

How to Access and Manage Your Dartmouth College 457(b) Deferred Compensation Plan Account Online



Your 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.

Dartmouth utilizes this guide to provide you with an overview of how to access your Dartmouth College 457(b) Deferred Compensation Plan account, update your contribution amounts, make your retirement provider election, and access tools and calculators. Visit www.dartmouth.edu/hrs/benefits/access/ to log in to your account. You can also call the NetBenefits Retirement Service Center at **800-343-0860**.

****All active, eligible employees and plan participants may log on at any time.****

Login to Dartmouth College's Online Benefits Enrollment:
www.dartmouth.edu/hrs/benefits/access/



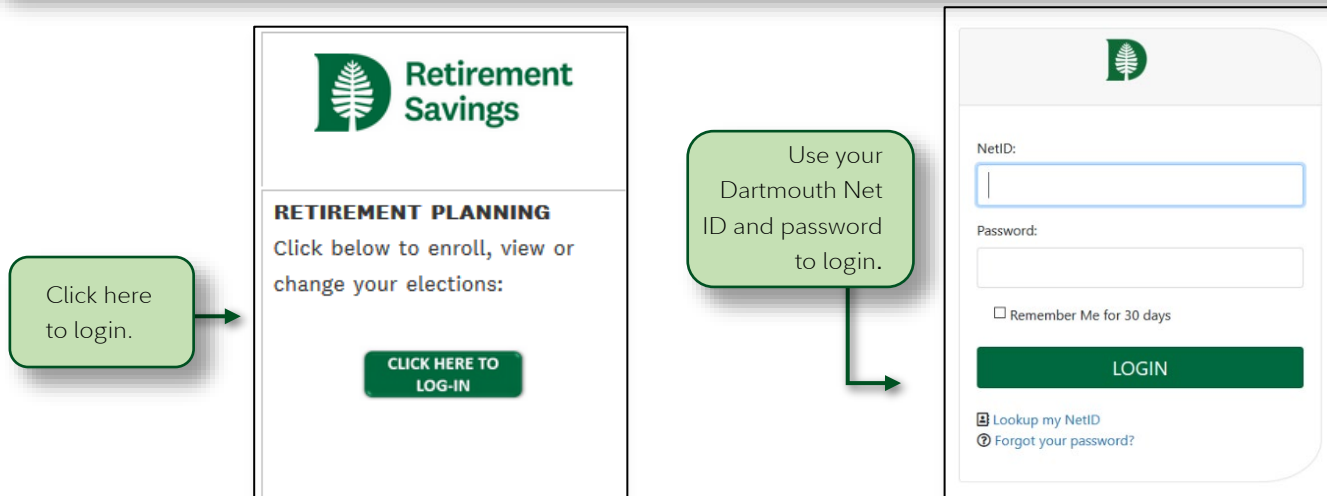
All images are for illustrative purposes only.

How to Log on to Your Account

You can access your account from Dartmouth College's Online Benefits Enrollment page at www.dartmouth.edu/hrs/benefits/access/.

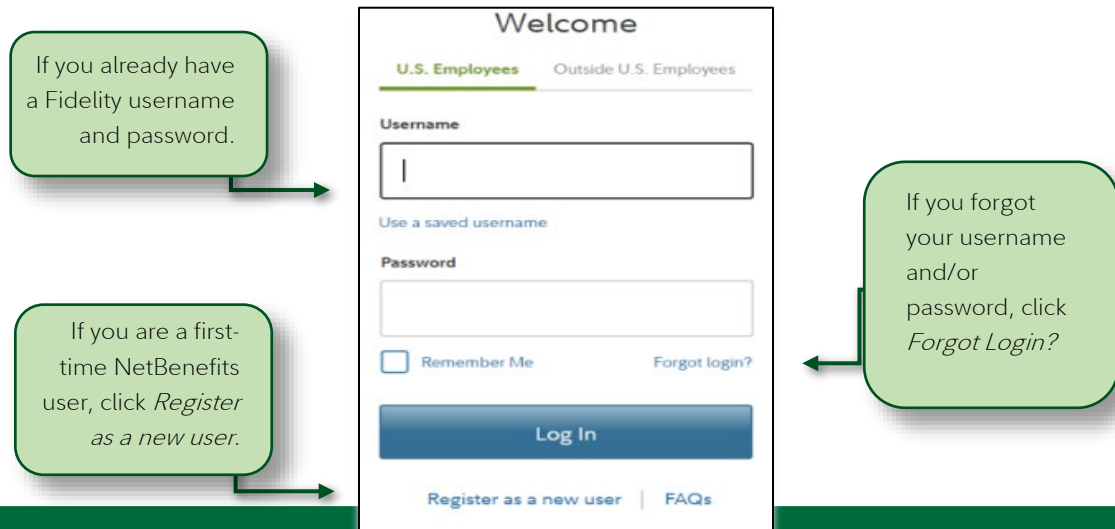
Click on the Dartmouth Retirement Planning Log-In. From there, you may be directed to Dartmouth College's single sign-on login.

