



The transition of the UMass 403(b) and Supplemental Retirement Plans' transition is now complete. The Plans are now fully available through Fidelity and TIAA.

We encourage you to take an active role in the Plans and choose investment options that align with your retirement planning goals. This Guide provides direction on how to use the revised UMass 403(b) and Supplemental Retirement Plans Website.

The site, which may be used by all employees (current Fidelity Investments® or TIAA plan users, as well as first-time enrollees), allows you to:

- Enroll in the UMass 403(b) Plan
- Change your retirement plan contribution amount
- Change your Retirement Provider (Fidelity Investments or TIAA)
- Link to your TIAA account
- View Plan details
- Use interactive tools and calculators to help set financial goals

You can access the UMass 403(b) and Supplemental Retirement Plans Website at [www.netbenefits.com/umass](http://www.netbenefits.com/umass).



All screen examples in this Guide are for illustrative purposes only

# Fidelity Participants

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

## New user site registration

Visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), click the *Register* link at the top of the site, and follow the prompts to establish a Username and Password.

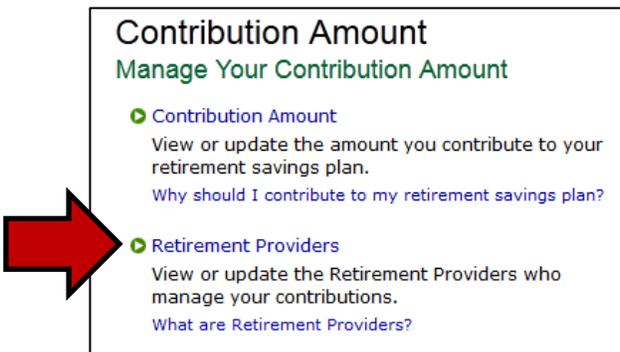


Username ? Password ?

Log in  Remember Me **Register** Need Help? |

## How to change your Retirement Provider

1. After registering for the site, visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass) and enter your Username and Password at the top of the website and click *Log in*. (shown above)
2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



## How to change your deferral elections for the Plan

After registering for the site, visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose Contribution Amount on the next screen (shown above) and follow the steps to update your election. You can choose a percentage of pay or a flat dollar amount. Deferral elections will be withheld during each pay period and directed to your chosen Retirement Provider and investment elections. Updates to your contribution amount made by Friday at 4pm can be expected to take effect in the following week's paycheck.

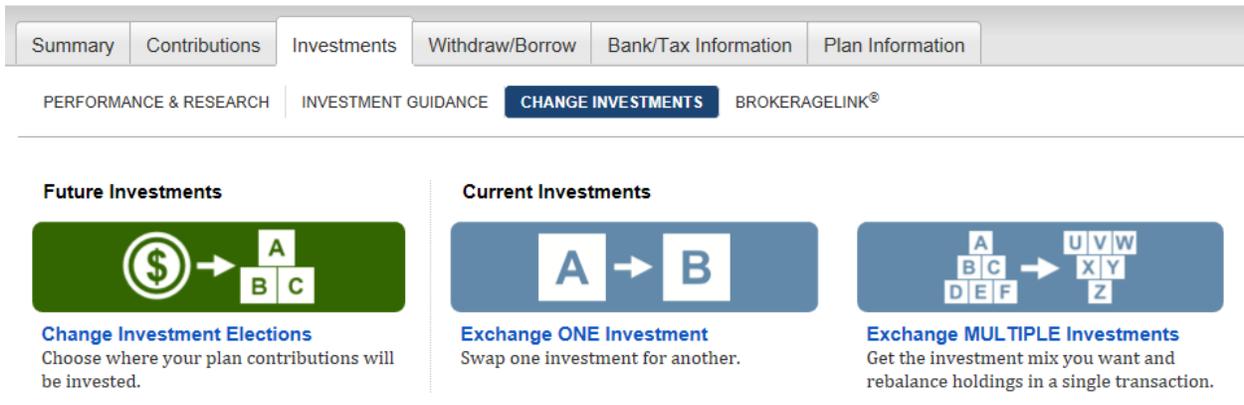
## Fidelity Participants continued

### How to change your investment elections

After registering for the site, visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), enter your Username and Password at the top of the website, and click *Log in*.

On the NetBenefits home page, choose *Change Investments* in the Quick Links for the Plan in which you wish to make investment changes.

