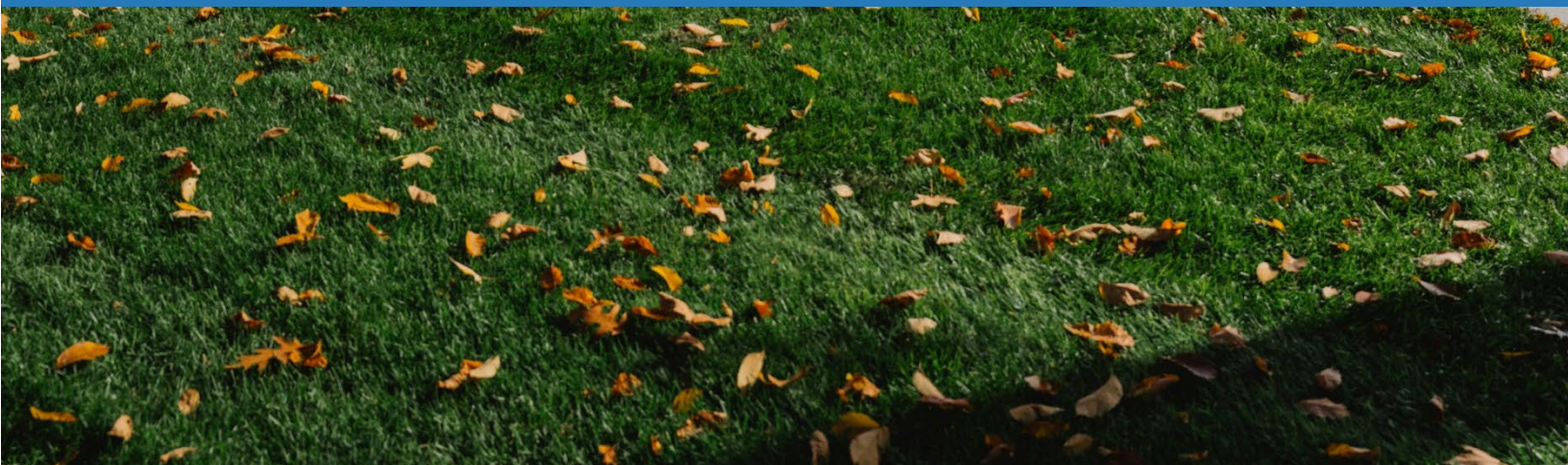




*How to Access and Manage Your
Dartmouth Retirement Plan Accounts*



Your Dartmouth Retirement Plans are important benefits, so you need the right information, resources, and support to help you make decisions with confidence.

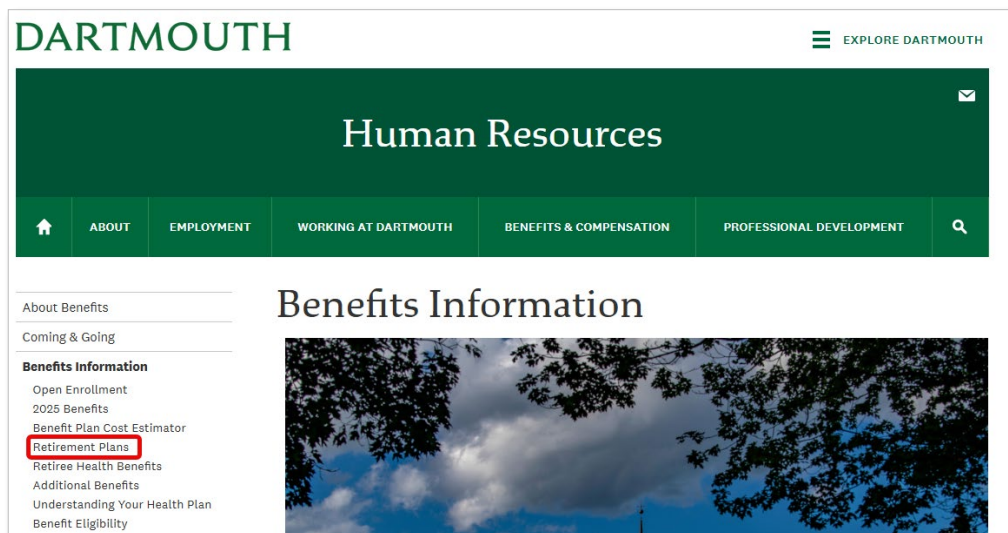


This guide will provide an overview of how to access your Dartmouth Retirement Plan accounts, make your investment provider election, update your contribution amounts, and access tools and calculators.

