

BENEFITS & WELLNESS

gvsu.edu/hro/benefitswellness



YOUR USER GUIDE FOR THE Grand Valley State University Retirement Planning Website



No matter where you are in your
Journey,
*we can help you map out
the retirement you envision.*



Grand Valley State University is pleased to share the GVSU Retirement Planning Website with you. The site, which may be used by all faculty and staff (current Fidelity Investments® and/or TIAA plan participants, as well as first-time enrollees), allows you to:

- Enroll in the Plan(s)
- View your entire account balance with one or both investment service providers (Fidelity and/or TIAA)
- Elect/change your contributions
- Elect/change your investment service provider(s) (Fidelity and/or TIAA)
- Link to your current Fidelity or TIAA account
- Use interactive tools and calculators to help set financial goals

You do not need to re-enroll in the plan(s) if you are already contributing. Use this guide when you wish to make changes to your account. This guide will help you navigate the site and execute various transactions.

To access the GVSU Retirement Planning Website, visit www.netbenefits.com/gvsu.

You may also access your account through the Retirement Service Center at **800-343-0860**.

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

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GVSU Retirement Planning Website and Retirement Service Center

By using the GVSU Retirement Planning Website, you are able to enroll in the Plan(s), change your payroll contributions, make/update your beneficiary designations, and change your investment service provider.

To access the GVSU Retirement Planning Website, visit www.netbenefits.com/gvsu.

To reach the Retirement Service Center by phone:

You may also access your account or speak with a Customer Service Representative by calling Fidelity toll-free at **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays, except Good Friday), from 8 a.m. to midnight Eastern time.

The screenshot displays the GVSU Retirement Planning Website interface. At the top, there is a login section with fields for "Your Account ? Username ?" and "Password ?", a "Log in" button, and links for "Remember Me", "Register", "Need Help?", and "Security Notice". Below the login section is the "BENEFITS & WELLNESS" header with the URL "gvsu.edu/hro/benefitswellness" and the "GRAND VALLEY STATE UNIVERSITY HUMAN RESOURCES" logo. A navigation menu includes links for "Plans & Investments", "Resources", "Contact Us", and "Meet with Us". A "COVID-19 Resource Center" banner provides information about accessing important resources. Below this is a large promotional banner titled "Get Ready for Your Future" with the text "Enroll in your workplace retirement savings plan today." and a "Start Now" link. The page also features a three-step enrollment process: Step 1 (Choose how much to save), Step 2 (Review your investment options), and Step 3 (Enroll Now). At the bottom, there is a section titled "Make Updates to My Account" with links for "Change My Contributions", "Change My Investments", and "Get Help with My Finances".

Your Account ? Username ? Password ?
Fidelity Log in Remember Me Register Need Help? Security Notice

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GRAND VALLEY STATE UNIVERSITY
HUMAN RESOURCES

Plans & Investments Resources Contact Us Meet with Us

COVID-19 Resource Center
These are uncertain times and we're here to help. [Access important resources and information](#)

Get Ready for Your Future
Enroll in your workplace retirement savings plan today.
[Start Now](#)

Step 1
Choose how much to save. Our calculator can help you determine what's right for you. [Go](#)

Step 2
Review your investment options. We're here to help if you need it. [Go](#)

Step 3
Enroll Now. We'll guide you through the steps. [Go](#)

Make Updates to My Account

Change My Contributions
A little extra saved today could make a big difference in retirement. Login now.

Change My Investments
Update my fund choices or provider to help meet my financial goals. Login now.

Get Help with My Finances
It's complimentary, thanks to your employer. Talk with a retirement planner to get help with your financial goals.



If you are a current Fidelity participant and already have a username and password, you can use them to log in to your NetBenefits® account through the GVSU Retirement Planning Website at www.netbenefits.com/gvsu. If you have forgotten your username and/or password, click *Need Help?* at the top of the webpage to reset them.

If you are a Fidelity and/or TIAA participant and are not registered for online access, you will need to register online. Visit www.netbenefits.com/gvsu, click the *Register* link at the top of the webpage, and follow the prompts to establish your username and password.

How to change your GVSU retirement plan contributions

Once you are logged in to your account, you are able to change the percentage of your retirement plan payroll contributions. Click *Contribution Amount* from the Quick Links menu for the GVSU Retirement Plan.

Choose *Contribution Amount* and follow the steps to update your election.

Manage Your Contribution Amount

View or update the amount you contribute to your retirement savings plan.

Why should I contribute to my retirement savings plan?