NOTE: The first time you access NetBenefits through the Dartmouth College's Online Benefits Enrollment site, you may be asked to provide your Dartmouth Net ID and password information. Once you provide your Dartmouth Net ID and password information, you will not need to enter this information for future logins.



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

Click *Register as a new user* and follow the prompts to establish a NetBenefits username and password. If you already have a username and password for Fidelity.com or NetBenefits®, you may log on by using that information. If you have forgotten your username and/or password, click *Forgot Login* to reset it.



Verify your identity

- Your first name
- Your last name
- Your date of birth
- Enter the last four digits of your SSN

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

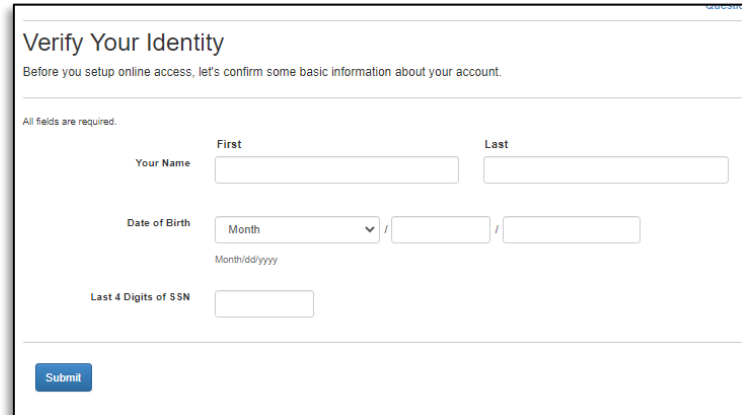
Create a security question:

If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

Pick a security question you can easily answer and enter your answer.

- Answers must be between 3 and 31 characters
- Answers are not case sensitive

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



Verify Your Identity
Before you setup online access, let's confirm some basic information about your account.

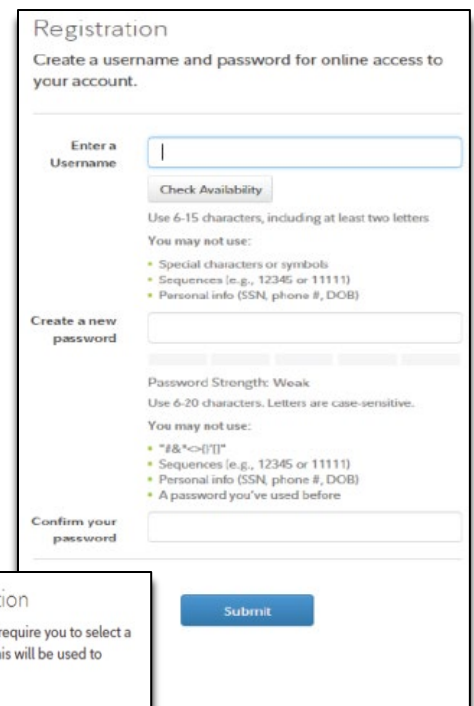
All fields are required.

Your Name: First [input] Last [input]

Date of Birth: Month [dropdown] / [input] / [input]
Monthddyyyy

Last 4 Digits of SSN [input]

Submit



Registration
Create a username and password for online access to your account.

