



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 the revised UMass Retirement Program Website.

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

You can access the UMass Retirement Program Website at www.netbenefits.com/umass.

The screenshot displays the UMass Retirement Program Website interface. At the top, there is a login form with fields for 'Your Account' (set to 'Fidelity'), 'Username', and 'Password', along with a 'Log in' button and links for 'Remember Me', 'Register', 'Need Help?', and 'Security Notice'. Below the login form is the UMass logo and the text 'University of Massachusetts' with a list of campuses: Amherst • Boston • Dartmouth • Lowell • Medical School • UMassOnline. A navigation menu includes 'Plans & Investments', 'Resources', 'Contact Us', and 'Meet with Us'. The main content area features a large banner with the text 'Get Ready for Your Future' and 'Enroll in your workplace retirement savings plan today.' Below this is a 'Start Now' link. To the right of the banner is a red box with the UMass logo and the slogan 'Because MATTER' and 'University of Massachusetts 403(b) Plan'. Below the banner is a three-step enrollment process:

- Step 1**: Choose how much to save. Our calculator can help you determine what's right for you. [Go]
- Step 2**: Review your investment options. We're here to help if you need it. [Go]
- Step 3**: Enroll Now. We'll guide you through the steps. [Go]

All screen examples in this Guide are for illustrative purposes only

Fidelity Participants

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

New user site registration

Visit www.netbenefits.com/umass, click the *Register* link at the top of the site, and follow the prompts to establish a Username and Password.

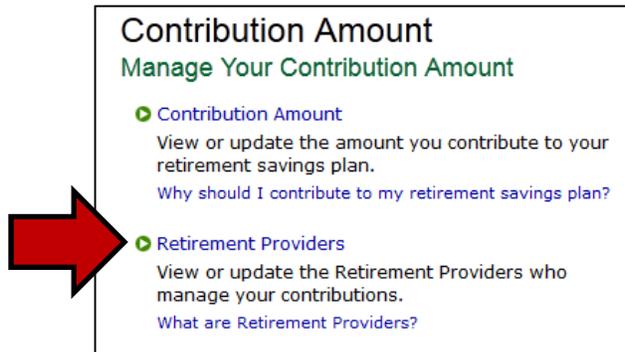


Username ? Password ?

Log in Remember Me **Register** Need Help? |

How to change your Retirement Provider

1. After registering for the site, visit www.netbenefits.com/umass and enter your Username and Password at the top of the website and click *Log in*. (shown above)
2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



How to change your deferral elections for the Plan

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. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose *Contribution Amount* on the next screen (shown above) and follow the steps to update your election. You can choose a percentage of pay or a flat dollar amount. Deferral elections will be withheld during each pay period and directed to your chosen Retirement Provider and investment elections.

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*.

On the NetBenefits home page, choose *Change Investments* in the Quick Links for the Plan in which you wish to make investment changes.

Choose the action you wish to take. **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.

Summary Contributions Investments Withdraw/Borrow Bank/Tax Information Plan Information

PERFORMANCE & RESEARCH INVESTMENT GUIDANCE **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; Log in to NetBenefits and choose *Profile* at the top of the page.



Employee Benefits

≡ MENU UNIVERSITY OF MASSACHUSETTS Planning Library **Profile** Search Log Out

Then choose *Beneficiaries* under *About You* and follow the step by step instructions to verify or make changes to your elections. You can also request a paper form by contacting Fidelity at 1-800-343-0860.

About You

- Personal Information
Access your Personal Information such as Name and Date of Birth
- Address
Access your contact information
- Phone Number
Update your day and evening phone numbers
- E-Mail Settings
Receive important benefits communications at this e-mail address
- Beneficiaries**
Update your beneficiaries across your benefits

TIAA Participants

Register for the site

Visit www.netbenefits.com/umass, click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password..

Please keep the Your Account option listed as Fidelity for the site registration.

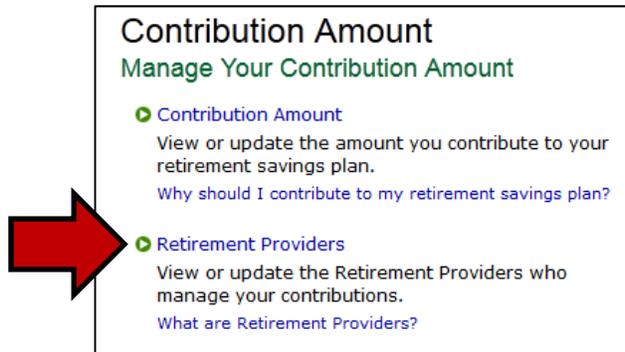


How to change your investment service provider

1. 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*. (shown above)

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity when electing your investment service provider.

2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



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

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. On the NetBenefits home page, choose *Contribution Amounts* in the Quick Links menu for the Plan in which you wish to make a contribution election.

