BENEFITS & WELLNESS
gvsu.edu/hro/benefitswellness

Grand Valley State University
Human Resources

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.

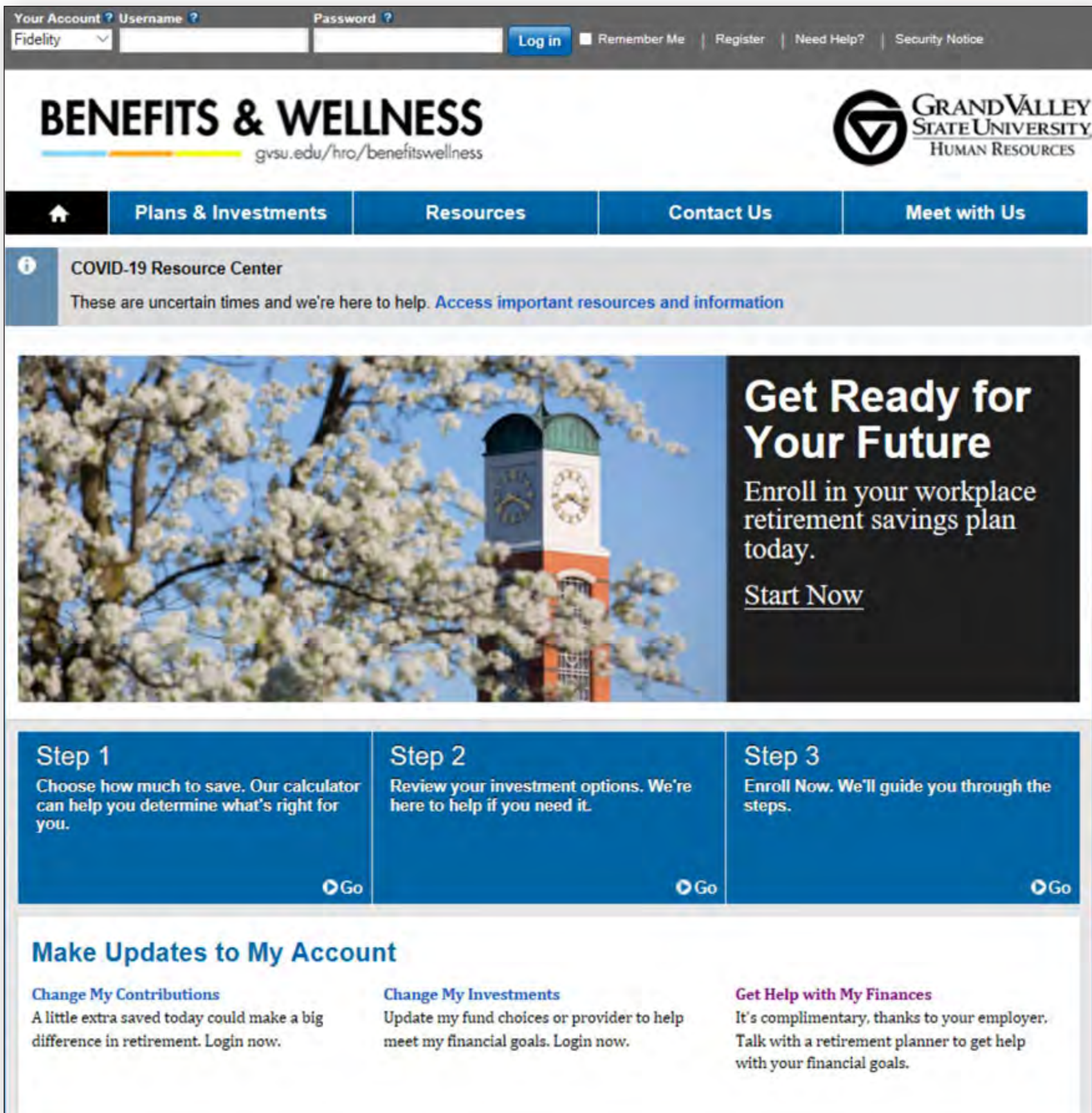
GVSU Retirement Planning Website and Retirement Service Center