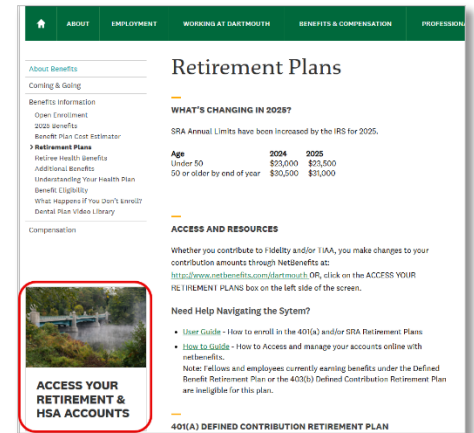
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How to access to your account

- 1) Visit the Dartmouth Benefits Information website at the following address:
<http://www.dartgo.org/retirement>
- 2) Under the Benefits Information menu on the left, click on **Retirement Plans**.



- Click on the image titled **Access Your Retirement & HSA Accounts**. From there, you may be directed to Dartmouth College's single sign-on login. If you are not on Dartmouth's network, access Fidelity directly at <https://netbenefits.com>.



Establishing your Fidelity NetBenefits® account

To access your account at any time, visit <https://netbenefits.com>

- FIRST-TIME USERS:** Once on Fidelity NetBenefits, click **Register as a new user** and follow the prompts to establish a NetBenefits® username and password.

- You'll be asked to complete the following steps to establish your account:

- Verify your identity, including the last four digits of your SSN
- Set up your username and create a secure password
- When you log in for the first time, you'll be asked to provide your email address, email preferences, and mobile phone number (optional). Adding this information provides an additional layer of security for your account and makes it easier for Fidelity's ability to reach you with important updates.

RETURNING USERS: If you already have a username and password for Fidelity.com or NetBenefits®, you may log on by using that information. If you have forgotten your username and/or password, click *Forget username or password* to reset it.

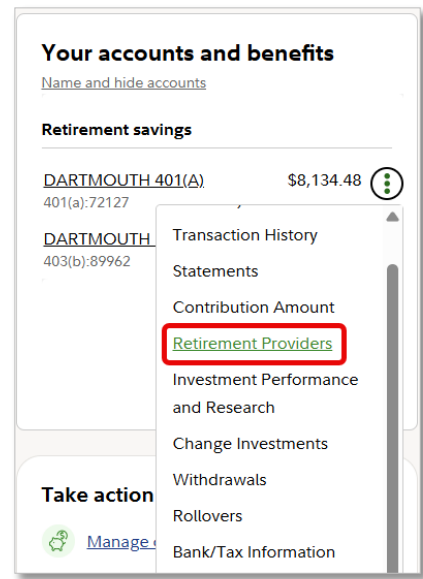
How to change your investment provider

If you are currently participating in the Dartmouth Retirement Plans, you can log on to Fidelity NetBenefits® to change how your contributions are directed between Fidelity and TIAA.

