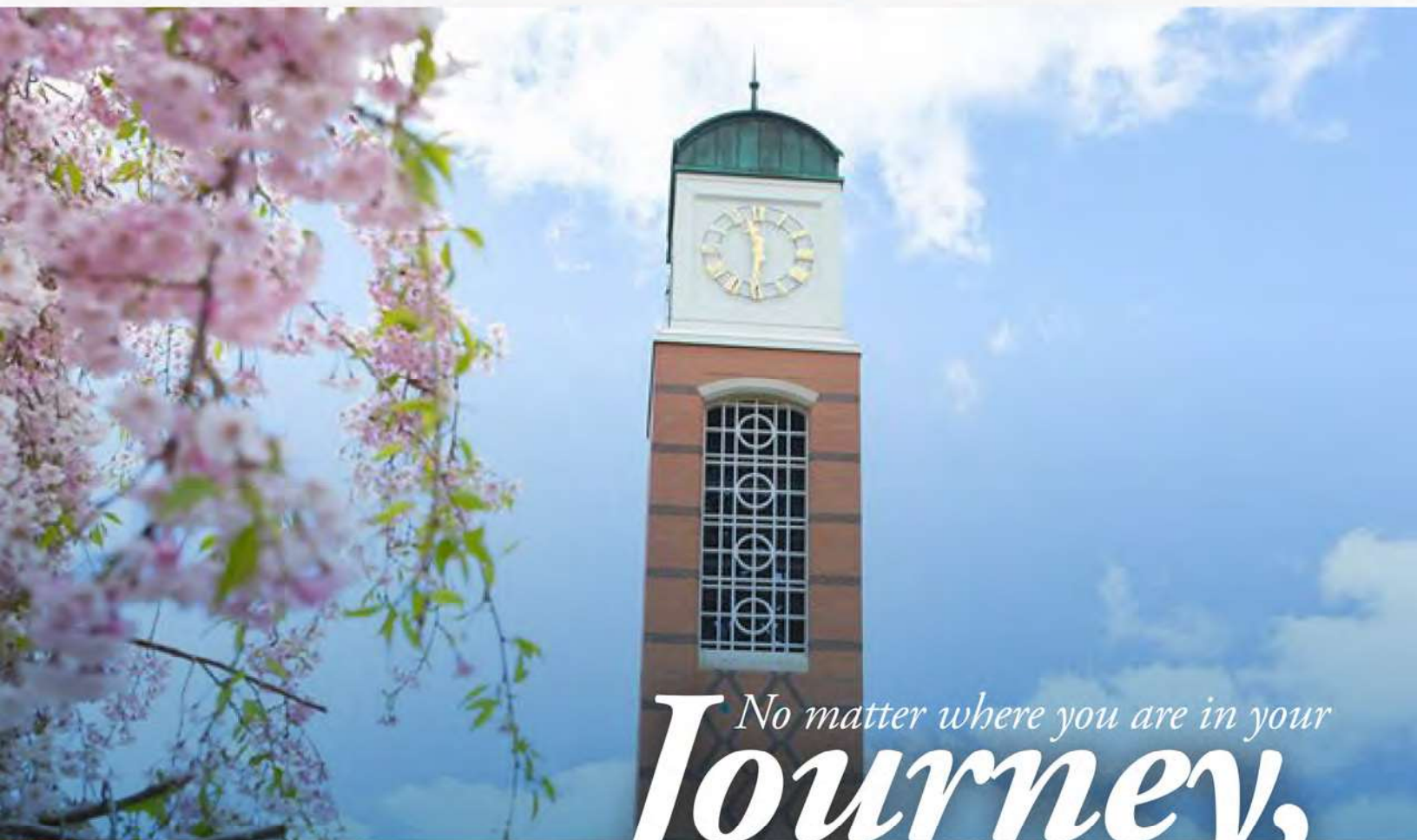


BENEFITS & WELLNESS

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 Retirement Plans

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 8:30 a.m. to midnight Eastern time.

[Contact us](#)[Login](#)[Home](#)[Plans and investments](#)[Tools and resources](#)

Welcome to the new site!

We've made some changes to make it easier to explore your retirement plan.

Imagine the future you want

Enroll in your employer's retirement plan today and take advantage of the benefits available to you.

[Enroll now](#)

Talk to us

Our financial professionals have the expertise to help you reach your future goals.



Tools you can use

With powerful but easy to use financial tools, get help that's tailored to your needs.