Choose the action you wish to take. **Please note:** Future Investments and Current Investments 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.

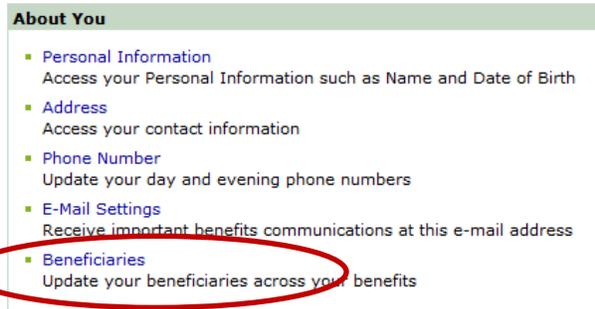


**Review your beneficiaries.** Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family.

To access beneficiary 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 Participants

## Register for the site

Visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password.

Please keep the *Your Account* option listed as Fidelity for the site registration.



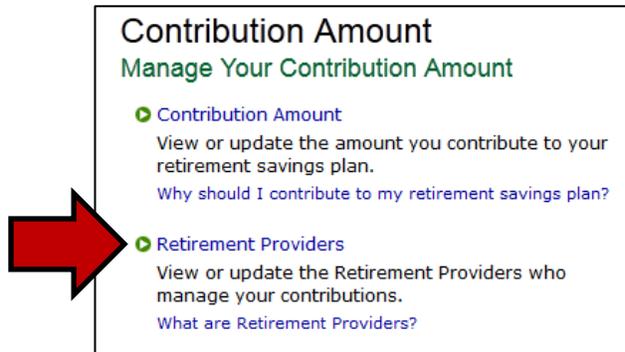
The image shows a login form with three input fields: 'Your Account', 'Username', and 'Password'. The 'Your Account' dropdown menu is set to 'Fidelity' and is circled in red. To the right of the fields is a blue 'Log in' button.

## How to change your investment service provider

1. After registering for the site, visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), enter your Username and Password at the top of the website, and click *Log in*. (shown above)

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

2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



**Please note:** For participants with account balances at TIAA, you will see a TIAA account balance on NetBenefits that is provided by TIAA periodically as indicated by the as of date. To view your current TIAA account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page, as shown below, from Fidelity to TIAA and logging on to your TIAA account.

## TIAA Participants Continued

### How to change your UMass Retirement Plan payroll contribution

After registering for the site, visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Contribution Amounts* in 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. Please keep the option listed as Fidelity for changing your payroll contribution.

2. Choose *Contribution Amount* on the next screen (shown on the previous page) and follow the steps to update your election.

**Please note:** For participants with account balances at TIAA, you will see a TIAA account balance on NetBenefits that is provided by TIAA periodically as indicated by the as of date. To view your current TIAA account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page, as shown below, from Fidelity to TIAA and logging on to your TIAA account.

### How to change your investment elections

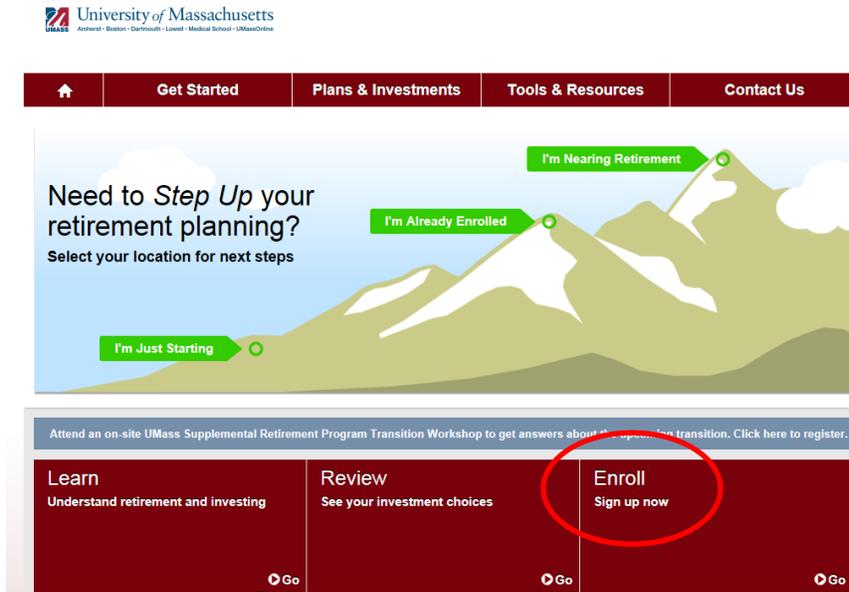
You will need to contact TIAA directly to change your investment elections. Visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass), and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA. Then click the TIAA link at the bottom of the screen to access your TIAA account.