Enter a Username [input]
Check Availability

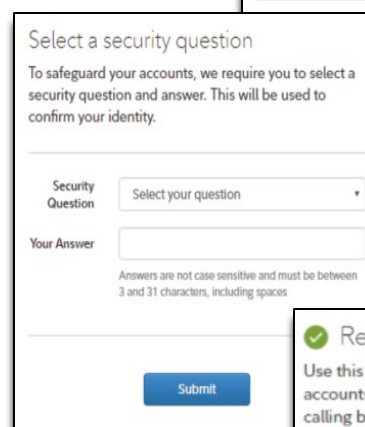
Use 6-15 characters, including at least two letters
You may not use:
• Special characters or symbols
• Sequences (e.g., 12345 or 11111)
• Personal info (SSN, phone #, DOB)

Create a new password [input]
password strength indicator

Password Strength: Weak
Use 6-20 characters. Letters are case-sensitive.
You may not use:
• "#&*<[]'{'}"
• Sequences (e.g., 12345 or 11111)
• Personal info (SSN, phone #, DOB)
• A password you've used before

Confirm your password [input]

Submit

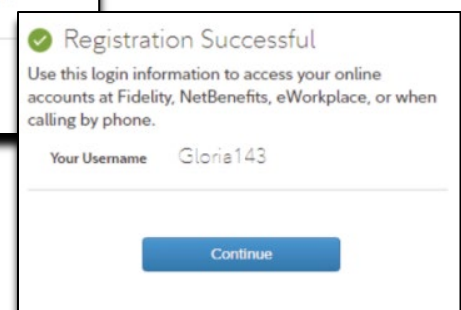


Select a security question
To safeguard your accounts, we require you to select a security question and answer. This will be used to confirm your identity.

Security Question: [dropdown menu]

Your Answer: [input]
Answers are not case sensitive and must be between 3 and 31 characters, including spaces

Submit



Registration Successful
Use this login information to access your online accounts at Fidelity, NetBenefits, eWorkplace, or when calling by phone.