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:

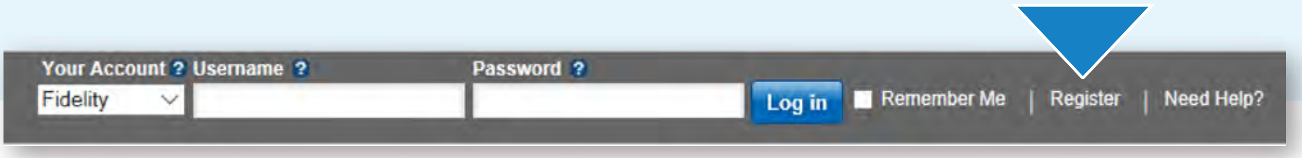
You may also access your account or speak with a Customer Service Representative by calling Fidelity toll-free at **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays, except Good Friday), from 8 a.m. to midnight Eastern time.



How to log in to the site

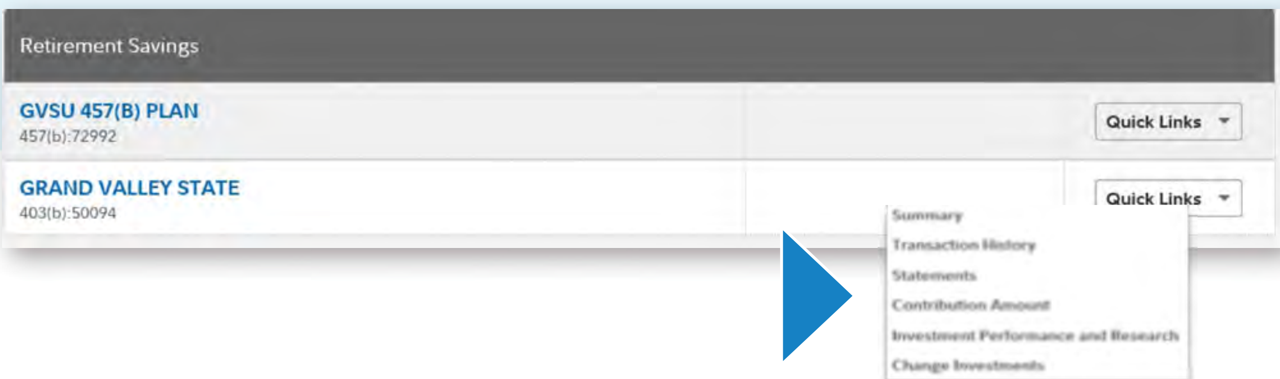
If you are a current Fidelity participant and already have a username and password, you can use them to log in to your NetBenefits® account through the GVSU Retirement Planning Website at **www.netbenefits.com/gvsu**. If you have forgotten your username and/or password, click *Need Help?* at the top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

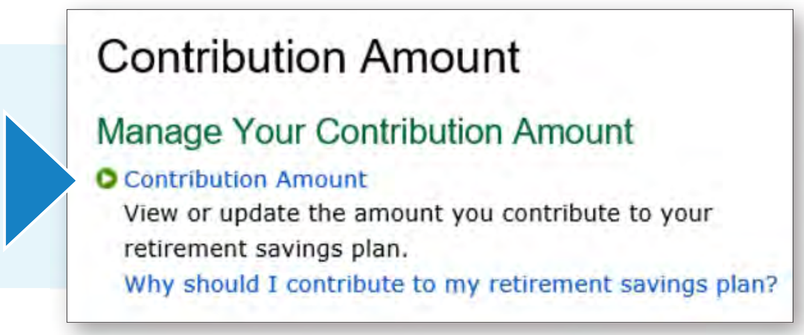


How to change your GVSU retirement plan contributions

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.