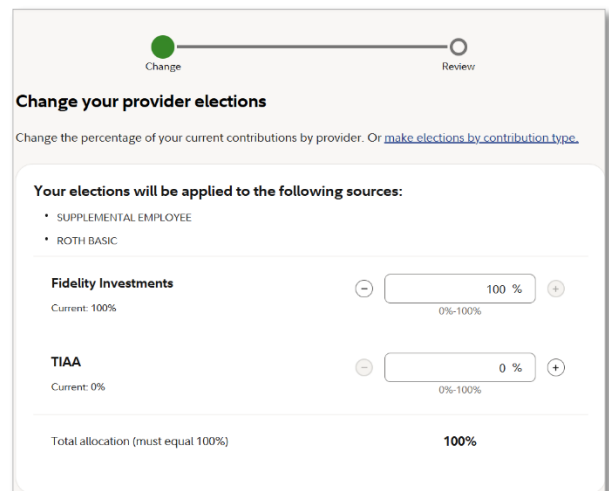
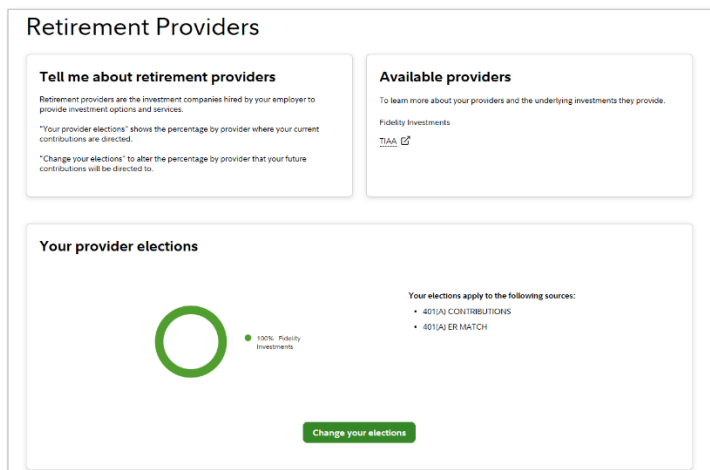
Follow the steps above to login to Fidelity NetBenefits®.

- 1) Click the three-dot *Quick Links* drop-down menu next to the plan you want to change. Select *Retirement Providers*.

Note: Employees with accounts in both the 401(a) and SRA plan will need to update each account separately.

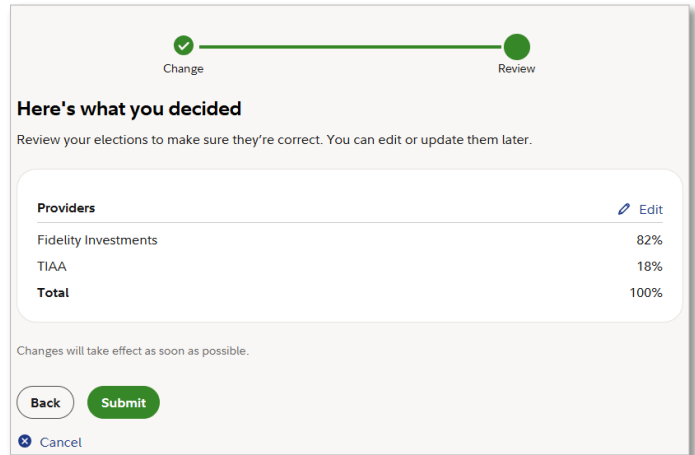


- 2) Review your provider elections link and make any updates accordingly. The default election is 100% to Fidelity Investments, however, you may split your allocations across retirement providers.



Note: Screenshots throughout are for illustrative purposes only.

3) Review and submit your updated retirement provider elections and follow the next steps to confirm your elections.



Need help moving your money?

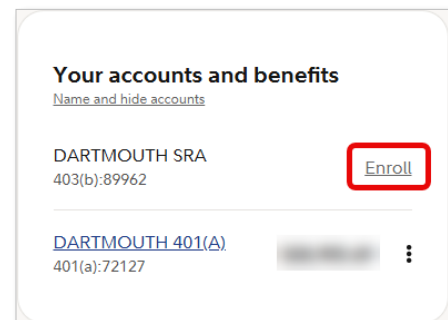
You can transfer your SRA and/or 401(a) assets between Dartmouth's service providers (Fidelity and TIAA). If you're not sure about the right option for you, talk to a Fidelity or TIAA representative today. They can explain each option in greater detail so you can make the best choice for your specific needs. For Fidelity call 800-343-0860. For TIAA call 800-842-2252.

