

YOUR GUIDE TO
THE NEW 403(B) ELECTION PROCESS



DePaul University 403(b) Retirement Plan



To all DePaul University Faculty and Staff,

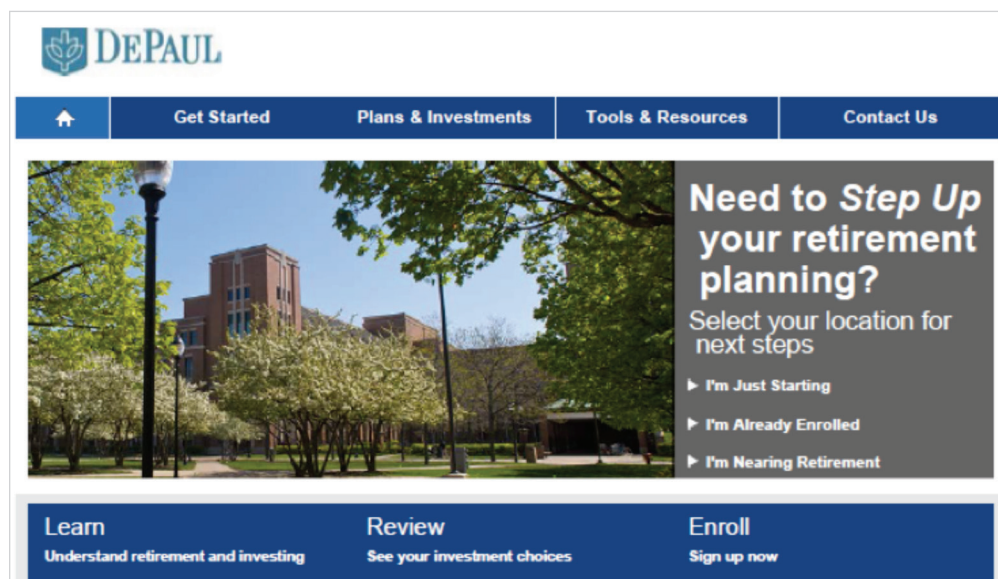
DePaul University is pleased to announce the launch of our new enhanced 403(b) Retirement Savings Website.

The site, which may be used by all employees (current Fidelity Investments® or TIAA-CREF plan users, as well as first-time enrollees), **will be available on January 4, 2016** and allows you to:

- Enroll in the DePaul University 403(b) Retirement Plan
- Elect/change your retirement plan savings rate
- Change your Retirement Provider (Fidelity Investments or TIAA-CREF)
- Link to your current Fidelity or TIAA-CREF account
- View your Plan balance and details
- Use interactive tools and calculators to help set financial goals

You do not need to reenroll in the Plan if you are already contributing. Use this guide when you wish to make changes to your account. This guide will help you navigate the new site and execute various transactions depending on which Retirement Provider you choose.

You can access the DePaul University Retirement Savings Website at www.netbenefits.com/depaul. In the following pages are instructions and tips for all existing Fidelity participants, TIAA-CREF participants, new hires, rehires, first-time enrollees, and all site users on how to use the new website.



All screen examples in this guide are for illustrative purposes only.

TABLE OF CONTENTS

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

Page 4 Fidelity Participants

- Log in to your account using the new Retirement Savings Website
- Elect/change your contribution rate or service provider
- Elect/change your investment options
- Verify or change your beneficiary designations

Page 7 TIAA-CREF Participants

- Log in to your account using the new Retirement Savings Website
- Elect/change your contribution rate or service provider
- Elect/change your investment options
- Verify or change your beneficiary designations

Page 9 New Hires and First-Time Enrollees

- Establish your Username and Password
- Choose your contribution rate and retirement provider (Fidelity and/or TIAA-CREF)
- Select your investments through your chosen retirement provider

Page 10 All Site Users

- Set your mail preferences
- Schedule a one-on-one consultation with a retirement specialist

Page 11 Contact Numbers

- Phone numbers for Fidelity Investments and TIAA-CREF

FIDELITY PARTICIPANTS

If you are a current Fidelity participant and already have a Username and Password, you can use them to log in to your account through the new 403(b) Retirement Savings Website at www.netbenefits.com/depaul. If you have forgotten your Username and/or Password, click *Need Help?* at the top of the website to reset them.