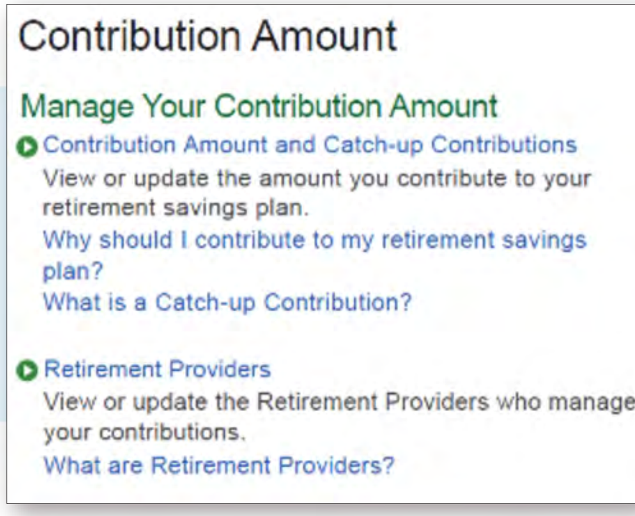


Choose *Contribution Amount* and follow the steps to update your election.



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

Contribution Amount and Catch-up Contributions

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

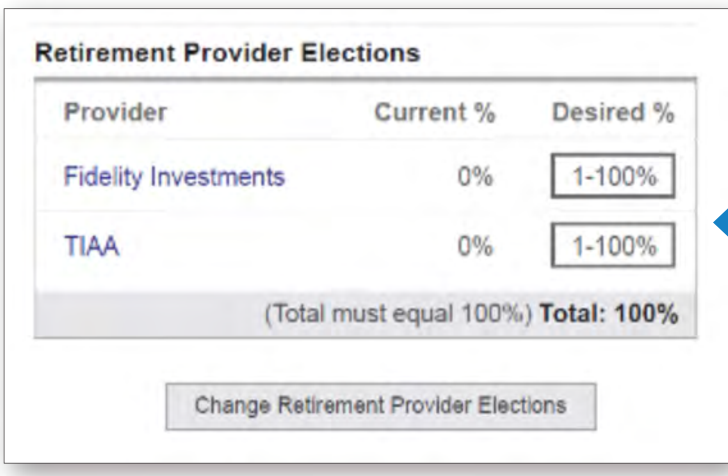
Why should I contribute to my retirement savings plan?

What is a Catch-up Contribution?

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%	1-100%
TIAA	0%	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%.

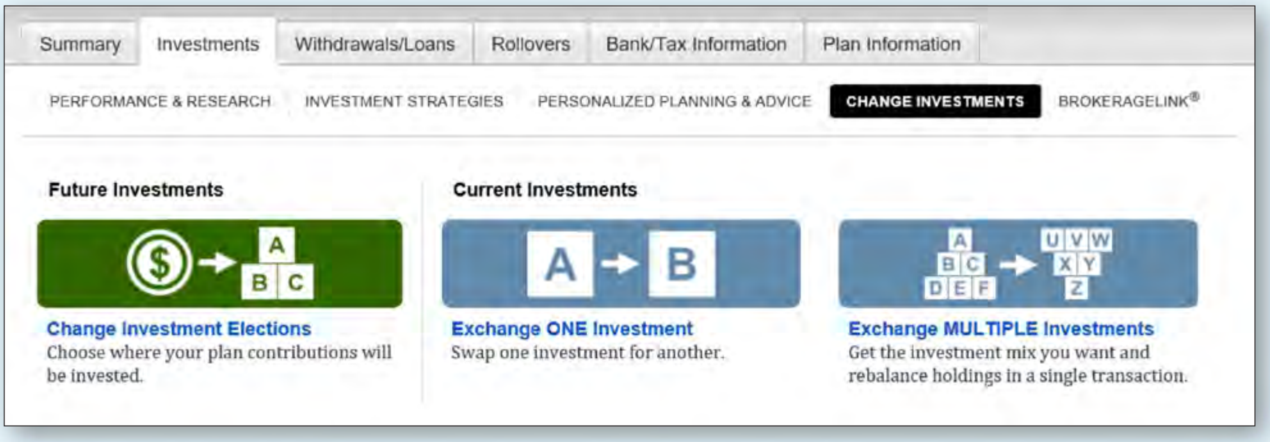
Current Participants (continued)

How to change your investment options

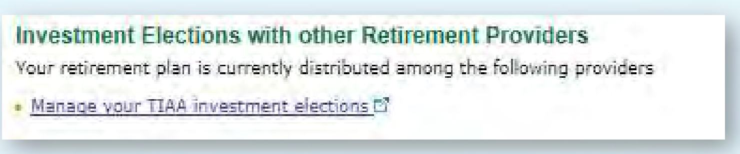
Visit **www.netbenefits.com/gvsu**, enter your username and password at the top of the website, and click *Log in*.

