbenefits.com/umass.

- If this is your first time accessing your account, you will choose to **Login with Fidelity to create a Username and Password.**
- If you have registered previously, you can login directly to the TIAA site to access your account information.



How to change your investment service provider

1. It is important to note that you must login to **Fidelity NetBenefits®** to select TIAA as your service provider.
2. After logging into NetBenefits®, choose the “UNIV OF MASSACHUSETTS” account link, and then navigate to the “Contributions” tab.
3. Select “Retirement Providers” to choose between Fidelity Investments and TIAA (you can direct all your contributions to one provider or split your contributions between the two).



Please note: For participants with all account balances at TIAA, you will see a \$0 balance on the NetBenefits home screen. If you have balances with both retirement providers, you will only see your Fidelity balance on NetBenefits. To view your TIAA account balance or make account transactions other than changing your retirement provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA and logging on to your TIAA account.

TIAA Participants Continued

How to change your UMass 403(b) Plan payroll contribution

Again, after logging into Fidelity NetBenefits®, navigate to the “Contributions” tab, and then select “Contribution Amount” to update your desired elections between pre-tax and Roth.

UNV OF MASSACHUSETTS (50266)

Summary **Contributions** Investments Withdrawals/Loans Rollovers

Contribution Amount

Manage Your Contribution Amount

- Contribution Amount**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
- Retirement Providers**
View or update the Retirement Providers who manage your contributions.
[What are Retirement Providers?](#)
- Roll money into your retirement savings**
Learn more about consolidating your retirement accounts.
[What is a rollover?](#)

Tools & Calculators

- Take-Home Pay Calculator**
How will your pre-tax contributions affect your take-home pay?
- Contribution Calculator**
Can even a small contribution make a difference?

SALARY REDUCTION

Current Election 4 %
Desired Election %
(0% to 100% in increments of 1%)

OR

Current Election \$0
Desired Election \$
(\$0 to \$23,500 in increments of \$1)

ROTH BASIC

Current Election 0 %
Desired Election %
(0% to 100% in increments of 1%)

OR

Current Election \$0
Desired Election \$
(\$0 to \$23,500 in increments of \$1)

[Change Contribution Amount](#)

How to change your investment elections

You will need to login directly to TIAA to change your investment elections for your account there. Visit www.netbenefits.com/umass, and at the top of the website, select “Login” and then “TIAA.”

University of Massachusetts
UMASS Amherst • Boston • Dartmouth • Lowell • Medical • Law

Home Plans and investments Tools and resources

Contact us **Login**

Fidelity
Login >

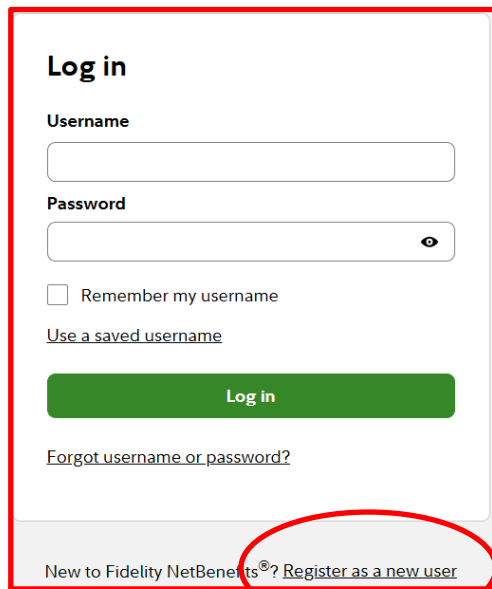
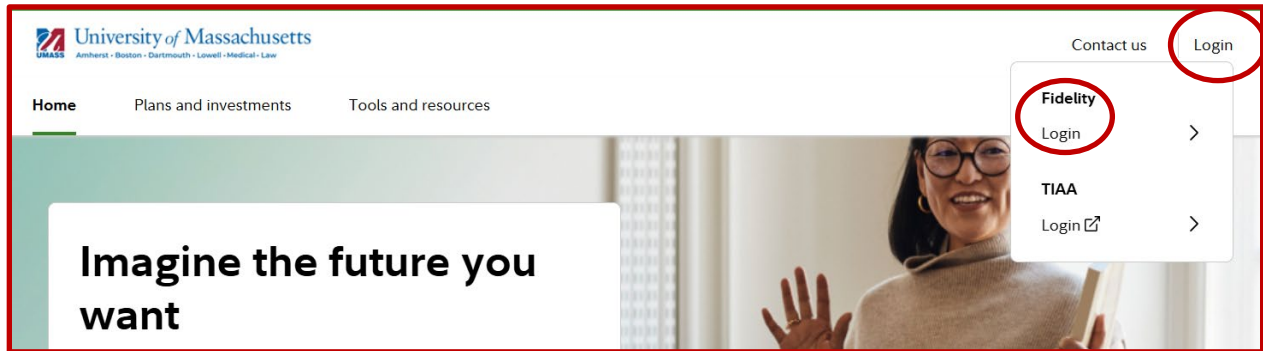
TIAA
Login >