How to change your investment service provider (Fidelity or TIAA)

To change your investment service provider, first log in to your account at www.netbenefits.com/gvsu using your username and password. On the NetBenefits home page, click *Contribution Amount* from the Quick Links menu for the Plan. Select *Retirement Providers*, and follow the steps to change/select your provider elections.

Contribution Amount

Manage Your Contribution Amount

1 Contribution Amount and Catch-up Contributions

View or update the amount you contribute to your retirement savings plan.

[Why should I contribute to my retirement savings plan?](#)

[What is a Catch-up Contribution?](#)

2 Retirement Providers

View or update the Retirement Providers who manage your contributions.

[What are Retirement Providers?](#)

Retirement Provider Elections

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

[Change Retirement Provider Elections](#)

You may elect 100% of your deferral (and any applicable employer contributions) to be allocated to Fidelity or 100% to TIAA, or a combination to the two providers that totals 100%.





Current Participants (continued)

How to change your investment options

Visit www.netbenefits.com/gvsu, enter your username and password at the top of the website, and click *Log in*.

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

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.

If you are changing your investment options with your TIAA account, click *Manage your TIAA investment elections*. At that point, you will be directed to the TIAA website to update your investment options there.



Current Participants (continued)

How to designate your beneficiaries

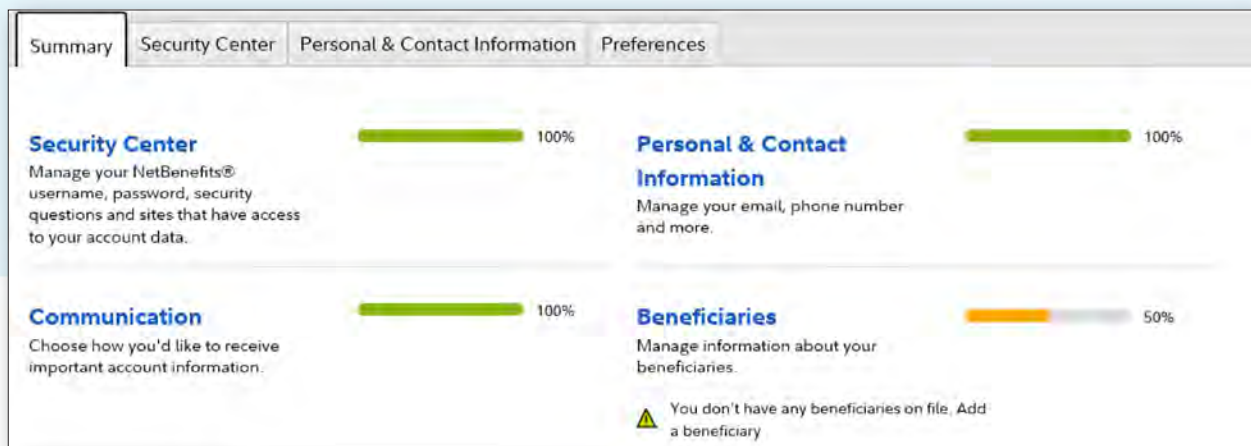
Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with Fidelity, TIAA, or both if you have split your provider elections.

FIDELITY

Once you log in 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/gvsu 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 **800-842-2776**.

How to provide or update your contact information

From the same screen shown above, select the tab *Personal & Contact Information*. Please consider providing your email address so you can receive important information regarding your benefits such as service communications, legally required disclosures, educational materials, and new service materials. You can also opt out of receiving these emails at any time by removing your email information. By clicking on the *Preferences* tab, you can choose how you'd like to receive communications.



New Hires and First-Time Enrollees

To enroll in your Plan(s), click the tile that says, *Step 3: Enroll Now*. Follow the prompts to establish a username and password.

Your Account ? Username ? Password ?
Fidelity [] [] Log in Remember Me Register Need Help? Security Notice

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Plans & Investments Resources Contact Us Meet with Us

COVID-19 Resource Center
These are uncertain times and we're here to help. [Access important resources and information](#)

Get Ready for Your Future

Enroll in your workplace retirement savings plan today.
[Start Now](#)

Step 1
Choose how much to save. Our calculator can help you determine what's right for you.
[Go](#)

Step 2
Review your investment options. We're here to help if you need it.
[Go](#)

Step 3
Enroll Now. We'll guide you through the steps.
[Go](#)

Make Updates to My Account

Change My Contributions
A little extra saved today could make a big difference in retirement. Login now.

Change My Investments
Update my fund choices or provider to help meet my financial goals. Login now.

Get Help with My Finances
It's complimentary, thanks to your employer. Talk with a retirement planner to get help with your financial goals.

