



## **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](http://www.netbenefits.com/samford)**.



You may also contact the 403(b) Retirement Service Center at **1-800-343-0860** 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.

TABLE OF CONTENTS	PAGE
Create a Username and Password	3
Account Access for Current Participants	4
View or Change your:	
• Contribution Amount	4
• Retirement Service Provider(s)—Fidelity or TIAA	5
• Investment Options	6
• Beneficiary Designations	7
• Update Your Contact Information	7
Account Access for New Hires and First-Time Enrollees	8
• Easy Enroll	10
• Standard Enrollment	11
Resources	13



# 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.

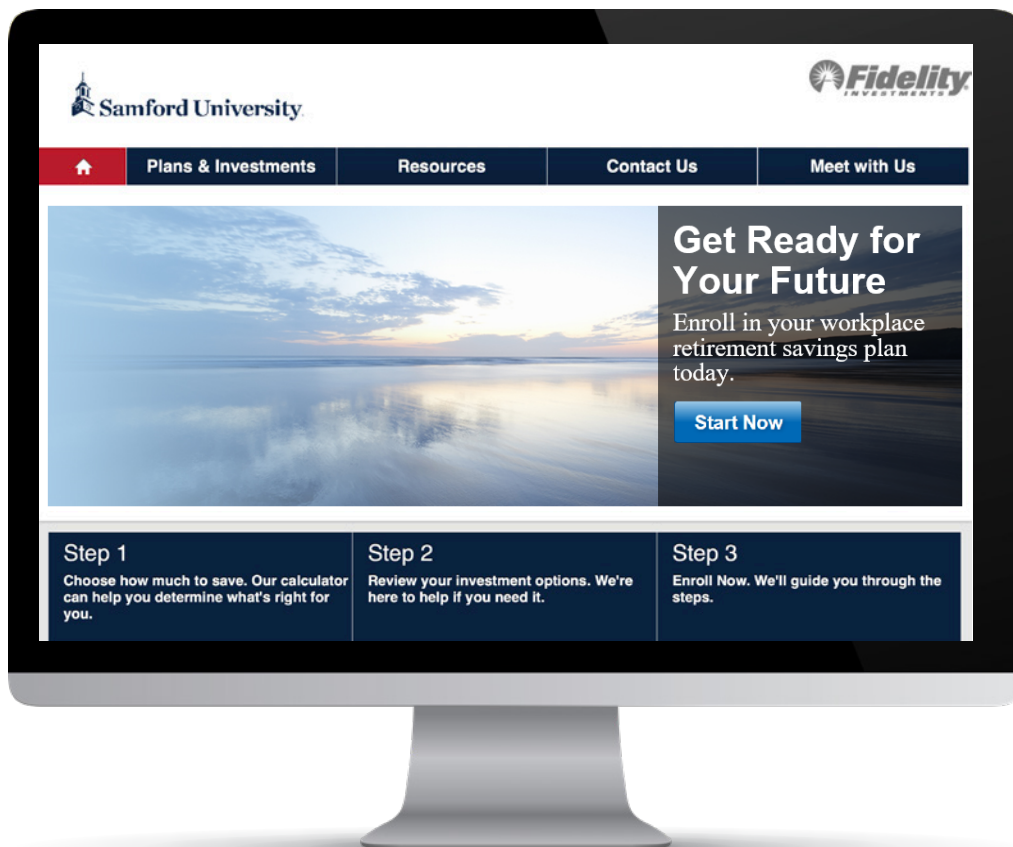
If you are a current Fidelity participant and already have a Username and Password, you can use your current Username and Password to log in to your account. If you have forgotten your Username and/or Password, click *Need Help?* at the top of the login page to reset them.

**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](http://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.

Your Account ? Username ? Password ?  
Fidelity [input] [input] Log in  Remember Me | Register | Need Help?