How to select or change your SRA contribution amount

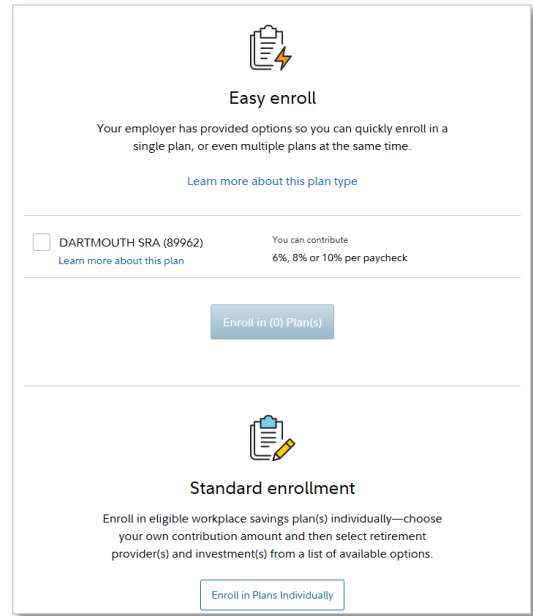
New Users

Employees enrolling in the Dartmouth SRA for the first time must choose their investment election.

1) Select **Enroll** from your NetBenefits summary page.

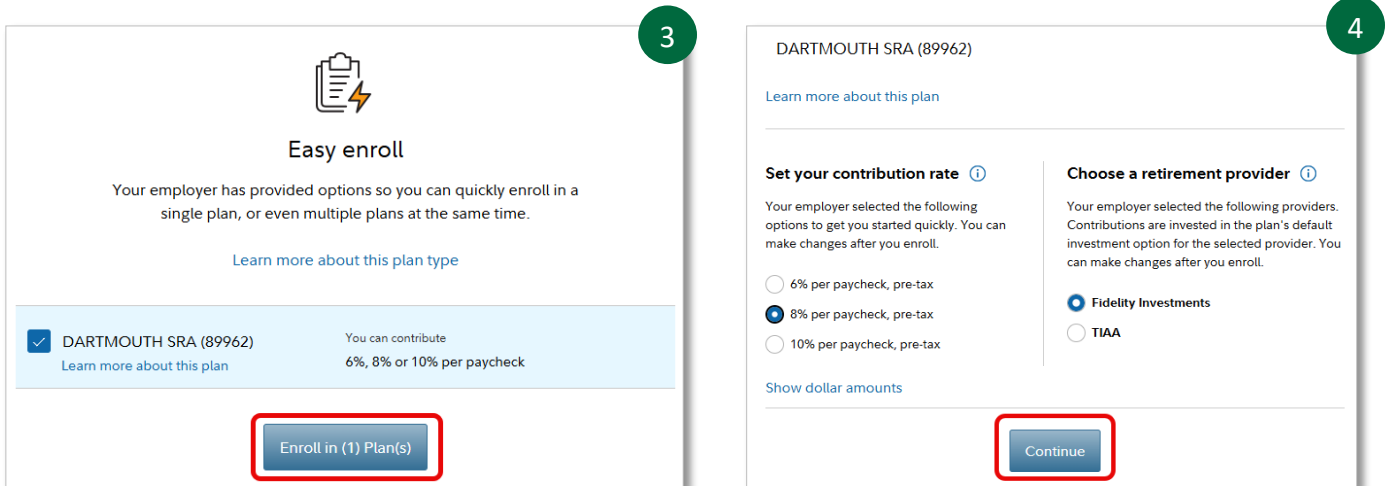


2) You will have the option to select *Easy Enroll* which allows you to quickly enroll in the SRA or *Standard Enrollment* where you choose your own contribution amount and investment providers.



