This user guide provides direction on how to enroll in the 457(b) Deferred Compensation Plan. 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.
You can find information specific to your needs by using the following sections of the guide.

Dartmouth College 457(b) Plan: Online Access 3
New Hires and First-Time Enrollees and How to Establish a username and password 4
Enroll in Your 457(b) Plan 6
Tools and Resources 13
Contact Information 14
Dartmouth College 457(b) Plan: Online Access

The Dartmouth College 457(b) Deferred Compensation Plan is an important benefit, so you need the right information, resources, and support to help you make decisions with confidence. It can be a good option if you contribute the maximum to the SRA but still want to save more.

The 457(b) Deferred Compensation Plan is a non-qualified Plan under section 457(b) of the Internal Revenue Code. This Plan must be considered “unfunded” which means that your deferrals of salary (including any earnings on those deferrals) must be part of Dartmouth College’s general assets. In the event of insolvency, Plan assets would be subject to the claims of Dartmouth College’s general creditors and you might lose part or all of your benefits. Due to the unique provisions of 457(b) plans, it is important that you understand the program before deciding to participate. The Program Description can be found at https://dartgo.org/457b-program-description-2021.

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.

The Dartmouth College Retirement Planning website provides plan features, investment information, and tools and resources. You are not required to log on to view Dartmouth College plan details. In addition, you can enroll in the plan, update your current contributions, and modify your retirement providers (Fidelity and/or TIAA) once you log on to your NetBenefits® account.

You will want to bookmark this site to access your Fidelity and/or TIAA account. All employees can access the Dartmouth College website at www.netbenefits.com/Dartmouth.
Before You Enroll in the Dartmouth 457(b) Plan, 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. At the top of the home page, enter your NetBenefits® username and password. Click Log in. If you have forgotten your username and/or password, click Need Help? (at the top of the website) to reset them.

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

Got to www.netbenefits.com/dartmouth
Click Register and follow the prompts to establish a NetBenefits username and password.

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, 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 info (SSN, phone number, DOB)
• A password you have used before

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

Once registered, go to www.netbenefits.com/Dartmouth and click Enroll Now.
Get started: Enroll in your Dartmouth College 457(b)

After establishing your username and password, from the home page, click the Quick Links drop-down menu next to the Dartmouth College 457(b) plan name. Next, select Contribution Amount.

Click the Deferral Elections link.
Step 1. Set Your Deferral Amount

Decide how much of your salary you’d like to save in your 457(b) Plan account and then click Continue.

You may elect to contribute a percentage of pay or a dollar amount on a pretax basis. The election must be expressed in whole percentages or whole dollar amounts. All contributions are withheld from each paycheck.

Next, review your deferral amount election, click Submit. Once you have submitted your deferral amount, click Return to Contribution Amount to take the next step to elect your Retirement Provider (Fidelity or TIAA).
Step 2. Select Your Retirement Provider

Click the Retirement Providers Link

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.
Next, review your Retirement Provider election, click Submit.

Once you have submitted your Retirement Provider election, click Return to Contribution Amount to take the next step and select your Investments with Fidelity.

Please Note: If you directed contributions to TIAA, click on the TIAA link in blue to continue to the TIAA website. 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.

*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.
Step 3. Choosing Your Investments with Fidelity

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.

“Do it for me” investment approach

Select your retirement age and then click *Continue.*
“Do it for me” investment approach
You will then review the prospectus or request to receive 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 the blue box with the Arrow in it to continue to the TIAA website. 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.

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 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.
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 www.netbenefits.com/Dartmouth.

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 insight when changes in life occur.

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

**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

System availability and response times may vary.
Apple, the Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company and may be registered.
Contact Information

To reach the NetBenefits Retirement Service Center:
You may speak with a NetBenefits 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, 7 days a week.

To reach TIAA:
You may contact TIAA by calling toll-free 800-842-2252. 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. Or visit tiaa.org/dartmouth to access your accounts. You may also use the automated voice response system, available virtually 24 hours, 7 days a week.

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.

You can also find contact information for Fidelity, TIAA, and Dartmouth College Human Resources at www.netbenefits.com/Dartmouth under the Contact Us tab.

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.

Investing involves risk, including risk of loss.

Screenshots 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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917
© 2021 FMR LLC. All rights reserved.
997413.1.0