Did you know? Before you begin the enrollment process, you can view and/or compare the list of investment options available through each service provider. Select *Plans & Investments*, from the menu bar at the top of the site, then click *Investment Options*. You can also click on the "Resources" tab and access tools and calculators, like the *Take Home Pay Calculator*, all before enrolling in your Plan(s).

Once you have registered for the site and have your username and password, you will be prompted through a step-by-step enrollment process. You can choose from two ways to enroll, either Easy Enroll or Standard Enrollment.

Easy Enroll

With Easy Enroll, you begin contributing to your workplace savings plan at 4%, 6% or 8% in less than a minute. Your contributions will be invested in a target date fund with a target date closest to the year you might retire. After enrolling, you can modify your choices at any time. 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.

Select a Starter Package

In 60 seconds or less, enroll in your workplace savings plan by selecting a Starter Package below. Remember, you can modify any details later.

% Percent **\$ Dollars**

4 %	6 %	8 %
Contributed per Paycheck, Pre-tax	Contributed per Paycheck, Pre-tax	Contributed per Paycheck, Pre-tax
1% Annual Increase Invested in: FID FIDELITY FUND	1% Annual Increase Invested in: FID FIDELITY FUND	1% Annual Increase Invested in: FID FIDELITY FUND

[Change Annual Increase](#) [About Starter Packages](#) [Investment Information](#) [Employer Contribution](#) [Other Enrollment Options](#) [Enroll Later](#)

Standard Enrollment

With Standard Enrollment, you can customize your choices, including how much to contribute, where your contributions are directed, and the investments options. Click *Begin* and follow the steps.

Let's get started

We'll guide you through each step to help you make the most of every paycheck and prepare you for retirement. You'll be able to change your elections at any time after you are enrolled in the plan.

STEP 1	STEP 2	STEP 3	STEP 4
Set Contributions	Select Retirement Providers	Choose Investments	Complete Your Enrollment
Decide how much you'd like to contribute from each paycheck.	Take advantage of the variety of investment choices offered by different financial institutions.	We'll help you understand your options and provide the information you need.	Confirm your enrollment choices and consider next steps.

[Begin](#)

[Cancel Enrollment](#)



New Hires and First-Time Enrollees (continued)

STEP 1

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

Enter your contribution per pay period

Fidelity suggests most people need to save at least 10-15% of their income each year for retirement.

Contribution Amount	Desired Contribution per Pay Period
Type	
EE SALARY DEFERRAL	
0% to 100% in increments of 1%	<input type="text" value="4"/> %
Contribution Amount Total	<input type="text" value="4"/> %

Your contribution elections will take effect in 1 - 2 pay periods.
Remember, you can always change this amount later.

[Continue](#)

You can also elect to participate in the Annual Increase Program, which allows you to gradually increase your contribution by the desired amount, on the elected date, each year.

Set Contributions | Choose Investments | Complete Your Enrollment

Increase Your Contribution Every Year

☒ Automatically increase my contribution amount by

every year on

☐ I don't want to enroll in the Annual Increase Program at this time.

[Continue](#)

LEARN
[Annual Increase Program](#)
This allows you to gradually increase your contribution by the desired amount, on the elected date, each year.

STEP 2

Select your investment service provider (Fidelity and/or TIAA).

Your investment service provider elections are for all retirement plan contributions, which include both your payroll contributions and any employer contributions. You may elect 100% of your deferral to be allocated to Fidelity or 100% to TIAA, or a combination to the two providers that totals 100%.

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity Investments	0%	<input type="text" value="1-100%"/>
TIAA	0%	<input type="text" value="1-100%"/>

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

[Change Retirement Provider Elections](#)

STEP 3

Choose your investment options.