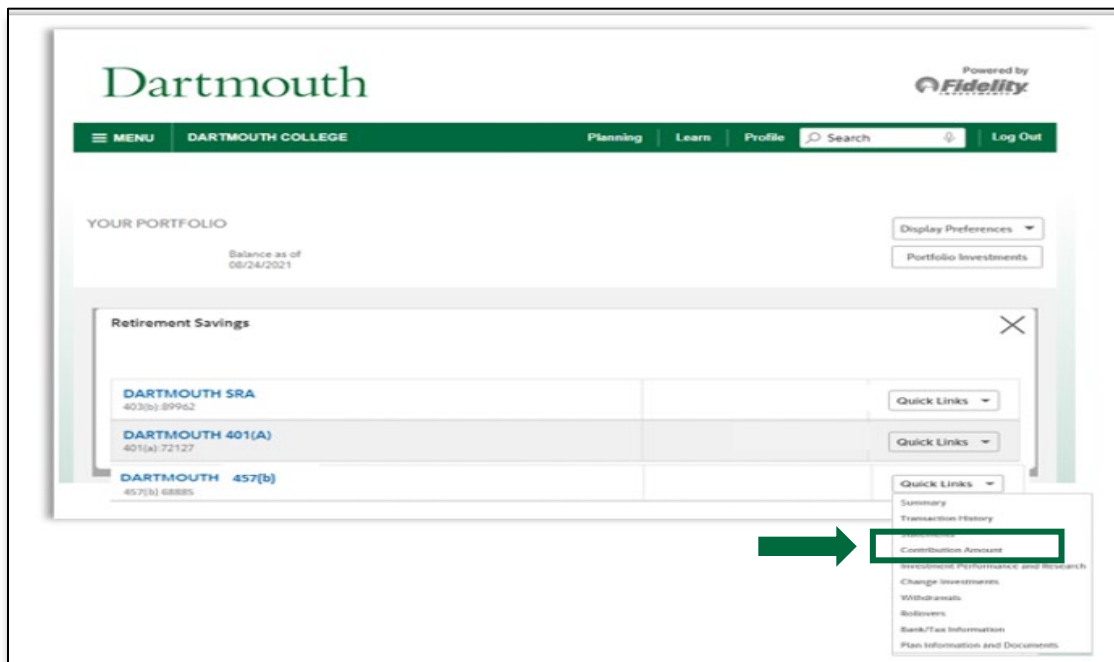
Your Username: Gloria143

Continue

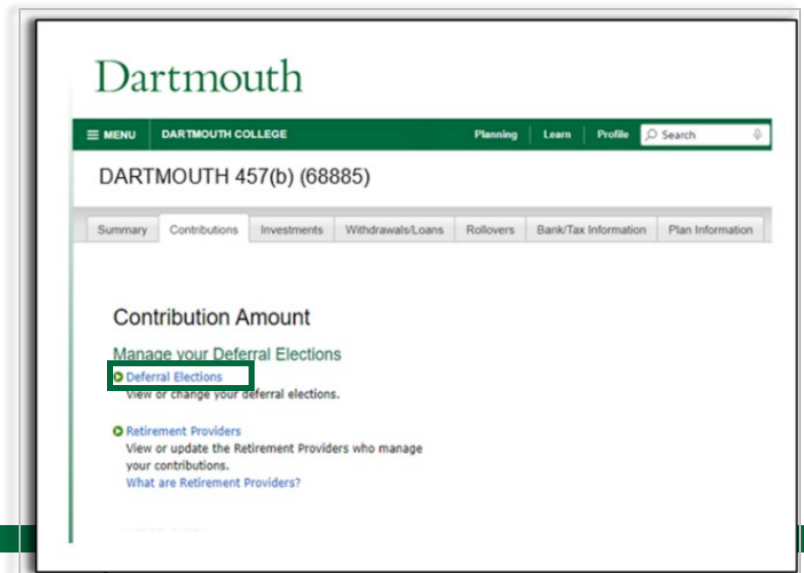
How to Change Your 457(b) Contribution Amount

If you are eligible and would like to begin contributing to the 457(b) Plan or are **currently contributing** to the Dartmouth College 457(b), you can change your 457(b) contribution amount online:

- Log on to your account at www.dartmouth.edu/hrs/benefits/access/ then click, *Dartmouth's Retirement Planning Log-In*.
- From the home page, click the *Quick Links* drop-down menu in the 457(b) plan and select *Contribution Amount*.



- Click on the *Deferral Election* link.



How to Change Your 457(b) Contribution Amount

- Enter the desired election amount. Click *Change Continue*.

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➤ Set Contributions | Choose Investments | Complete Enrollment

Deferral Elections

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

ELECTIVE DEFERRAL	Desired Contribution per Pay Period
1% to 100% in increments of 1%	OR <input type="text" value="0"/> %
\$8 to \$26,000 in increments of \$1	\$ <input type="text" value="0"/>

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

[Continue](#)

- *Review and Submit* the change. Click *Continue*

- *Contribution Amount Confirmation* will appear for you to print for your records.

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Review and Submit Deferral Elections

Your changes appear below. To complete your transaction, click Submit. To change your deferral elections, click Previous.

Your Deferral Elections		
Deferrals	Current	Desired
ELECTIVE DEFERRAL	\$0	\$50

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

[< Previous](#) [Submit](#)

✘ [Cancel Changes to Deferral Elections](#)

Questions? Call (800) 343-0860

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Deferral Elections Confirmation

On August 25, 2021 3:16 PM your Contribution Amount elections were updated.

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

Your confirmation number is 212371515W829.

Please make sure your e-mail address is valid.
After this transaction has been processed, we will send an e-mail notification to _____, including a link to details of your latest transaction(s).
[Update my e-mail address](#)