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.



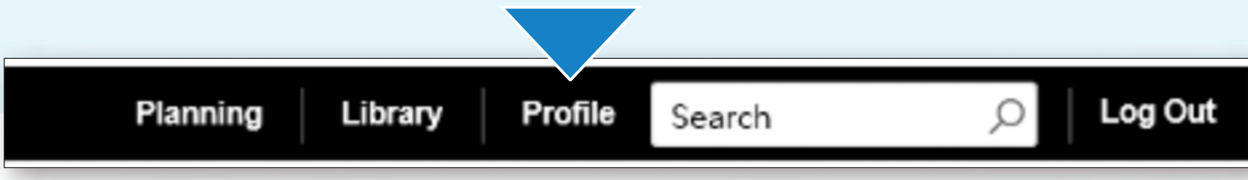
If you are changing your investment options with your TIAA account, click *Manage your TIAA investment elections.* At that point, you will be directed to the TIAA website to update your investment options there.

How to designate your beneficiaries

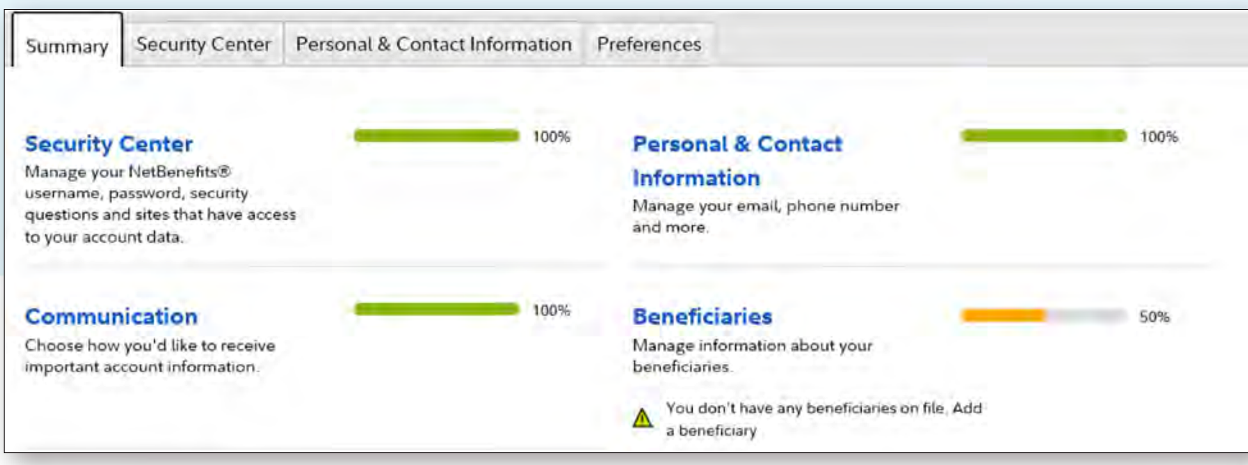
Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with Fidelity, TIAA, or both if you have split your provider elections.

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.