New user registration

Visit www.netbenefits.com/depaul, click the *Register* link at the top of the site, and follow the prompts to establish your username and password.



Username ? Password ?

☐ Remember Me | [Register](#) | [Need Help?](#)

How to change your DePaul University 403(b) Retirement Plan contribution

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

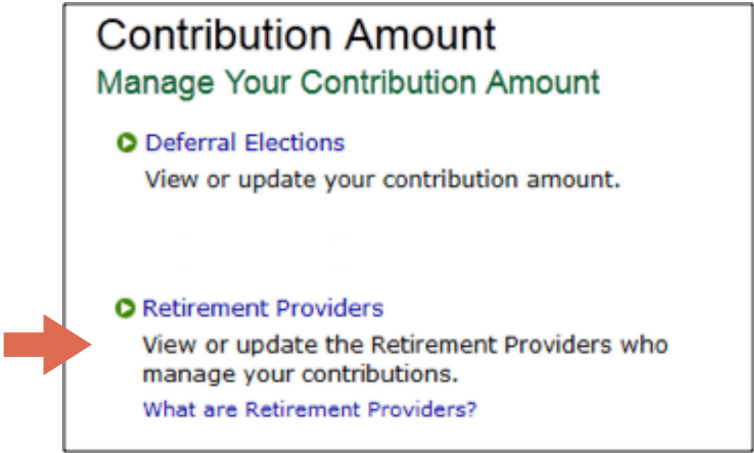
1. On the NetBenefits® home page, click *Contribution Amount* from the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose *Deferral Elections* on the next screen and follow the steps to update your election.



FIDELITY PARTICIPANTS, CONTINUED

How to change your Retirement Provider

- 1. After registering for the site, visit www.netbenefits.com/depaul, enter your Username and Password at the top of the website, and click *Log in* (shown on the previous page).
- 2. On the NetBenefits® home page, click *Contribution Amount* from the Quick Links menu.
- 3. Select *Retirement Providers* and follow the steps to change/select your provider elections.



You may elect 100% of your deferral (and any applicable matching contributions) to be allocated to Fidelity, or 100% to TIAA-CREF, or a combination to the two providers totaling 100%.

Retirement Provider Elections

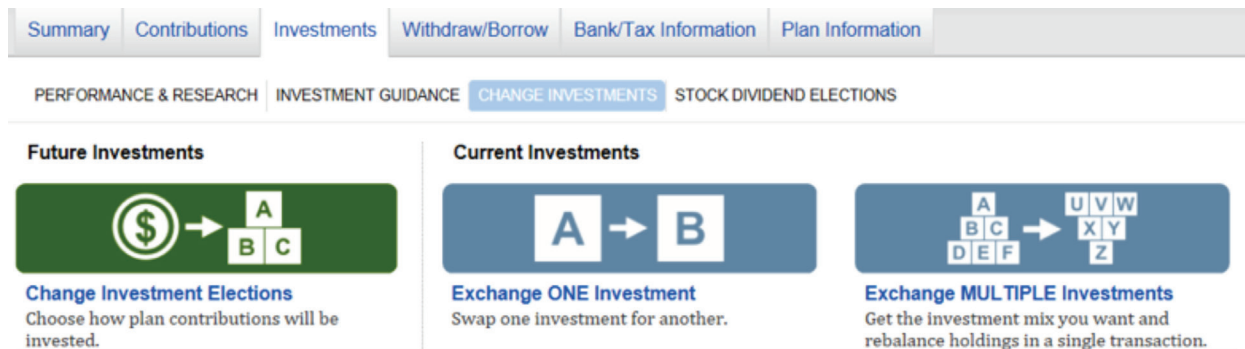
Provider	Current %	Desired %
Fidelity Investments	0%	<input type="text" value="1-100%"/>
TIAA-CREF	0%	<input type="text" value="1-100%"/>
(Total must equal 100%)		Total: 100%

FIDELITY PARTICIPANTS, CONTINUED

How to change your investment elections

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

1. On the NetBenefits home page, click *Change Investments* from the Quick Links menu for the Plan in which you wish to make investment changes.
2. Choose the action you wish to take. You can change your future investment elections and/or move your current balances between investment options.