The screenshot shows the top navigation bar of the NetBenefits website. The 'Your Account ?' dropdown menu is highlighted with a red circle and set to 'TIAA'. Below the navigation bar is the University of Massachusetts logo. A dark red navigation bar contains links for 'Get Started', 'Plans & Investments', 'Tools & Resources', and 'Contact Us'. Below this is a warning message: 'You are about to leave the site'. The message states: 'Your plan sponsor is pleased to offer investment advice and/or account management services from TIAA. When you click the link below, Fidelity Investments will direct you to the TIAA website.' A blue link 'Go to TIAA' is highlighted with a red circle. At the bottom of the warning message, it says: 'You are now leaving Fidelity for TIAA's website, which is unaffiliated with Fidelity. Fidelity has not been involved in the preparation of the content supplied at the unaffiliated site and does not guarantee or assume any responsibility for its content. Your employer, not Fidelity, has determined that you should have access to the TIAA website.'

**Review your beneficiaries.** Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. To update your beneficiaries for your TIAA account, please contact TIAA directly as shown above or call 1-800-842-2252.

# New Hires/First Time Enrollees

Visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass) 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 your contributions.

Step 2: Select your investments

Step 3: Confirm your elections. If you chose any investments offered by TIAA, use the provided link to continue to the TIAA website to confirm your investment elections on their website as well.

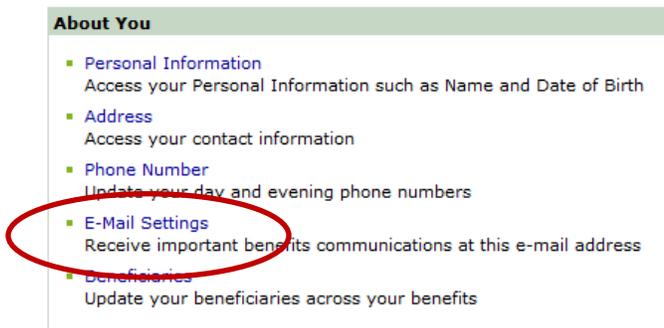
## All Site Users

**Set your mail preferences.**

Once registered for the site, Log in and click *Your Profile*.



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



## All Site Users Continued

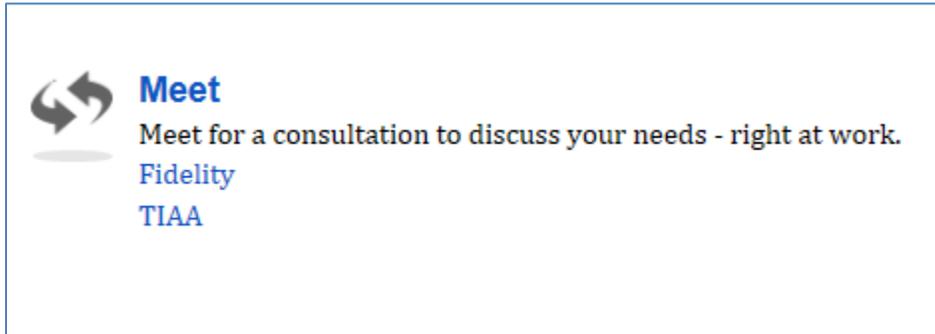
Then, under *Preferences* you can choose your delivery method for communications from the Plan

### Preferences

- [Mail Preferences](#)  
Specify your delivery preference for your statements, prospectuses, and other benefit information

**Schedule a confidential one-on-one consultation.** Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals. Guidance provided is educational.

Visit [www.netbenefits.com/umass](http://www.netbenefits.com/umass) 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 For All Participants

**If you have any questions about the Retirement Planning Web site or need assistance with a Fidelity account,** please contact the Fidelity Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

**For questions regarding TIAA accounts** please call TIAA at 1-800-842-2252, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. ET, or online at [www.tiaa.org](http://www.tiaa.org).

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

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