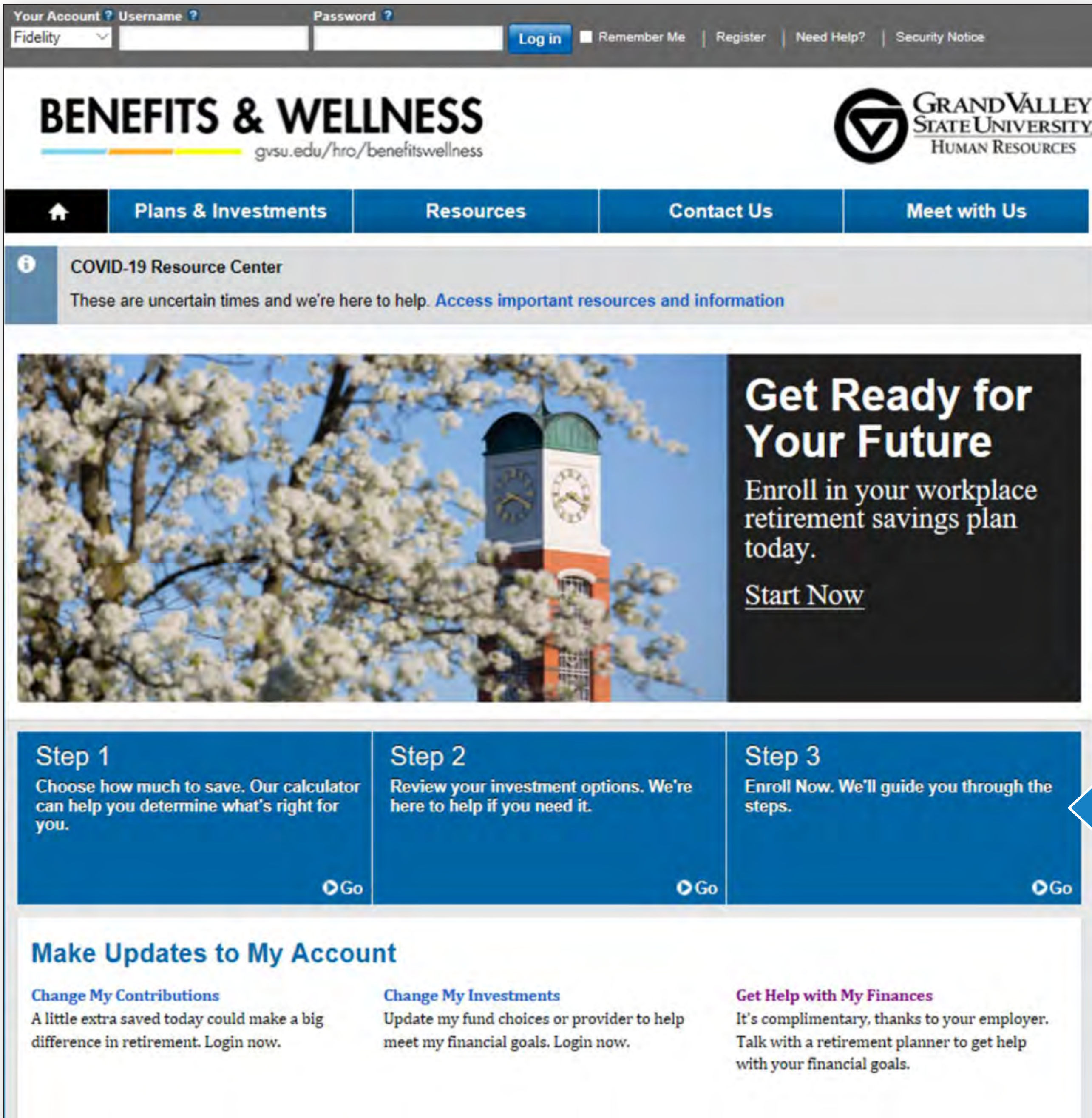
You can also contact TIAA at **800-842-2776**.

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.