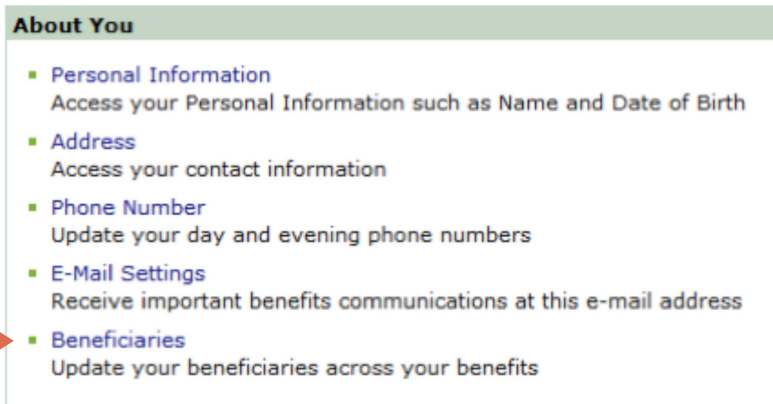


Please note: Future investment elections and existing balances are two separate elections. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.

How to designate your beneficiaries. To access beneficiary designation information for your Fidelity account, log in to NetBenefits and choose *Profile* at the top of the page.



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.



- **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-CREF PARTICIPANTS

If you are a current TIAA-CREF participant, you can now change your contribution amount to the Plan or change your retirement provider through the new Retirement Savings Website.

You are not required to register for the new site unless you are changing your contribution amount or retirement provider.

All other transactions will continue to be processed through TIAA-CREF. You can access the TIAA-CREF website by changing *Your Account* (shown below) to TIAA-CREF and clicking *Go to TIAA-CREF*.

Register for the site

Visit www.netbenefits.com/depaul, click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password. If you already have an account with Fidelity, you may use your existing Username and Password to log in.



Username ? Password ? ☐ Remember Me | [Register](#) | [Need Help?](#)

When registering, please **do not** change the *Your Account* drop-down option from Fidelity to TIAA-CREF.



Your Account ? Username ? Password ?

Fidelity

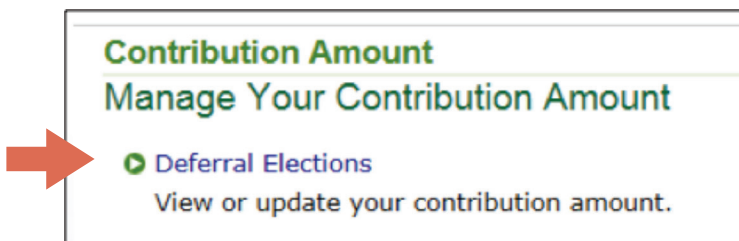
How to change your DePaul University 403(b) Retirement Plan payroll contribution

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

1. On the NetBenefits home page, click *Contribution Amount* from 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-CREF. Please keep the option listed as Fidelity when changing your payroll contribution.

2. Choose *Deferral Elections* on the next screen and follow the steps to update your election.



Contribution Amount
Manage Your Contribution Amount

[Deferral Elections](#)
View or update your contribution amount.