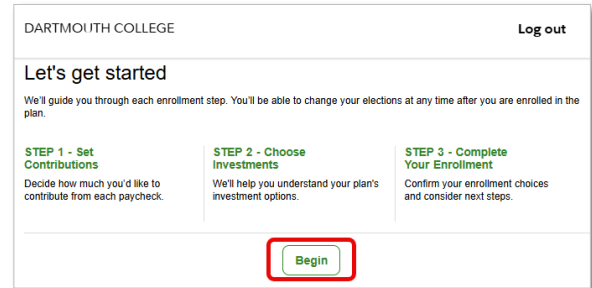
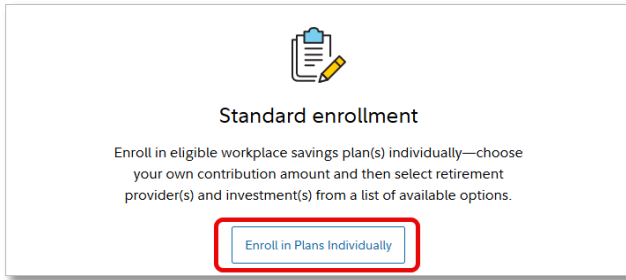
3) To use Easy Enroll select the SRA plan and click *Enroll in (1) Plan*

4) Choose your contribution amount from one of the three pre-selected options. Select your preferred investment provider. Click continue to complete the process.

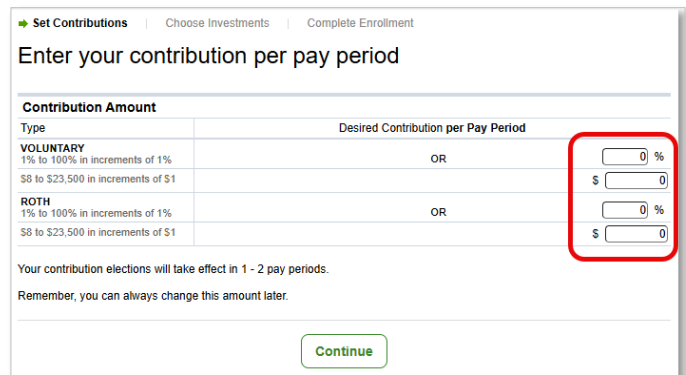


Note: If you selected TIAA as your retirement provider you will need to login to their website at tiaa.org/dartmouth to view or modify your investments

- 5) To enroll using the Standard Enrollment process, click on the Enroll in Plans Individually. On the following page click *Begin*.



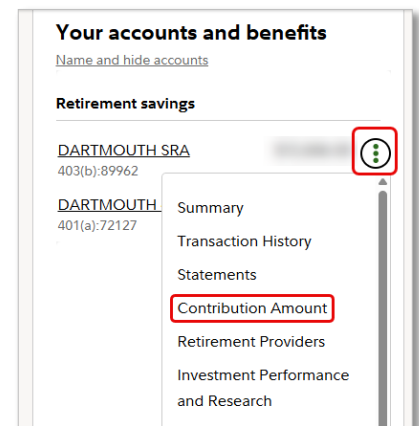
- 6) Choose the amount you wish to contribute with each pay period. You can enter a percentage of your paycheck or add an exact dollar amount. Click continue to proceed with choosing your investments.



Returning Users

If you are **currently contributing** to the Dartmouth SRA, you can change your contribution amount online:

- 1) Click the three-dot *Quick Links* drop-down menu next to the plan you want to change. Select *Contribution Amount*.



2) Click on the *Contribution Amount* link. For participants who are eligible for regular catch-up contributions (age 50+) or higher limit contributions (age 60 to 63), the link will read *Contribution and Catch-up Contribution Amount*.

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?](#)

3) Enter the desired election amount. Click *Change Contribution Amount*. Voluntary contributions are made on a pre-tax basis; Roth contributions are made post-tax.

4) *Review and Submit* the change. Click *Submit*.

3

Contribution Amount per Pay Period

VOLUNTARY

Current Election 0 %

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

OR

Current Election \$25

Desired Election
(\$8 to \$23,500 in increments of \$1)

ROTH

Current Election 0 %

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

OR

Current Election \$0

Desired Election
(\$8 to \$23,500 in increments of \$1)

Change Contribution Amount

Have a retirement account from a former employer?