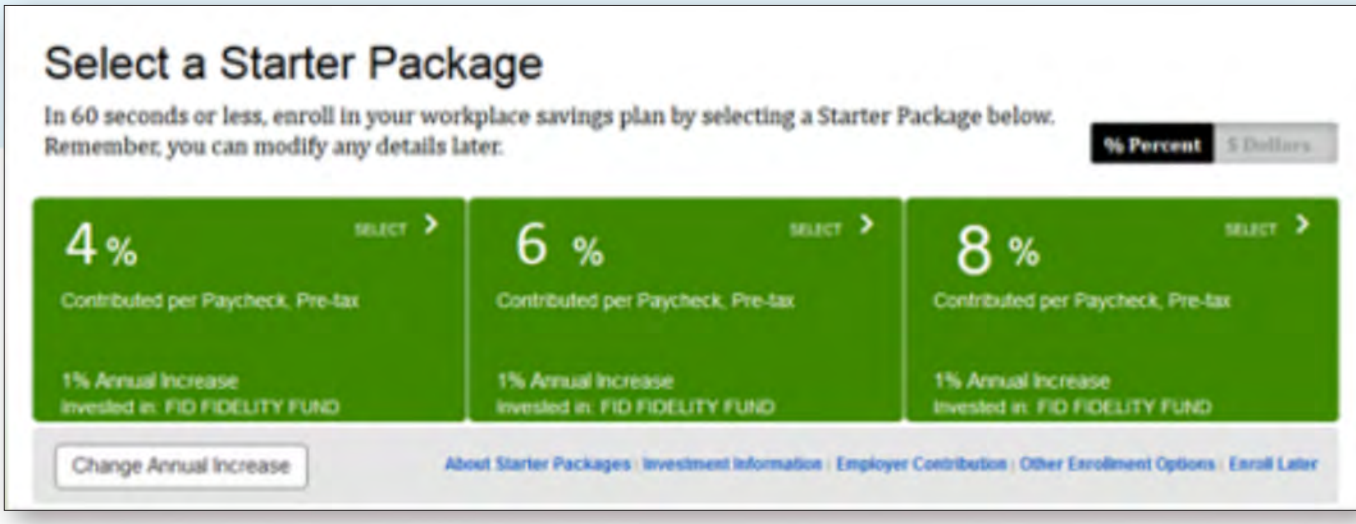


Did you know? Before you begin the enrollment process, you can view and/or compare the list of investment options available through each service provider. Select *Plans & Investments*, from the menu bar at the top of the site, then click *Investment Options*. You can also click on the "Resources" tab 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.

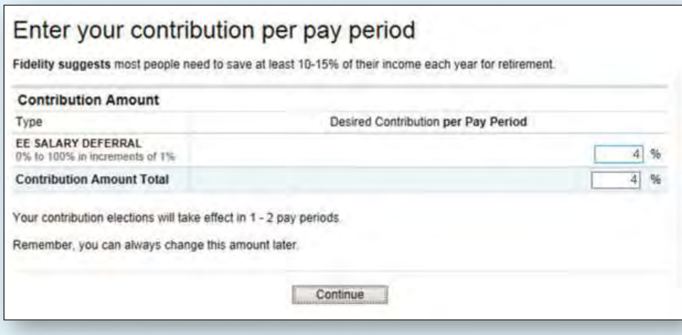


Standard Enrollment

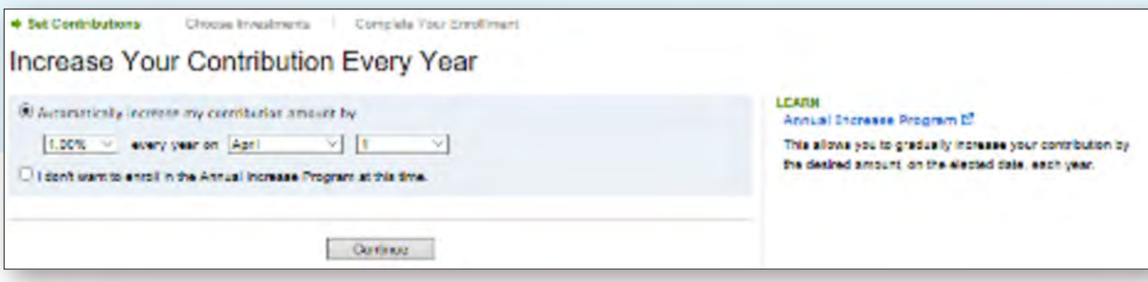
With Standard Enrollment, you can customize your choices, including how much to contribute, where your contributions are directed, and the investments options. Click *Begin* and follow the steps.