Resources to guide you

Our market insights and financial education can help you make better informed decisions.



Current Participants

How to log in to the site

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.

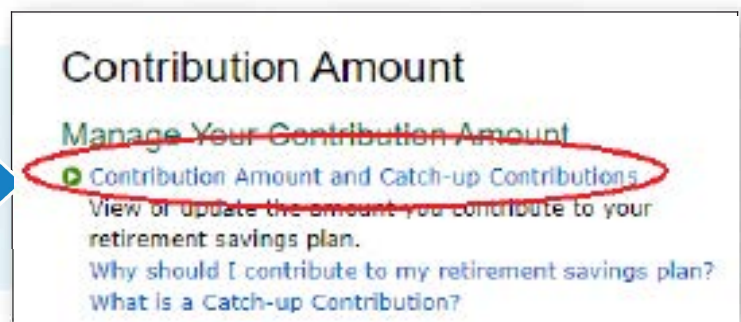
[Contact us](#)[Login](#)

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. Select the 3 green dots and click *Contribution Amount* in the menu for the GVSU Retirement Plan.



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



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%.





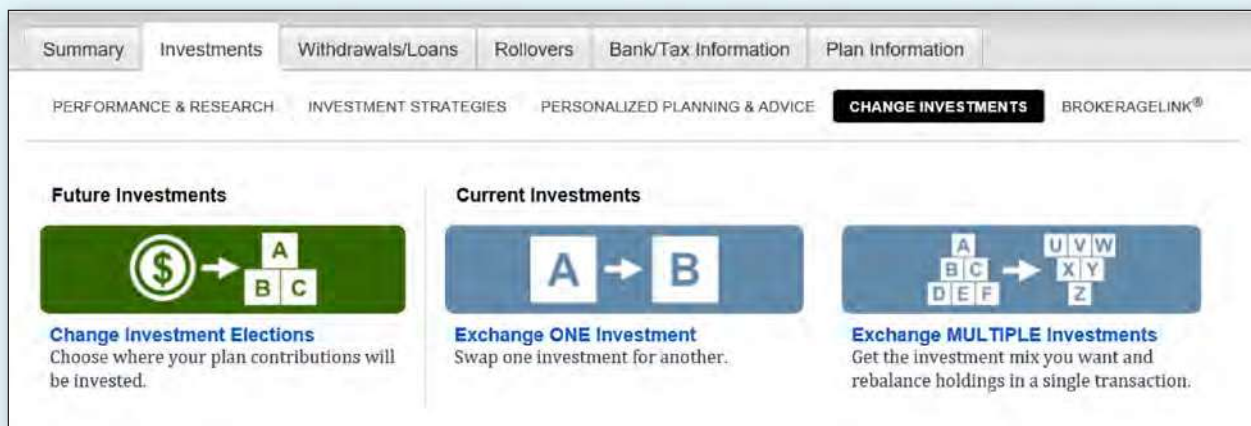
Current Participants (continued)

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.



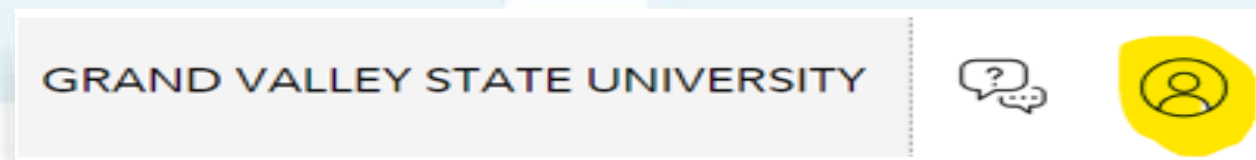
Current Participants (continued)