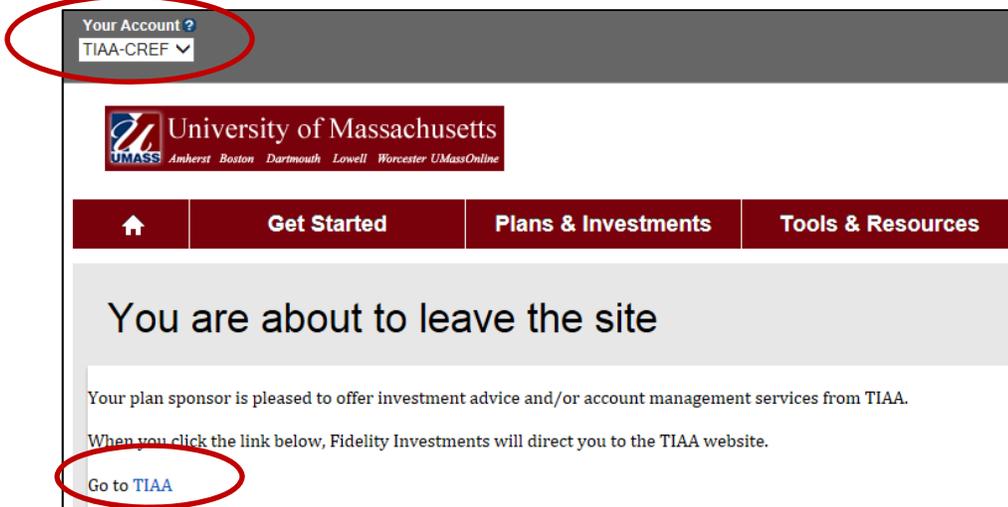
Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity for changing your payroll contribution.

2. Choose *Contribution Amount* on the next screen (shown on the previous page) and follow the steps to update your election.

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 service providers you will only see your Fidelity balance on NetBenefits. To view your TIAA account balance or make account transactions other than changing your service 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.

How to change your investment elections

You will need to contact TIAA directly to change your investment elections. Visit www.netbenefits.com/umass, and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA. Then click the TIAA link at the bottom of the screen to access your TIAA account.



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 *Enroll*.

The screenshot shows the University of Massachusetts netbenefits.com website. At the top, there is a navigation bar with links: Home, Get Started, Plans & Investments, Tools & Resources, and Contact Us. Below the navigation bar is a banner with the text "Need to Step Up your retirement planning? Select your location for next steps". The banner features three green callout boxes: "I'm Just Starting", "I'm Already Enrolled", and "I'm Nearing Retirement". Below the banner is a section titled "Attend an on-site UMass Supplemental Retirement Program Transition Workshop to get answers about the supplemental program transition. Click here to register." Below this is a grid of three buttons: "Learn Understand retirement and investing", "Review See your investment choices", and "Enroll Sign up now". The "Enroll Sign up now" button is circled in red.

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 registered for the site, Log in and click *Your Profile*.

The screenshot shows the navigation bar of the netbenefits.com website. The bar is green and contains five items: "Planning", "Library", "Profile", and "Logout". The "Profile" item is circled in red.

Under *About You* choose *E-Mail Settings* to add your email address

The screenshot shows the "About You" section of the netbenefits.com website. The section is titled "About You" and contains a list of options: "Personal Information", "Address", "Phone Number", "E-Mail Settings", and "Beneficiaries". The "E-Mail Settings" option is circled in red.

All Site Users Continued

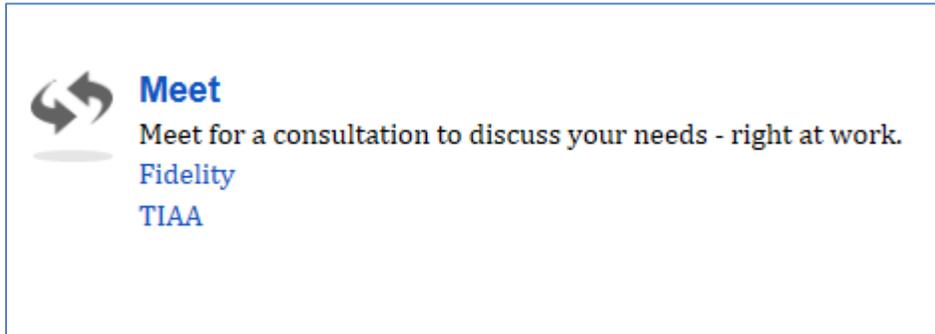
Then, under *Preferences* you can choose your delivery method for communications from the Plan

Preferences

- Mail Preferences
Specify your delivery preference for your statements, prospectuses, and other benefit information

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 www.netbenefits.com/umass and click the provider of your choice in the *Meet* box at the bottom of the home page 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.