STEP 1

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



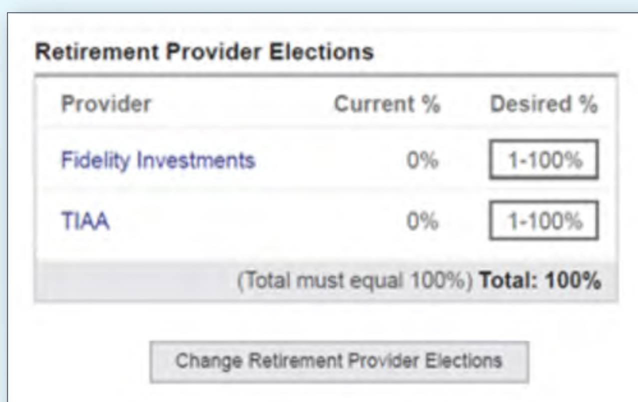
You can also elect to participate in the Annual Increase Program, which allows you to gradually increase your contribution by the desired amount, on the elected date, each year.



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%.



STEP 3

Choose your investment options.

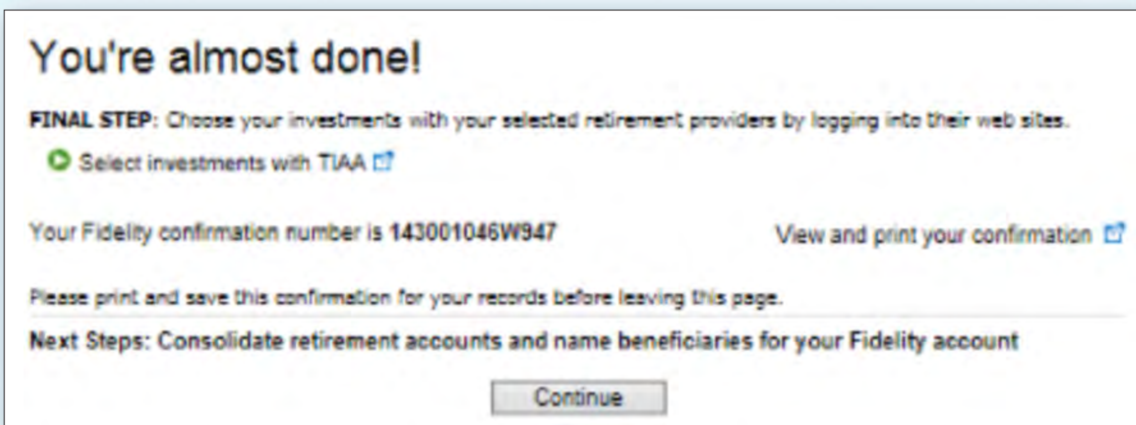
Choose your investment options. To help you meet your investment goals, the GVSU Retirement Plans offer you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative,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