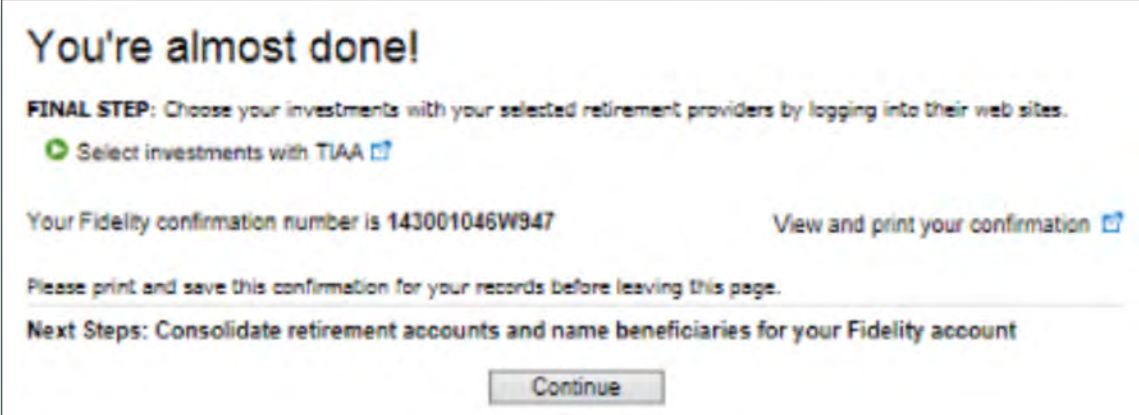
Choose your investment options. To help you meet your investment goals, the GVSU Retirement Plans offer you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds.

FIDELITY PARTICIPANTS

You may elect your investments with Fidelity on the enrollment site during the enrollment process. Simply follow the steps online to select your investments.

TIAA PARTICIPANTS

If you directed your investment service provider elections to TIAA, you will receive a confirmation similar to the one shown below. Please note: You will need to select your investments with TIAA directly through TIAA's website. To do so, you can click the *Select investments with TIAA* link provided in the confirmation (shown below) or visit www.TIAA.org/gvsu.



You're almost done!

FINAL STEP: Choose your investments with your selected retirement providers by logging into their web sites.

● Select investments with TIAA [link](#)

Your Fidelity confirmation number is 143001046W947 [View and print your confirmation](#)

Please print and save this confirmation for your records before leaving this page.

Next Steps: Consolidate retirement accounts and name beneficiaries for your Fidelity account

[Continue](#)



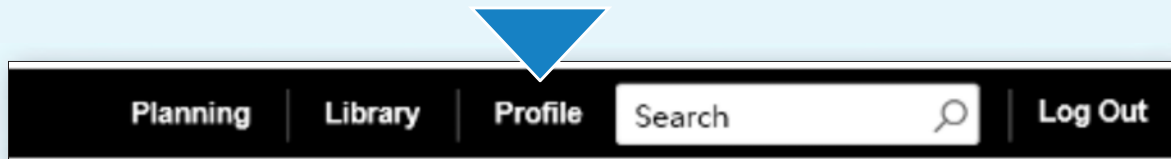
New Hires and First-Time Enrollees (continued)

Designate Your Beneficiaries

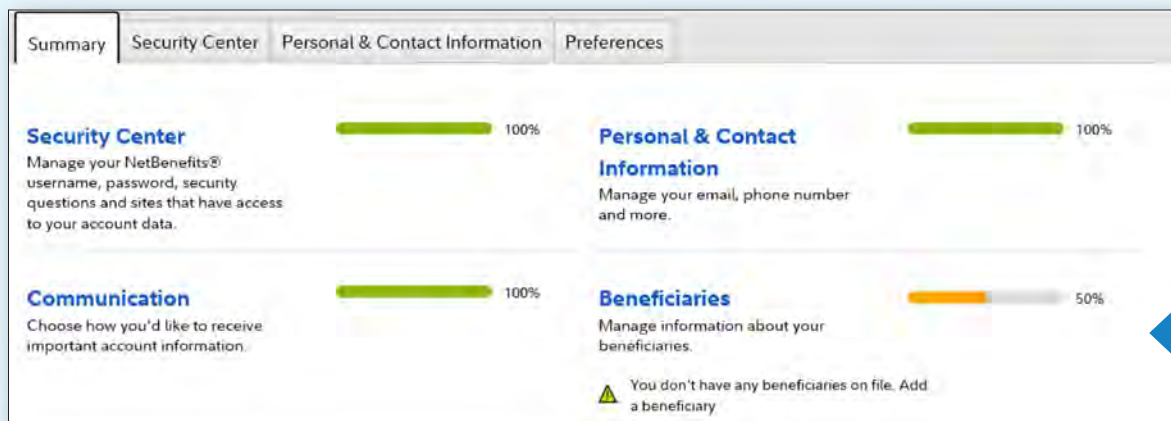
When enrolling in your Plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

FIDELITY

Once you log in 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/gvsu 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 **800-842-2776**.

Provide your contact information

From the same screen shown above, select the tab *Personal & Contact Information*. Please consider providing your email address so you can receive important information regarding your benefits such as service communications, legally required disclosures, educational materials, and new service materials. You can also opt out of receiving these emails at any time by removing your email information. By clicking on the *Preferences* tab, you can choose how you'd like to receive communications.