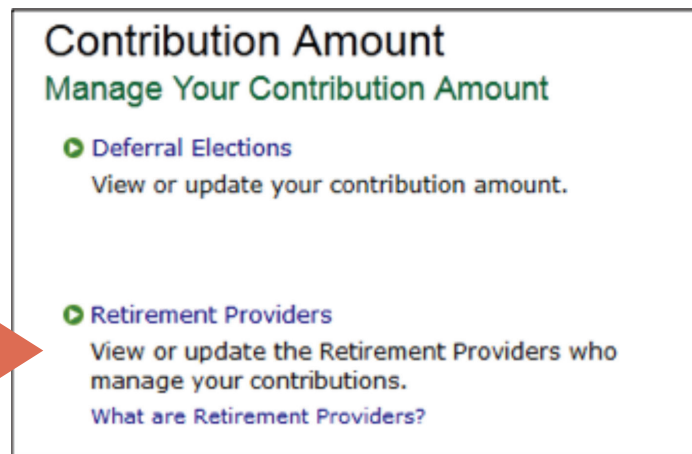
TIAA-CREF PARTICIPANTS, CONTINUED

How to change your Retirement Provider

1. After registering for the site, visit www.netbenefits.com/depaul, enter your Username and Password at the top of the website, and click *Log in* (shown on the previous page).

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

2. On the NetBenefits® home page, click *Contribution Amount* from the Quick Links menu.
3. Select *Retirement Providers* and follow the steps to update your provider elections.

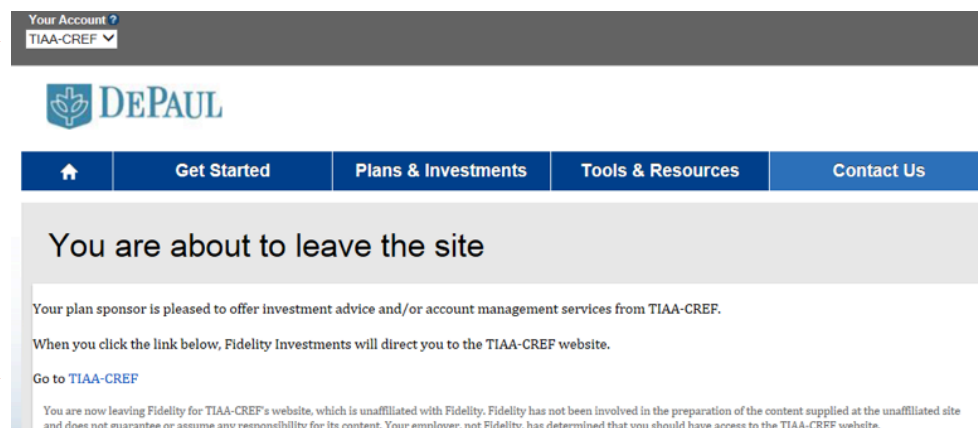


How to change your investment elections

You will need to contact TIAA-CREF directly to change your investment elections. Visit www.netbenefits.com/depaul, and at the top of the website, under *Your Account*, choose TIAA-CREF from the drop-down menu. Then click the TIAA-CREF link at the bottom of the screen to access your TIAA-CREF account.

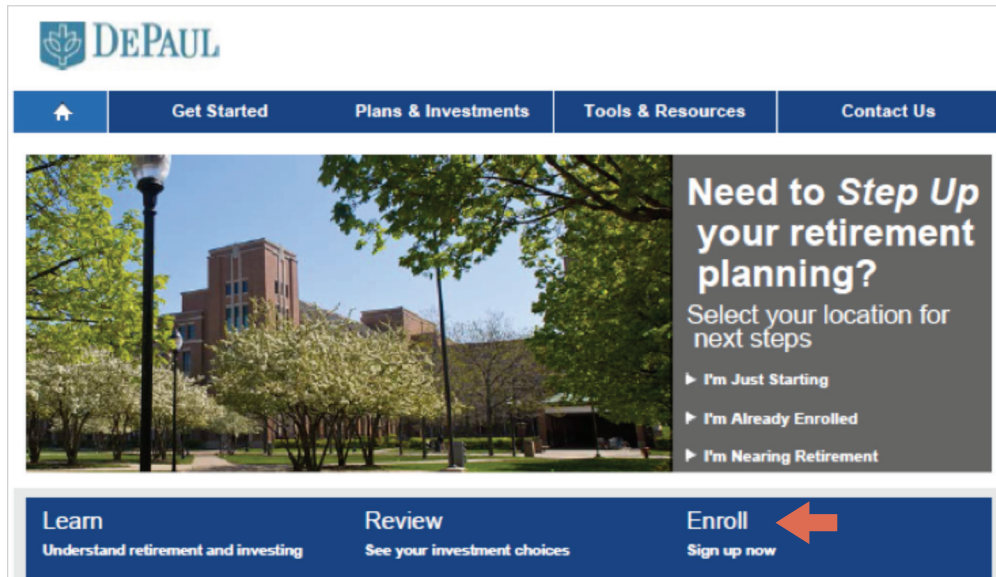
How to designate your beneficiaries. To update your beneficiaries for your TIAA CREF account(s), please contact TIAA-CREF directly at 1-800-842-2252.