[Simplify your finances by rolling it over now.](#)

Tools & Calculators

[Learn about your Contribution Amount](#)

- [Take-Home Pay Calculator](#)
How will your pre-tax contributions affect your take-home pay?
- [Contributions Calculator](#)
Can even a small contribution make a difference?
- [Roth Contribution Modeler](#)
Find out if after-tax Roth contributions may be right for you.

4

Review and Submit Contribution Amount

Your changes appear below. To complete your transaction, click Submit. To change your contribution amount, click Previous.

Your Contribution Amount per Pay Period

Contributions	Current	Desired
VOLUNTARY	\$25	10%
ROTH	No election	No election

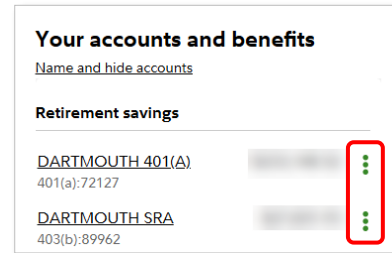
When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

[Cancel Changes to Contribution Amount](#)

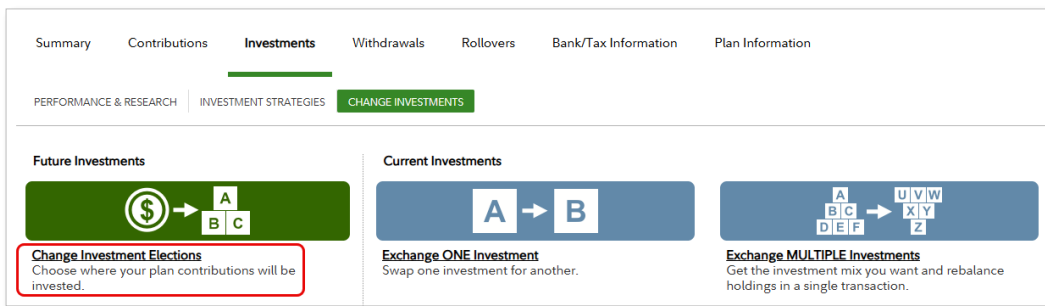
How to change your investments

The instructions below detail how to update your investment elections if you have chosen **Fidelity Investments** as your investment provider. If you chose to direct any of your contributions to TIAA and you have a TIAA user ID and password visit www.tiaa.org/dartmouth to update your investments on your TIAA account. If you have chosen TIAA and you do not have a TIAA user ID and password, skip to page 10 for further instructions on how to set up your TIAA user ID and password.

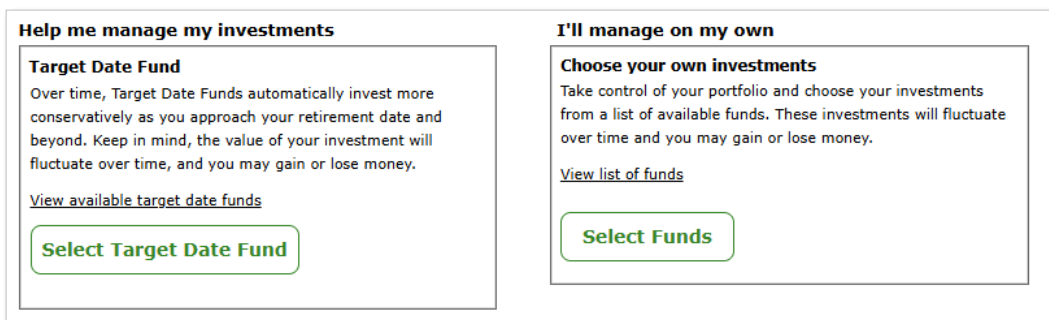
- 1) From the home page, click the *Quick Links* drop-down menu next to the plan name for which you want to change your investments. Select *Change Investments*.



- 2) Decide if you would like to make change your future investments, exchange one investment, or rebalance your entire portfolio. For this example, we'll choose changes to future investments. Click *Change Investment Elections*.