All screen examples in this guide are for illustrative purposes only



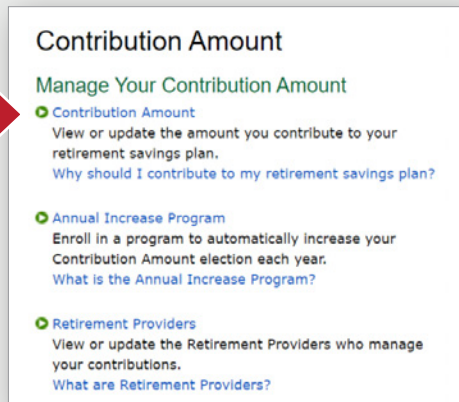
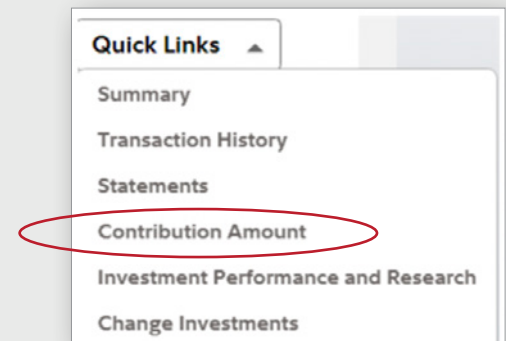
# Account Access for Current Participants

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 a, 8, 10, or 12% pretax deferral amount in one click.

### Save more in your workplace savings plan

There are two ways to change your contributions - it's your choice.

<h4>EasyContributions</h4> <p>Get it done in less than a minute by selecting a package. You can always make changes later.</p> <p><a href="#">Begin EasyContributions</a></p>	<h4>Change Contributions</h4> <p>Use this longer process to choose your own contribution amounts.</p> <p><a href="#">Begin Change Contributions</a></p>
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# Account Access for Current Participants (continued)

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.

Contribution Amount	
<b>SALARY REDUCTION</b>	
Current Election	5 %
Desired Election	<input type="text" value="3"/> %
(0% to 75% in increments of 1%)	
<b>ROTH 403(B) DEFERRALS</b>	
Current Election	0 %
Desired Election	<input type="text" value="3"/> %
(0% to 75% in increments of 1%)	
<b>Contribution Amount Total</b>	
Current Election	5 %
Desired Election	6 %
(0% to 75%)	

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

## 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.

Quick Links ▾

- Summary
- Transaction History
- Statements
- Contribution Amount**
- Investment Performance and Research
- Change Investments

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

### 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?](#)
- Annual Increase Program**  
Enroll in a program to automatically increase your Contribution Amount election each year.  
[What is the Annual Increase Program?](#)
- Retirement Providers**  
View or update the Retirement Providers who manage your contributions.  
[What are Retirement Providers?](#)

**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*.

Retirement Provider Elections		
Provider	Current %	Desired %
Fidelity Investments	0 %	<input type="text" value="0"/> %
TIAA	100 %	<input type="text" value="100"/> %
<b>Total: (must equal 100%)</b>	100 %	<input type="text" value="100"/> %



# Account Access for Current Participants

(continued)

## 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.

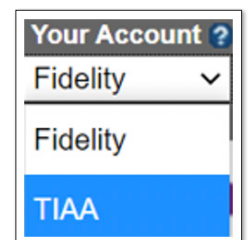
Future Investments	Current Investments	
<b>Change Investment Elections</b> Choose where your plan contributions will be invested.	<b>Exchange ONE Investment</b> Swap one investment for another.	<b>Exchange MULTIPLE Investments</b> Get the investment mix you want and rebalance holdings in a single transaction.