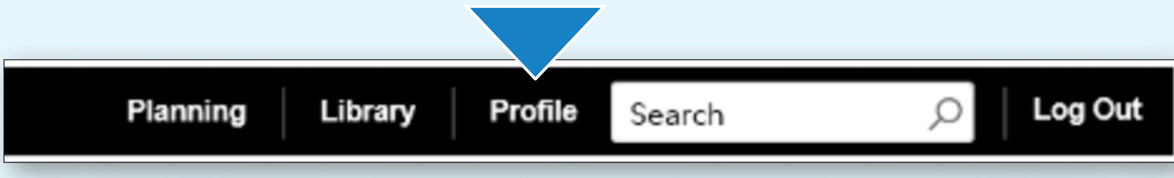


Designate Your Beneficiaries

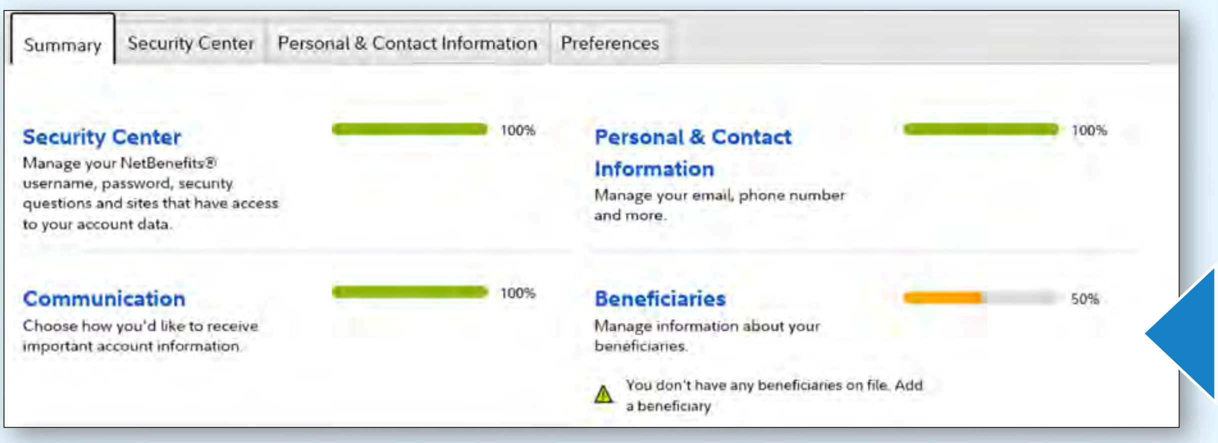
When enrolling in your Plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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

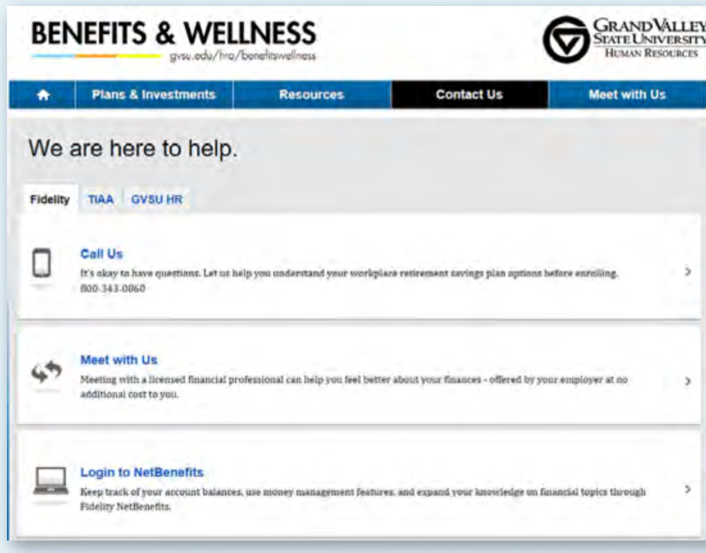
To reach the Retirement Service Center:

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.



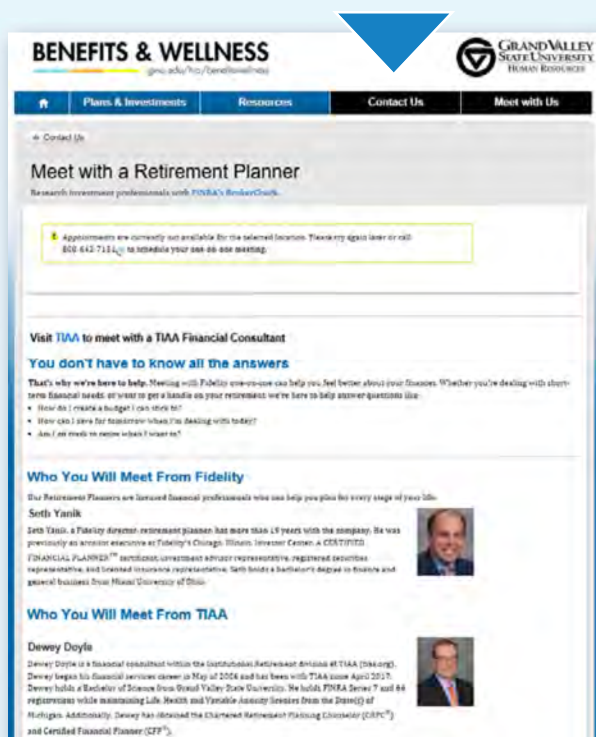
One-on-one consultations:

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.

ALERTS
Get messages about timely actions to take within your account.

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

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

PLAN
See how much you may need in retirement and get your Fidelity Retirement Score℠.

LEARN
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

Download on the App Store | ANDROID APP ON Google play | Get it from Microsoft

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.

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

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