You can select from one of two options:



3) Select the approach that best meets your goals.

- With the "Help me manage my investments" approach, select your fund retirement age and then click *Continue*.
- You will then have the option to review the prospectus or request to receive a prospectus. Click *Continue*.

Target Date Fund
Select a target date fund
 You can choose a fund with the year closest to when you hope to retire or review the other fund options
 • Click a fund name to see its investment approach and time frame.

Target Date Funds
 VANGUARD TARGET 2020
 VANGUARD TARGET 2025
 VANGUARD TARGET 2030
 VANGUARD TARGET 2035
 VANGUARD TARGET 2040
 VANGUARD TARGET 2045
 VANGUARD TARGET 2050
 VANGUARD TARGET 2055
 VANGUARD TARGET 2060
 VANGUARD TARGET 2065
 VANGUARD TARGET 2070
 VANGUARD TARGET INC

Continue

4) With the "I'll manage my own" investment approach, you have the option to invest your sources *individually* or invest all your sources *the same way*. If you elect to invest your sources the same way, note that your desired investment options must totaling 100%. Click *Next* when complete.

Invest sources differently

Change Your Investment Elections
 Changes you make below are applied to all of your sources individually.
 Or, you can choose to [invest your sources the same way](#).

Learn About Investing
 • [How to invest your contributions](#)
 • [What is a source?](#)

Choose Your Investment Elections
Source: ER 403(B) (SEE 72138)
 Change your investment elections for this source:
 Select [] **Go**

Asset Class	Subclass	Fund Name	Current %
Blended Investments	--	[REDACTED]	100%
			Total: 100%

Source: AGE 50 CATCH UP
 Change your investment elections for this source:
 Select [] **Go**

Asset Class	Subclass	Fund Name	Current %
Blended Investments	--	[REDACTED]	100%
			Total: 100%

Source: SUPPLEMENTAL EMPLOYEE
 Change your investment elections for this source:
 Select [] **Go**

Asset Class	Subclass	Fund Name	Current %
Blended Investments	--	[REDACTED]	100%
			Total: 100%

Next >

Invest sources the same way

Change Your Investment Elections
 Changes you make below are applied to all of your sources the same way.
 Or, you can choose to [invest your sources differently](#).

Learn About Investing
 • [How to invest your contributions](#)
 • [What is a source?](#)

Choose Your Investment Elections
Tier Legend
 1. TARGET DATE RETIREMENT FUNDS 2. INDEX FUNDS
 3. ACTIVELY MANAGED FUNDS

(Total must equal 100%) **Total: 0%**

Tier	Asset Class	Subclass	Fund Name	Current %	Desired %
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]		[]%
1	Blended Investments	--	[REDACTED]	100%	[]%
1	Blended Investments	--	[REDACTED]		[]%

(Total must equal 100%) **Total: 0%**

Next >

5) Review and *Submit* your elections.

6) You're almost done! If you chose to direct any of your deferrals to TIAA, follow these additional steps:

- Click on *Select investments with TIAA* and you will be directed to the TIAA website at <https://tiaa.org/dartmouth>. Click Log in.



- Enter your TIAA user ID and password to log in to your TIAA account. If you do not have a TIAA user ID and password, click the ***Need online access?*** button and follow the steps to establish your online account.
- To create a TIAA User ID
 - Start with a letter
 - Use 6-20 alpha-numeric characters
 -
- To create a TIAA password
 - Use 8-20 characters (letters are case sensitive)
 - At least one number
 - At least one uppercase character
 - At least one lowercase character
 - Special characters are allowed (e.g. ! \$ # % @)
- Follow the instructions from TIAA to select your investments. If this step is skipped, your deferral will still be directed to TIAA; however, it will be invested in a Target Retirement Fund with a target date closest to the year in which you will reach age 65.

How to designate your beneficiaries

Now that you've enrolled in your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

Fidelity

While you are still logged on to your account, click the *Profile* icon in the upper right corner of the site.



Click on the *Beneficiaries* link 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 800-343-0860.