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/gvsu:

- Select the *Planning* tab 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.



Live educational web workshops are available

After logging in to your account, click on *Library* and scroll down to the bottom to access online workshops. Our online educational workshops allow you to learn about a variety of topics, including college planning, budgeting, and retirement. Events are offered daily and are easy to attend from any computer, and virtual education presenters are available to chat and answer your questions.





Contact Information

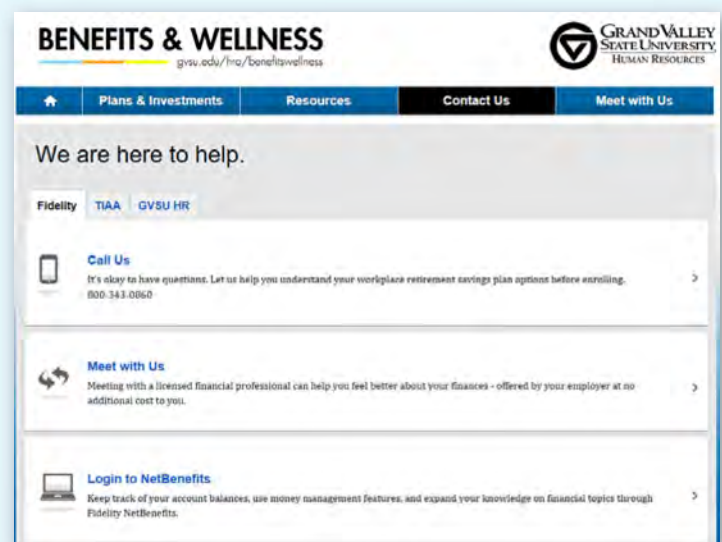
To reach the Retirement Service Center:

You may speak with a Customer Service Representative with Fidelity by calling toll-free **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to midnight 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 **800-842-2776**. 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 to access your accounts. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

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



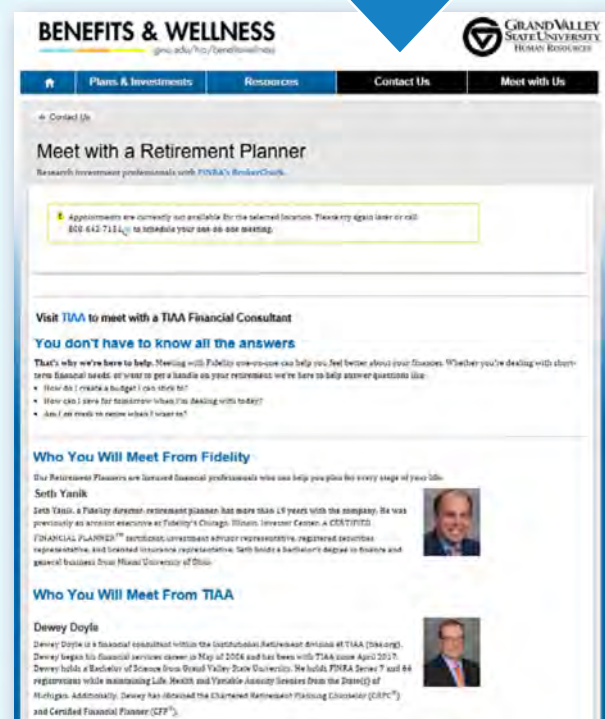
One-on-one consultations:

Retirement Planners are available and can help with enrollment, asset allocation, retirement planning, and other questions you may have about the Plan.

Click on the *Meet with Us* tab on the GVSU Retirement Planning Website at www.netbenefits.com/gvsu to schedule an appointment with a Fidelity Retirement Planner or a TIAA Consultant.

To schedule an appointment by phone with a Fidelity Retirement Planner, please call **800-642-7131**.

To schedule time with a TIAA Consultant by phone, please call **800-842-2776**.



Make the Most of Your Benefits. Download the NetBenefits® Mobile App!

Easily access all of your Fidelity workplace accounts—anytime, anywhere.



View account balance, investments, personal rate of return, next steps, and more.



Change contributions or investments, update your profile or beneficiaries, send paperwork, and more



See how much you may need in retirement and get your Fidelity Retirement ScoreSM.



Access articles, videos, podcasts, and interactive tools.



Fidelity.com/go/NetBenefitsapp



Download the NetBenefits app today for Apple, Android, Amazon devices or the Windows Surface



Screenshots are for illustrative purposes only.

System availability and response times may vary.

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Investing involves risk, including risk of loss.

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

Screenshots are for illustrative purposes only.

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

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