Imagine the future you want

Review your beneficiaries. Now is a good time to review or update your beneficiary information if you’ve experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. To update your beneficiaries for your TIAA account, please contact TIAA directly as shown above or call 1-800-842-2252.

New Hires/First Time Enrollees

Visit www.netbenefits.com/umass and click “Login” and then “Fidelity.” Then select “Register as a new user” on the next screen



Follow the prompts to establish a Username and Password. Once registered, you will be prompted through a step-by-step enrollment process.

Step 1: Set your contributions.

Step 2: Select your investments

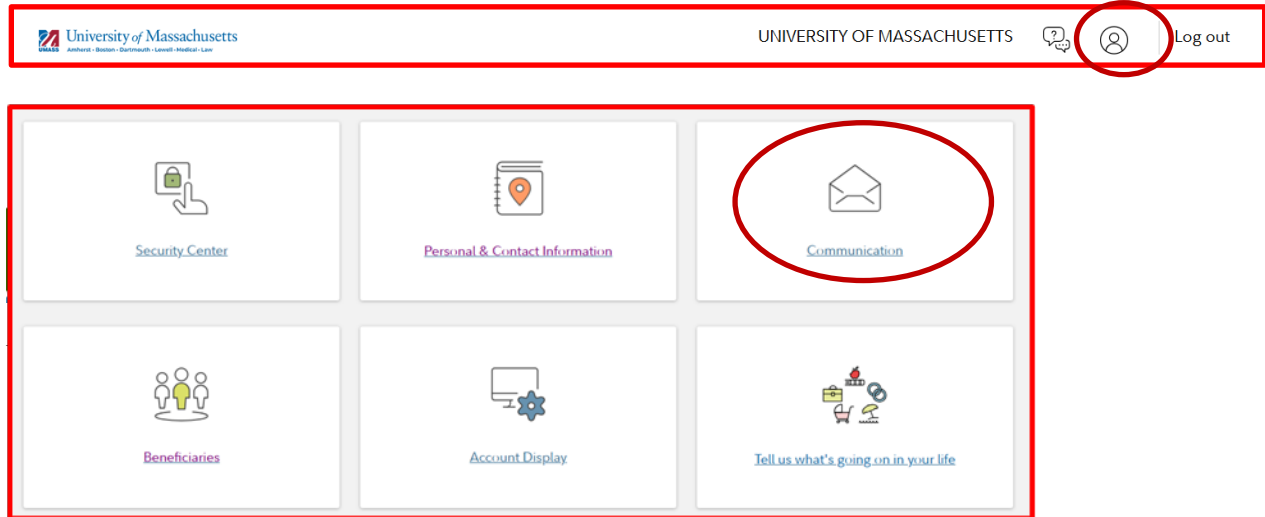
Step 3: Confirm your elections. If you chose any investments offered by TIAA, use the provided link to continue to the TIAA website to confirm your investment elections on their website as well.

All Site Users

Set your mail preferences.

Once logged into Fidelity NetBenefits®, select the “Profile & Settings” icon from the Home Page at the top of the screen.

Select “Communications” on the next screen and you will be able to set your preferences for different types of communications.



Schedule a confidential one-on-one consultation. Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals. Guidance provided is educational.

Visit [Netbenefits Prelogin Microsite](#), then click the provider of your choice to view availability and schedule an appointment.

Contact Numbers for All Participants

If you have any questions about the Retirement Planning Web site or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

For questions regarding TIAA accounts please call TIAA at 1-800-842-2252, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. ET. Or online at www.tiaa.org.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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

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