Your Deferral Elections	
Deferrals	Desired
ELECTIVE DEFERRAL	\$50

Next Steps

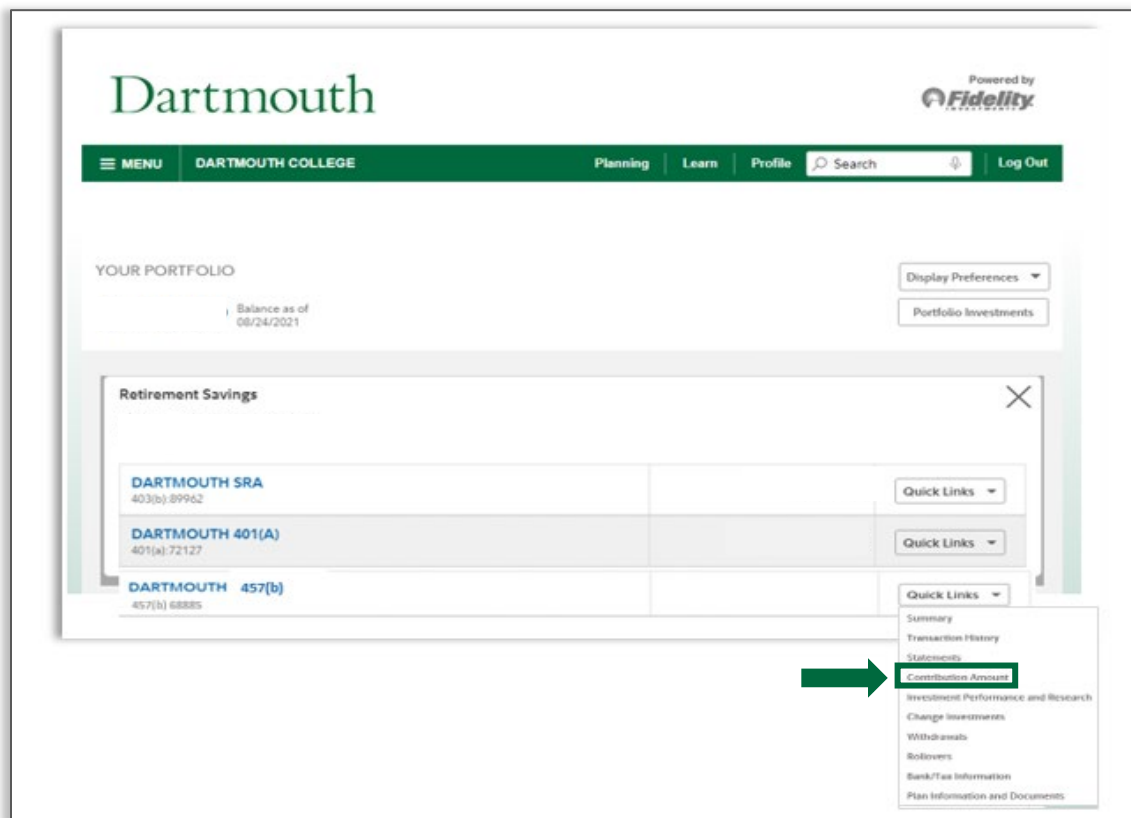
- The market will affect your investments. [View and update your investment elections.](#)
- [Return to Contribution Amount](#)

Questions? Call (800) 343-0860

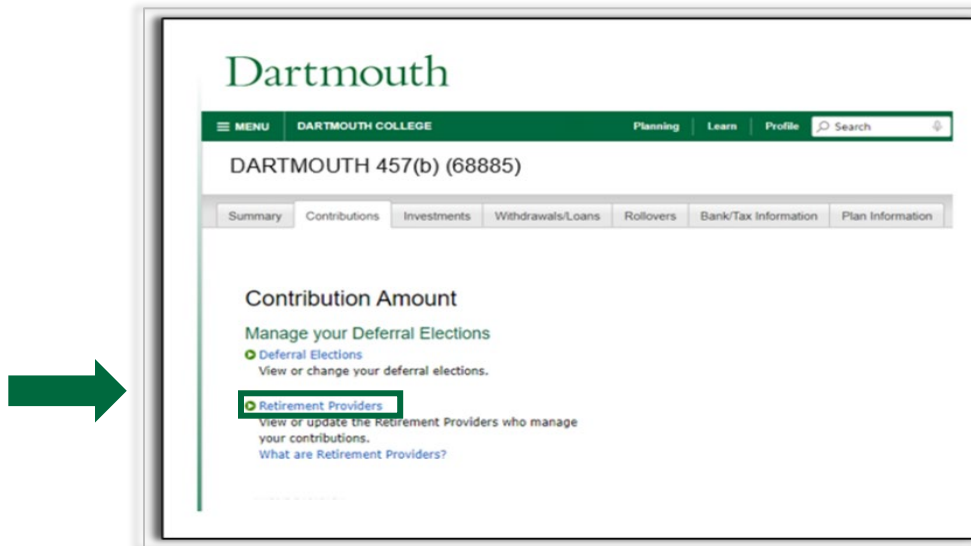
How to Change Your Retirement Provider

If you are **currently participating** in the Dartmouth College 457(b) Deferred Compensation Plan, you can change where your contributions are directed online:

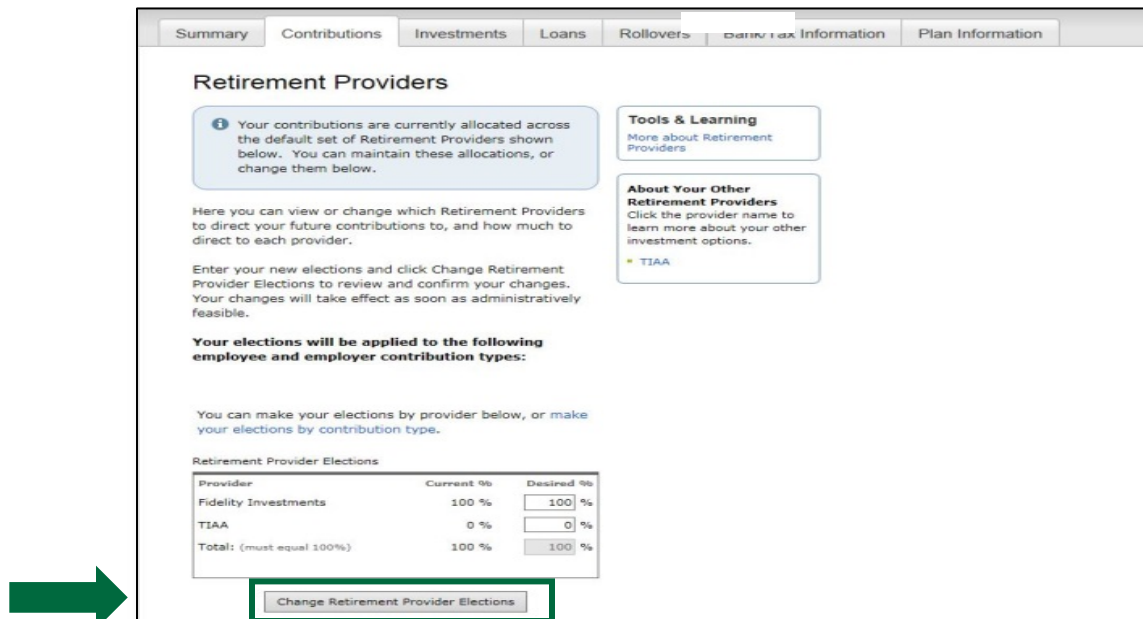
- **Log on** to your account at www.dartmouth.edu/hrs/benefits/access/ then click, *Dartmouth's Retirement Planning Log-In*.
- From the home page, click the **Quick Links** drop-down menu next to the plan name for which you want to change the retirement provider and select Contribution Amount.



- Click on the *Retirement Providers* link.



- Follow the screens to change your retirement provider.
- *Review and Submit* your retirement provider changes and follow the *Next Steps*.



Need help moving your Money?

You are permitted to transfer your 457(b) assets between Dartmouth's service providers (Fidelity and TIAA). If you're not sure about the right option for you, talk to a Fidelity or TIAA representative today. They can Explain each option in greater detail so you can make the best choice for your specific needs. For Fidelity

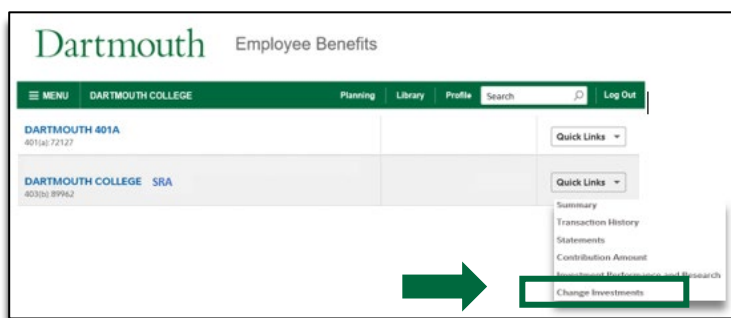
call 800-343-0860. For TIAA call 800-842-2252.

