Dartmouth College 401(a) Defined Contribution Plan and Supplemental Retirement Account (SRA) Plan

USER GUIDE

This user guide provides direction on how to enroll in the 401(a) and SRA Retirement Plans. The Dartmouth College Retirement Savings website may be used by all employees, including new hires/first-time enrollees, current Fidelity Investments® account participants, or TIAA account participants.
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Dartmouth College 401(a) and SRA Retirement Plans: Online Access

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

Use this guide as a resource to help you take an active role in your retirement planning regardless of which retirement provider or investment elections you choose. This guide will provide you with step-by-step instructions to access your Retirement Plans information, update your contribution amounts, choose your retirement provider and update investments.

Dartmouth College helps your retirement savings grow by contributing to the 401(a) Plan for benefits-eligible employees.* Under the 401(a), benefits-eligible employees automatically receive employer-funded contributions and become vested in the Plan after three years of service. The SRA is a voluntary plan that employees may choose to make contributions. SRA participants may be eligible for up to $3,000 in matching contributions subject to three-year vesting requirements to the 401(a) Plan.

* Your participation begins on your first day of work as a benefits-eligible regular employee if you are age 21 or older. If you are not eligible on your first day of work, your participation will begin when you meet all the eligibility requirements.

^Research Fellows are not eligible to participate in the 401(a) or SRA.
Before You Enroll in the Dartmouth 401(a) and SRA Plans, Establish a Username and Password

All employees must register to create a username and password to access their account online or by calling the Retirement Service Center at 800-343-0860. If you already have a username and password for Fidelity.com or NetBenefits®, you may log on by using that information.

Below are the steps for first-time NetBenefits® users:

You can access your account from Dartmouth College’s Online Benefits Enrollment page at www.dartmouth.edu/hrs/benefits/access/. From here, you will be directed to Dartmouth College’s single sign-on login.

NOTE: The first time you access, Dartmouth College’s Online Benefits Enrollment site, you may be asked to provide your Dartmouth Net ID and password information. Once you provide your Dartmouth Net ID and password information, you will not need to enter this information for future logins.

Click Register as a new user and follow the prompts to establish a NetBenefits username and password. 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 Forgot Login to reset it.
Establish a Username and Password continued..

Verify your identity
- Your first name
- Your last name
- Your date of birth
- Enter the last four digits of your SSN

Set up your username
- Create a unique username
- Use 6-15 characters, including at least two letters
- Select Check Availability to ensure the username is not already in use

You may not use:
- Special characters or symbols
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone number or DOB)

To create a password
- Your password protects your account from unauthorized users
- Use 6-20 characters (letters are case sensitive)

You may not use:
- “# & * < > [ ] ‘” “# & * < > [ ] ‘”
- Sequences (e.g., 12345 or 11111)
- Personal Information (SSN, phone number or DOB)
- A password you have used before

Create a security question:
If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

Pick a security question you can easily answer and enter your answer.
- Answers must be between 3 and 31 characters
- Answers are not case sensitive

When you log in, you’ll be asked to provide your email address, email preferences and mobile phone number (optional).

Once registered, click Enroll Now.
You can choose to enroll in your Dartmouth College 401(a) and SRA Plans using one of two enrollment processes.

**Easy Enroll (quick and easy)**
You can quickly enroll in either a single plan or both the 401(a) and SRA Plans at the same time. With Easy Enroll, you select a pretax contribution rate of 6%, 8%, or 10% for your SRA Plan. If you’d like to select a Roth after-tax percentage or dollar amount for your SRA Plan you must use the Standard Enrollment process noted below. You then select your retirement provider (Fidelity or TIAA) for your both your 401(a) and SRA Plans. Whether you choose Fidelity or TIAA, your contributions will be invested in a Vanguard Institutional Target Retirement Fund, with a target retirement date closest to the year in which you will reach age 65. Target Date Funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

If you’d like to choose Easy Enroll, skip to page 7 to get started.