How to designate your beneficiaries

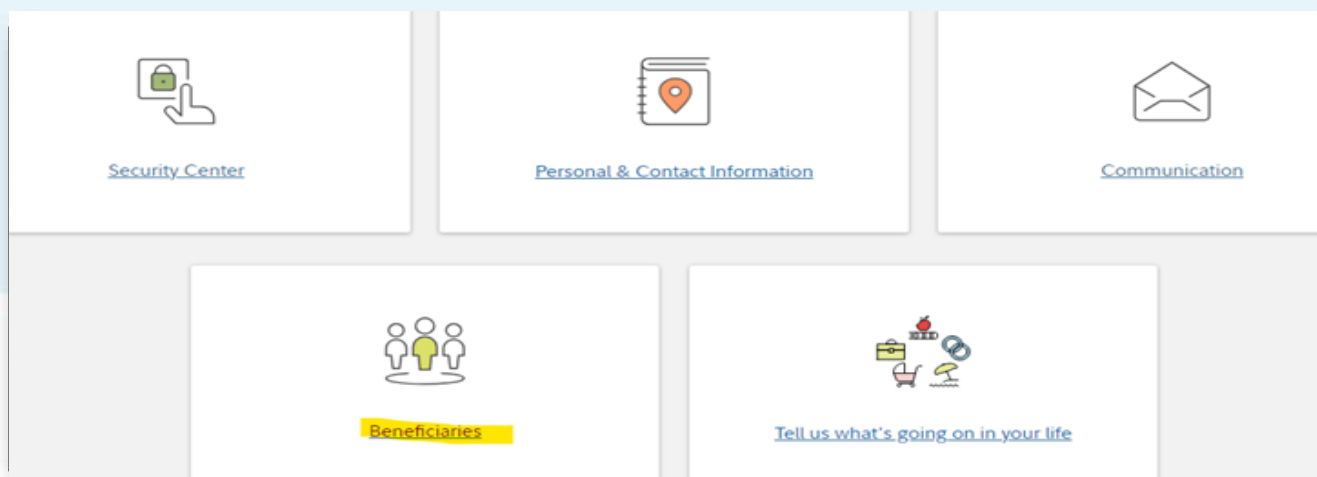
Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with Fidelity, TIAA, or both if you have split your provider elections.

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 **800-842-2252**.

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, *Enroll now*. Follow the prompts to establish a username and password.

The screenshot shows the Grand Valley State University Human Resources website. At the top, there is a navigation bar with the university logo, "Contact us", and "Login". Below this is a secondary navigation bar with "Home", "Plans and investments", and "Tools and resources". A blue banner with a white information icon contains the text: "Welcome to the new site! We've made some changes to make it easier to explore your retirement plan." The main content area features a large background image of a university campus with a prominent clock tower. Overlaid on this image is a white box with the heading "Imagine the future you want" and the text "Enroll in your employer's retirement plan today and take advantage of the benefits available to you." Below this text is a green "Enroll now" button with an external link icon. At the bottom, there are three columns, each with an icon in a green circle: a person icon for "Talk to us", a wrench and screwdriver icon for "Tools you can use", and a book icon for "Resources to guide you". Each column has a brief description of the service.

Grand Valley State University
HUMAN RESOURCES

Contact us | Login

Home Plans and investments Tools and resources

Welcome to the new site!
We've made some changes to make it easier to explore your retirement plan.

Imagine the future you want

Enroll in your employer's retirement plan today and take advantage of the benefits available to you.

Enroll now

Talk to us
Our financial professionals have the expertise to help you reach your future goals.

Tools you can use
With powerful but easy to use financial tools, get help that's tailored to your needs.

Resources to guide you
Our market insights and financial education can help you make better informed decisions.

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 2%, 4% or 6% 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

Set your contribution rate ⓘ

Your employer selected the following options to get you started quickly. You can make changes after you enroll.

⚠ Please review your plan enrollment materials for employer contribution information.

☐ 2% per paycheck, pre-tax

☐ 4% per paycheck, pre-tax

☐ 6% per paycheck, pre-tax

[Show dollar amounts](#)

Select annual increase ⓘ

Selecting this option increases your contribution rate by 1% annually. This may be capped by your employer.

☒ On ☐ Off

Choose a retirement provider ⓘ

Your employer selected the following providers. Contributions are invested in the plan's default investment option for the selected provider. You can make changes after you enroll.

Fidelity Investments

TIAA

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

Set Contributions

Decide how much you'd like to contribute from each paycheck.

STEP 2

Select Retirement Providers

Take advantage of the variety of investment choices offered by different financial institutions.

STEP 3

Choose Investments

We'll help you understand your options and provide the information you need.

STEP 4

Complete Your Enrollment

Confirm your enrollment choices and consider next steps.



New Hires and First-Time Enrollees

STEP 1

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

Enter your contribution per pay period

Consider saving at least 15% of your income each year for retirement. This includes all retirement savings across different accounts plus any employer contributions.

Contribution Type	Desired Contribution per Pay Period
PRE-TAX 0.00% to 100.00% in increments of 0.25%	<input type="text" value="0"/> %
ROTH 0.00% to 100.00% in increments of 0.25%	<input type="text" value="0.00"/> %
Contribution Amount Total	0.00 %

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 | Select Retirement Providers | Choose Investments | Complete 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

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 Election

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.