Please note: Beneficiary designations are held separately for Fidelity and TIAA-CREF. If you are using both retirement providers, please designate beneficiaries for each of your accounts.



NEW HIRES AND FIRST-TIME ENROLLEES

Visit www.netbenefits.com/depaul and click *Enroll*.



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 the contribution percentage (deferral) you wish to direct from your paycheck to the Plan.

Step 2: Select your Retirement Provider (Fidelity and/or TIAA-CREF)

You may elect 100% of your deferral (and any applicable matching contributions) to be allocated to Fidelity, or 100% to TIAA-CREF, or a combination to the two providers totaling 100%.

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity Investments	0%	1-100%
TIAA-CREF	0%	1-100%
(Total must equal 100%)		Total: 100%

Change Retirement Provider Elections

Step 3: Fidelity participants—Select your investments on NetBenefits during the enrollment process.

TIAA-CREF participants—Select your investments through TIAA-CREF's website after your first savings plan deduction occurs. Once registered on the DePaul Retirement Savings Website you can link to the TIAA-CREF website by changing the *Your Account* drop-down at the top left of the home page to TIAA-CREF and clicking *Go to TIAA-CREF*.

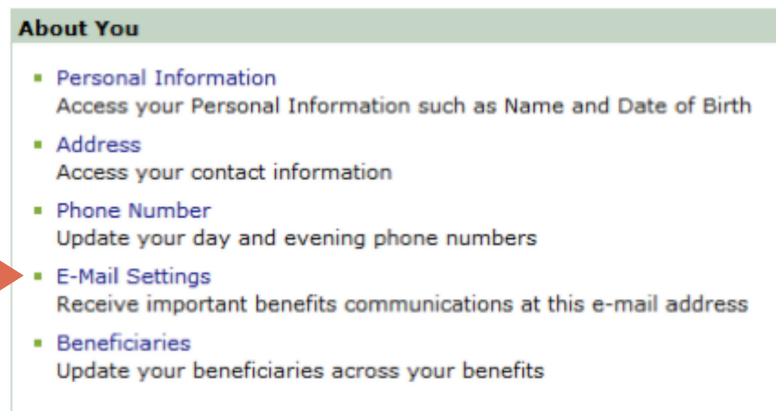
ALL SITE USERS

Set your mail preferences.

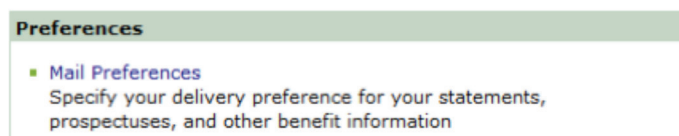
Once registered for the site, *Log in* and click *Profile* at the top right of the home page.



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

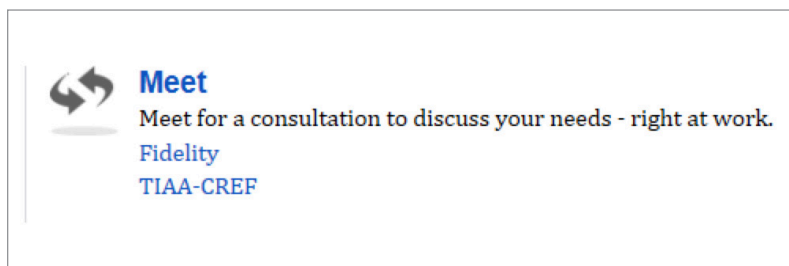


Then, under *Mail Preferences*, you can choose your delivery method for communications and statements from the Plan.