**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](http://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**.





# Account Access for Current Participants

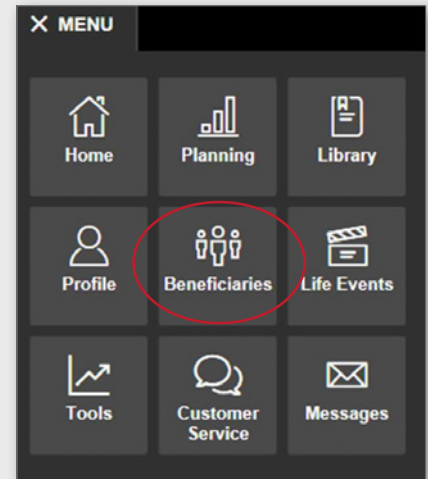
(continued)

## Verify or Change Beneficiary Designations

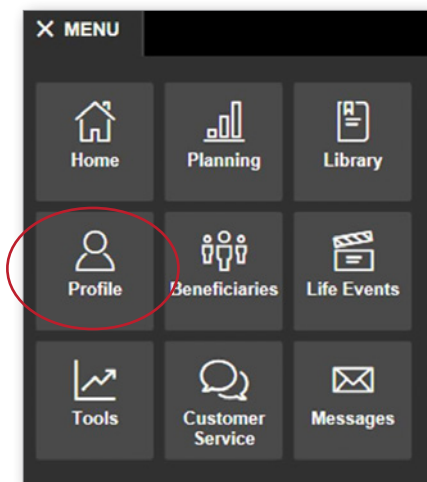
Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with your chosen Retirement Provider.

For Fidelity accounts: Log in to your account at [www.netbenefits.com/samford](http://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 **1-800-343-0860** to request a form to complete and return to Fidelity.

To update your beneficiaries for your TIAA account, visit [www.tiaa.org/samford](http://www.tiaa.org/samford) and enter your user ID and password to Log in. You can also contact TIAA at **1-800-842-2252**.



## 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 **1-800-343-0860**.

To update your contact information for your TIAA account, visit [www.tiaa.org/samford](http://www.tiaa.org/samford) to enter your user ID and password to Log in. You can also contact TIAA at **1-800-842-2252**.





# 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](http://www.netbenefits.com/samford) and select *Step 3: Enroll Now* at the center of the home page.

<b>Step 1</b> Choose how much to save. Our calculator can help you determine what's right for you. <a href="#">Go</a>	<b>Step 2</b> Review your investment options. We're here to help if you need it. <a href="#">Go</a>	<b>Step 3</b> Enroll Now. We'll guide you through the steps. <a href="#">Go</a>
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You will be directed to Verify Your Identify. Complete the information as directed to establish your Username and Password.

**Fidelity NetBenefits**

**Verify your identity**

Let's confirm some basic information about your account.

Your name  
First name  Last name

Date of birth  
Month  Day  Year   
Month/dd/yyyy

Last 4 of SSN

[Cancel](#) [Continue](#)

Once you are logged on, from the NetBenefits home page, click the [Start enrollment](#) button for your Samford 403(b) Plan.







# Account Access for New Hires and First-Time Enrollees (continued)

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](#)



**SAMFORD UNIVERSITY**  
(08340)

[Learn more about this plan](#)

You can contribute  
8%, 10% or 12% per paycheck



Please review your plan enrollment materials for employer contribution information.

[Enroll in \(1\) Plan\(s\)](#)



## 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.

[Enroll in Plans Individually](#)



# Account Access for New Hires and First-Time Enrollees (continued)

## Easy Enroll

To begin, check the box for your Samford Plan and click *Enroll* 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 11.

SAMFORD UNIVERSITY (08340)

[Learn more about this plan](#)

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**Set your contribution rate** ⓘ

Your employer selected the following options to get you started quickly. You can make changes after you enroll.

⚠ Please review your plan enrollment materials for employer contribution information.

8% per paycheck, pre-tax

10% per paycheck, pre-tax

12% per paycheck, pre-tax

[Show dollar amounts](#)

**Choose a retirement provider** ⓘ

Your employer selected the following providers. Contributions are invested in the plan's default investment option for the selected provider. You can make changes after you enroll.