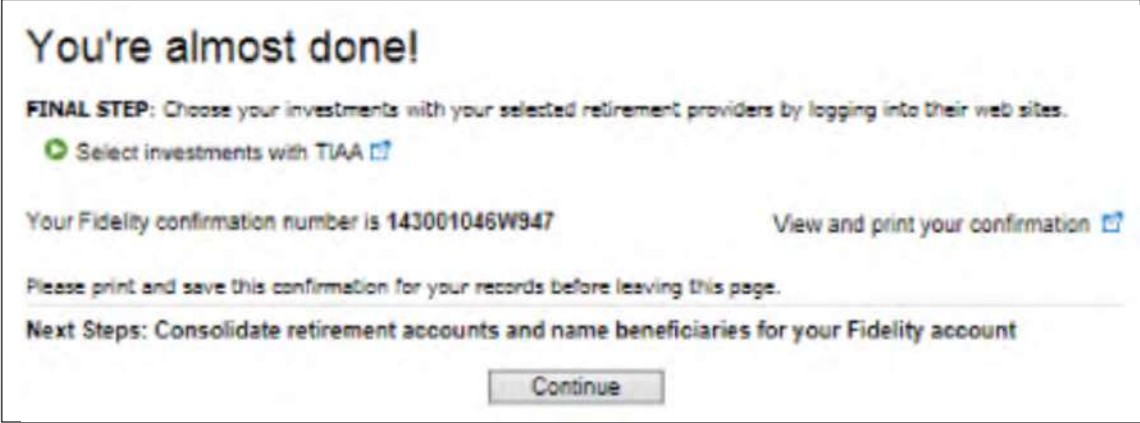
Choose your investment options. To help you meet your investment goals, the GVSU Retirement Plans offer you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative,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

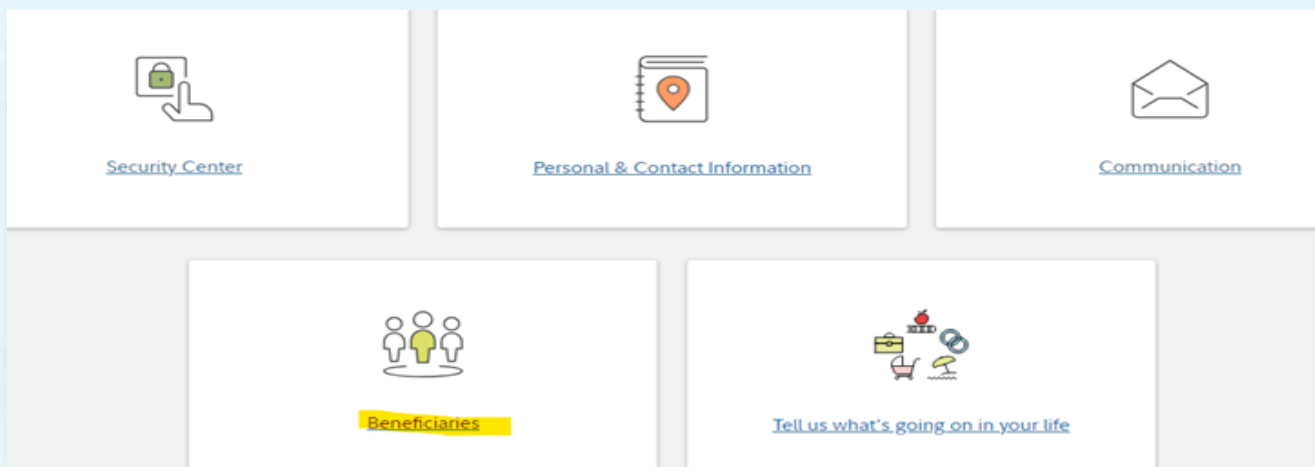
When enrolling in your Plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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 **800-842-2252**.

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 *Plan & Learn* tab to access tools and resources to manage overall finances, plan for life events and Advisory Services for Personalized Planning and Advice, where you can get help identifying any asset mix that aligns with your goals.
- Select the Get answers to your financial question to browse featured articles, infographics, videos, and financial learning resources that suit your interests and needs.

Learn

Type what you're looking for in the search bar below to see a collection of resources that can help. If you learn best with articles, videos, workshops, or through interactive tools, you can also filter by the type of resource.