**Standard Enrollment (customized choices)**
The Standard Enrollment process allows you to enroll in the 401(a) and SRA Plans individually. You can customize your choices, including how much to contribute and whether you would like to select a pretax and/or Roth after-tax percentage or dollar amount for your SRA Plan. You can then select your retirement provider(s) (Fidelity and/or TIAA) and select your investment option(s) through your retirement provider(s). Fidelity and TIAA have a list of available options for your 401(a) and SRA Plans.

If you’d like to choose the Standard Enrollment, skip to page 12 to get started.
To begin the Easy Enroll process check off which plans you would like to enroll in and then click on **Enroll in Plans**. The SRA is a voluntary plan that employees may choose to make contributions. You are not required to enroll in the SRA plan.

Select **Start** next to Dartmouth 401(a).
Easy Enroll – Step 1. 401(a) Plan Retirement Provider Elections

Choose a retirement provider (If you do not choose a retirement provider, you will be defaulted to Fidelity.)

Click Continue.

Easy Enroll – Step 2. Set Your Voluntary SRA Contribution Amount and Your Retirement Provider Election

Select from one of the preset (6%, 8% or 10%) Starter Contribution Package amounts. If you do not choose a preset percentage, you will be defaulted to 6% of pay.

Need help:
Use the Take-Home Pay Calculator by choosing “Show dollar amount” to estimate the impact on your paycheck

Choose a retirement provider.

Click Continue.
Easy Enroll – Step 3. Enrollment Elections

Summary

- Once your plan selections are made, you can review a summary of the choices you selected.
- You can click Edit to modify selections for the plan.

Once all selections are made, click Enroll in 2 plan(s) to complete enrollment.
Easy Enroll – Step 4. Enrollment Confirmation

If you chose to direct any of your deferrals to TIAA, click on TIAA in the red circled area to be directed to the TIAA website. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish a user ID and password.

Follow the instructions from TIAA to select your investments. If this step is skipped, your contributions will still be directed to TIAA; however, they will be invested in a Vanguard Institutional Target Retirement Fund with a target date closest to the year in which you will reach age 65. After enrolling, you can modify your choices at any time.

Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click Edit to modify selections for the plan.

IMPORTANT STEP: Don’t forget to designate your beneficiaries. It just takes a few minutes to do so.

Print your confirmation if you would like to keep a copy for your records.
Designate Your Beneficiaries

Now that you’ve enrolled into 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’re still logged on to your account, choose *Profile* at the top of the page.

Then choose *Beneficiaries* 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 your beneficiaries for your TIAA account(s), visit [www.TIAA.org/dartmouth](http://www.TIAA.org/dartmouth) and enter your TIAA user ID and password. Follow the step-by-step instructions to verify or make changes to your elections. You can also contact TIAA at **800-842-2252**.

**You’re Enrolled!**

If you chose Easy Enroll, you’re in! Skip to page 20 of this guide to learn about the tools and resources available.
Standard Enroll – Enrollment Selection

To begin the Standard Enrollment process select *Enroll in Plans Individually.*

Standard Enroll – Get Started

Select *Begin.*
Standard Enrollment – Step 1. Choose your Retirement Provider for Your 401(a)

Select your retirement provider (Fidelity and/or TIAA). You can elect to have all your contributions directed to one provider, or a combination of both.

Standard Enrollment – Step 2. Choose Your Investments for Your 401(a)

Two options are available:

- **Do it for me**: Choose a Vanguard Institutional Target Retirement Fund that will automatically become more conservative as the fund approaches its target retirement date and beyond.
- **Do it myself**: Choose your own investments from a list of available plan options.

**Please Note**: You will see the step on the following page only if you directed any of your contributions to Fidelity. If you directed contributions to TIAA, you will be provided with a link at the end of the enrollment process to make your investment elections with TIAA. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish them.
“Do it for me” investment approach
Select your retirement age and then click Continue. You will then review the prospectus or request to receive a prospectus and then click Continue.

“Do it myself” investment approach
After selecting investments totaling 100%, click Continue.
Standard Enroll – Enroll in the SRA Plan

The SRA is a voluntary plan that employees may choose to make contributions. You are not required to enroll in the SRA plan, if you choose not to enroll in the SRA plan skip to page 19.

Decide how much of your salary you’d like to save in your SRA Plan account and then click Continue.