Fidelity Investments

TIAA

[Continue](#)

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

✓ SAMFORD UNIVERSITY (08340) [Edit](#)

**Contribution rate:** 10% per paycheck, pretax

**Retirement provider:** TIAA

[Exit](#) [Enroll in \(1\) Plan\(s\)](#)

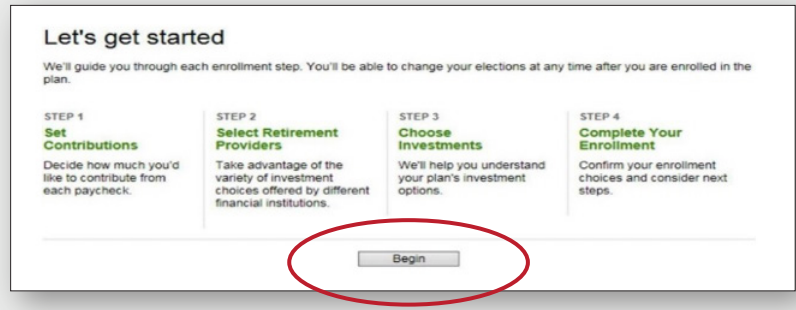
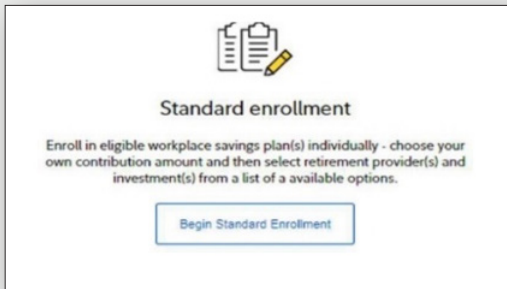
Once you have completed the Easy Enroll steps, you will receive a confirmation of your enrollment. Click *Return to Account Summary* to return to the NetBenefits home page and designate your beneficiary under your Profile.



# Account Access for New Hires and First-Time Enrollees (continued)

## 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%.

Contribution Type	Desired Contribution per Pay Period
<b>SALARY REDUCTION</b> 0% to 75% in increments of 1%	<input type="text" value="4"/> %
<b>ROTH 403(B) DEFERRALS</b> 0% to 75% in increments of 1%	<input type="text" value="4"/> %
<b>Contribution Amount Total</b>	<input type="text" value="8"/> %

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

Provider	Desired % (In Increments of 1%)
Fidelity Investments	<input type="text" value="100"/> %
TIAA	<input type="text" value="0"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="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 Fidelity 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.



# Account Access for New Hires and First-Time Enrollees (continued)

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## Choose Investments

### Do it for me

**Get professional management**  
Want to let the pros manage for you? We'll get to know you and your goals and then manage your investments to your personal needs.

**Available for Fidelity investment choices only.**

[More about Personalized Planning & Advice](#)

### Do it myself

**Choose one fund**  
Select a target date fund based on your projected retirement date. The fund will become more conservative over time.

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](#)

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.

## You're almost done!

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

[Select investments with TIAA](#)

Your Fidelity confirmation number is **202050318W283** [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 including a link to details of your latest transaction(s).

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

Samford University TIAA

RETIREMENT BENEFITS   INVESTMENT OPTIONS   INSIGHTS   WHY TIAA   BENEFITS FAIR   ANNOUNCEMENT

## Your Retirement Benefits

[EXPLORE BENEFITS](#)   [READY TO ENROLL](#)

RETIREMENT BENEFITS

### Get to know your benefits

You can put away money for retirement, while saving on taxes. Find out what's available to you.





## Resources

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

### To reach the 403(b) Retirement Service Center

You may speak with a Customer Service Representative by calling toll-free **1-800-343-0860**, 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 **1-800-842-2252**. 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](http://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.






# Resources (continued)

## Download the NetBenefits® Mobile App



 **ALERTS**  
Get messages about timely actions to take within your account.



### VIEW

Review account balances, investments, your personal rate of return, next steps, and more.

### LEARN

Access articles, videos, podcasts, and interactive tools.

### PLAN

See how much you may need in retirement and get your Fidelity Retirement Score<sup>SM</sup>.

### ACT

Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.



Download the NetBenefits® app today for an Apple, Android, or Amazon device



System availability and response times may be subject to market conditions.

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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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