TIAA

To update the beneficiaries on your TIAA account(s) log on at <http://tiaa.org/dartmouth> and click on "Profile".

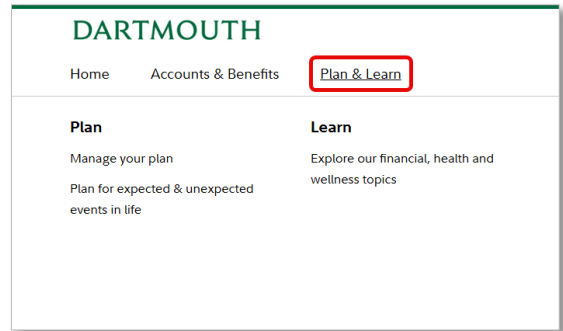


How to access tools and resources

Take time to make sure your investment strategy is on track. You can access practical education, easy-to-use tools, and Fidelity's innovative resources and insights to help you make informed decisions.

1) Log in to NetBenefits using the steps outlined above.

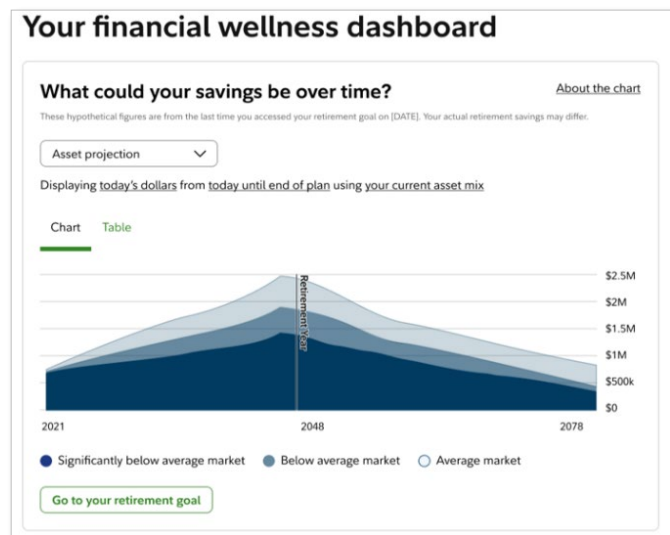
2) From your account home page, click on *Plan and Learn* menu.

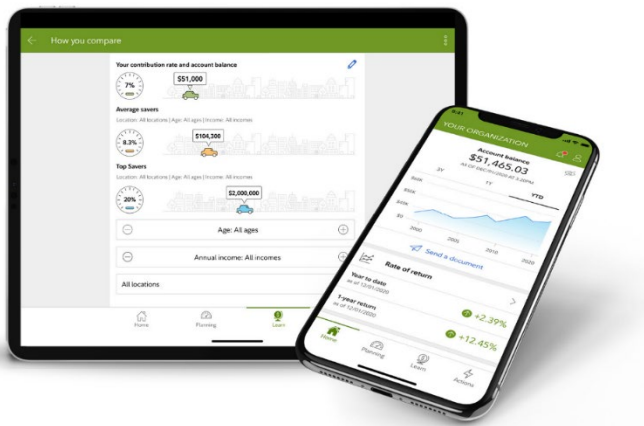


3) Select *Plan for the expected & unexpected events in life* to browse our online learn hub for articles, videos, and on-demand or live workshops to help you prepare for and navigate changes in your life from marriage, to buying home, to aging well.

4) Select *Explore our financial, health and wellness topics* to browse our online learn hub for related articles, videos, and on-demand or live workshops.

5) Select *Manage Your Plan* to explore your financial wellness dashboard and take charge of your money with personalized financial help that evolves with you. view the tools and calculators.





Download the NetBenefits mobile app.
Manage all your employee benefits—anytime, anywhere.*

Need Help?

Call [800-343-0860](tel:800-343-0860) to speak with a Fidelity Representative.

You can also visit netbenefits.com/dartmouth to view plan details.

Investing involves risk, including risk of loss.

Screenshots are for illustrative purposes only.

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

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