You may elect to contribute a percentage of pay or a dollar amount of pretax or Roth after-tax amount. The election must be expressed in whole percentages or whole dollar amounts. The minimum amount you can contribute is $200 a year; the maximum is up to 94% of your compensation not to exceed the Annual IRS Contribution Limit. All contributions are withheld from each paycheck.

Standard Enroll – Step 3. Set Your Voluntary SRA Contribution Amount
Standard Enroll – Step 4. Select Your Retirement Provider for Your SRA

Select your retirement provider (Fidelity and/or TIAA). You can elect to have all your contributions directed to one provider, or a combination of both.

Standard Enroll – Step 5. Choose Your Investments for Your SRA

Two options are available:

- **Do it for me:** Choose a Vanguard Institutional Target Retirement Fund that will automatically become more conservative as the fund approaches its target retirement date and beyond.
- **Do it myself:** Choose your own investments from a list of available plan options.

**Please Note:** You will see the step on the following page only if you directed any of your contributions to Fidelity. If you directed contributions to TIAA, you will be provided with a link at the end of the enrollment process to make your investment elections with TIAA. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish them.
“Do it for me” investment approach
Select your retirement age and then click Continue. You will then review the prospectus or request to receive a prospectus and then click Continue.

“Do it myself” investment approach
After selecting investments totaling 100%, click Continue.

Once your plan selections are made, you can review a summary of the choices you selected.

You can click Edit to modify selections for the plan.

Once all selections are made, click Submit to complete enrollment.

Please note: If you chose to direct any of your deferrals to TIAA, click on TIAA in the blue box and you will be directed to the TIAA website. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish them. 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 Vanguard Institutional Target Retirement Fund with a target date closest to the year in which you will reach age 65. Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click Edit to modify selections for the plan.
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’re still logged on to your account, choose *Profile* at the top of the page.

![Fidelity Profile Page](image)

Then choose *Beneficiaries* 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 your beneficiaries for your TIAA account(s), visit [www.TIAA.org/dartmouth](http://www.TIAA.org/dartmouth) and enter your TIAA user ID and password. Follow the step-by-step instructions to verify or make changes to your elections. You can also contact TIAA at **800-842-2552**.

**You’re Enrolled!**

If you chose Standard Enrollment, you’re done!
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.

Log on to your account through [www.dartmouth.edu/hrs/benefits/access/](http://www.dartmouth.edu/hrs/benefits/access/).

Determine which tool you want to use from the Menu tab:

- Select the **Planning** icon to access the Planning & Guidance Center. Here is where you can get help identifying any asset mix that aligns with your goals.

- Select the **Library** icon to browse featured articles, infographics, videos, and financial learning resources that suit your interests and needs.

- Select the **Tools** icon to view the tools and calculators. Here is where you will find a variety of calculators and modeling tools geared to saving and spending. You can also access Full View® to easily monitor all your Fidelity and non-Fidelity online financial accounts in one secure place.

- Select the **Life Events** icon for some key steps, tools, and insights when changes in life occur.

- Select the **Customer Service** icon to view phone numbers and communications.

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Go Mobile App

Download the NetBenefits® Mobile App to check balances and account performance, select investment options, or change balances among investments and more! [Fidelity.com/go/NetBenefitsapp](http://Fidelity.com/go/NetBenefitsapp)

System availability and response times may vary.

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To reach Human Resources:
You may contact Dartmouth College Human Resources by calling (603) 646-3588 or via email at human.resources.benefits@dartmouth.edu.

To reach the Retirement Service Center:
You may speak with a Customer Service Representative by calling toll-free 800-343-0860, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to 8:00 p.m. 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 800-842-2552. Consultants are available weekdays from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 6 p.m. Eastern time.

You can access your TIAA account online at tiaa.org/dartmouth. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week. Enter you User ID and Password to login to your account. If you have not set up a User ID or password, click on Register for online access and follow the prompts.

To create a User ID
• Start with a letter
• Use 6-20 alpha-numeric characters

To create a 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.! $ # % @)

Investing involves risk, including risk of loss.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

All images are for illustrative purposes only.

This document provides only a summary of the main features of the Dartmouth College Retirement Plans, and the plan documents will govern in the event of any discrepancies.

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