What'd you like to learn about: Filter by type

Make progress on your money know-how	3 keys: The foundations of investing	Can you deduct your charitable donations?
RESOURCE	ARTICLE	ARTICLE
Buying a home	Caring for aging loved ones	Create your emergency savings fund
LIFE EVENT	LIFE EVENT	VIDEO

BENEFITS & WELLNESS **GRAND VALLEY STATE UNIVERSITY** **WELL-BEING**

Search

Home Accounts & Benefits **Plan & Learn**

Plan	Learn	Advisory Services
Manage overall finances	Get answers to your financial questions	View personalized investment advice
Plan for expected & unexpected events in life		
Set & adjust short-term goals in Goal Booster		

Live educational web workshops are available

After logging in to your account, click on Join a workshop. 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.

General resources

Join a workshop

Learn at your pace and comfort level by taking part in one of our interactive workshops.

Get help with a life event

Whether you're buying a house, going through a job transition, or been caught by something unexpected, we've put together guides to help you through some of life's more complicated experiences.



Contact Information

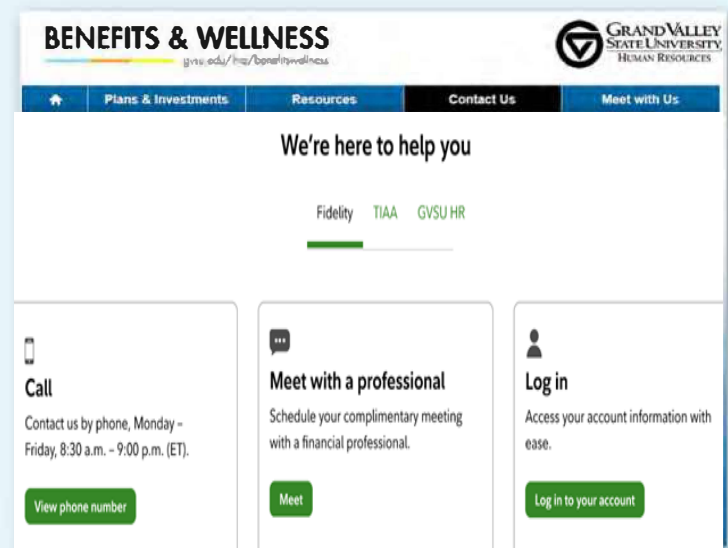
To reach the Retirement Service Center:

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 **800-842-2252**. Consultants are available weekdays from 8 a.m. to 10 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.



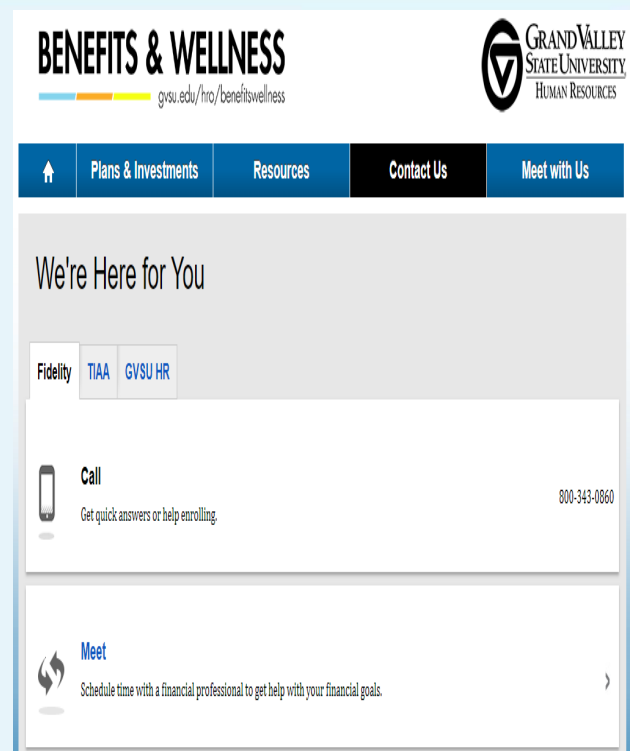
One-on-one consultations:

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

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

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

To schedule time with a TIAA Financial Consultant by phone, please call **800-842-2252**.



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.

Although this booklet was prepared for Grand Valley State University by Fidelity Investments for the convenience of plan participants, certain content in it were supplied by TIAA. Each provider offering products and services to the plan or its participants is solely responsible for the content on its applicable pages and does not assume any responsibility or liability for the content supplied by any other provider.

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