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

Visit www.netbenefits.com/depaul 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.

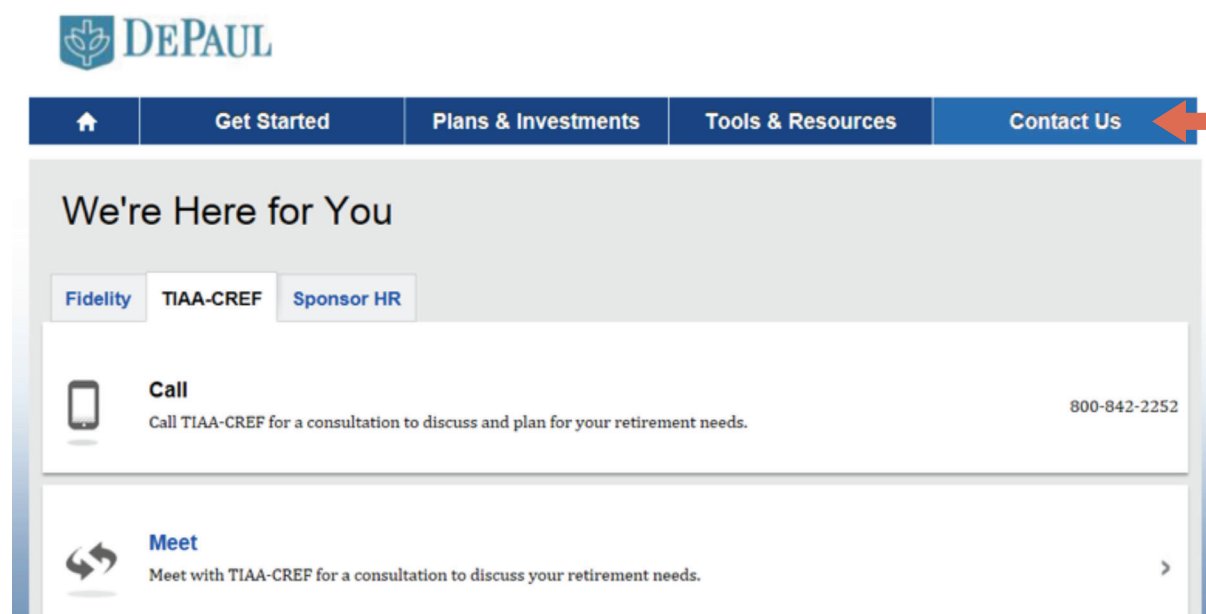


CONTACT NUMBERS

If you have any questions about the Retirement Savings Website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 1-800-343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays, except Good Friday) from 7:30 a.m. to 11:00 p.m. CT.

For questions regarding TIAA-CREF accounts, please call TIAA-CREF at 1-800-842-2252, Monday through Friday, 7 a.m. to 9 p.m., and Saturday, 8 a.m. to 5 p.m. CT.

You can also find contact information for Fidelity, TIAA-CREF, and DePaul HR Benefits at www.netbenefits.com/depaul under the Contact Us tab.



The screenshot shows the DePaul Retirement Savings Website. At the top is the DePaul logo. Below it is a navigation bar with five tabs: Home, Get Started, Plans & Investments, Tools & Resources, and Contact Us. The Contact Us tab is highlighted in blue and has a red arrow pointing to it. Below the navigation bar is a section titled "We're Here for You". Under this title are three tabs: Fidelity, TIAA-CREF, and Sponsor HR. The TIAA-CREF tab is selected. Below the tabs are two main sections. The first section is titled "Call" and features a mobile phone icon. It includes the text "Call TIAA-CREF for a consultation to discuss and plan for your retirement needs." and the phone number "800-842-2252". The second section is titled "Meet" and features a circular arrow icon. It includes the text "Meet with TIAA-CREF for a consultation to discuss your retirement needs." and a right-pointing arrow.



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

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

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

© 2015 FMR LLC. All rights reserved.

745297.1.0