How to Change Your Investments

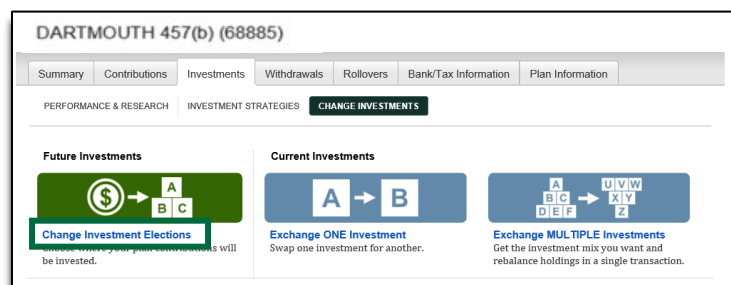
The instructions below detail how to make changes to your investment elections if you have chosen Fidelity Investments as your retirement provider.

If you chose to direct any of your deferrals to TIAA and you have a TIAA user ID and password visit www.tiaa.org/dartmouth to make changes to your investments on your TIAA account. If you have chosen TIAA and you do not have a TIAA user ID and password, skip to page 10 for further instructions on how to set up your TIAA user ID and password.

- From the home page, click the *Quick Links* drop-down menu next to the plan name you want to change your investments.



- Decide if you would like to make changes to future investments, exchange one investment, or rebalance your entire portfolio. For this example, we'll choose changes to future investments. Click *Change Investment Elections*.

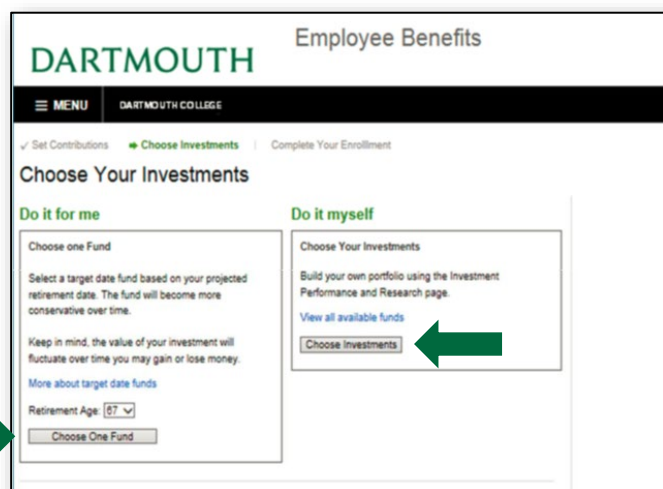


You can select from one of two options:

Do it for me: Choose a Target Retirement Fund* based on your projected retirement date. The fund will 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.

- Select the approach that best meets your goals.




*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.

- With "Do it for me" investment approach, select your retirement age and then click *Continue*.
- You will then have the option to review the prospectus or request to receive a prospectus, click *Continue*.

Choose how you want your contributions invested

Select a percentage of your total contribution to assign to each investment. These total percentages must equal 100%. Click an investment to view quarter-end returns, risk, fees, and expenses.

Your plan is made up of various contribution types. You can invest all of your plan's contribution types the same way, or you can invest each individual type differently.

Note: Your choices include investment offered by Fidelity and other retirement providers (denoted by ) . You will be directed to the other retirement provider's website to complete enrollment. Failure to enroll with the other retirement provider may result in your contributions being directed to plan's default investment.

TIER 1 - TARGET DATE FUNDS							
Investment	Average Annual Returns					As of	Desired %
	1 Yr	3 Yr	5 Yr	10 Yr	Life		
	0.43%	3.39%	4.6%	5.25%	5.24%	04/30/2016	<input type="text" value="50"/>
	-1.21%	5.67%	6.03%	--	5.81%	04/30/2016	<input type="text" value="0"/>

TIER 2 - Index Funds							
Investment	Average Annual Returns					As of	Desired %
	1 Yr	3 Yr	5 Yr	10 Yr	Life		
	-10.74%	0.30%	0.02%	1.60%	4.17%	04/30/2016	<input type="text" value="0"/>

TIER 3 - Actively Managed Funds							
Investment	Average Annual Returns					As of	Desired %
	1 Yr	3 Yr	5 Yr	10 Yr	Life		
	1.91%	11.68%	10.83%	7.90%	12.29%	04/30/2016	<input type="text" value="0"/>

TIER 4 - Annuities							
Investment	Average Annual Returns					As of	Desired %
	1 Yr	3 Yr	5 Yr	10 Yr	Life		
	3.91%	4.02%	4.06%	4.45%	--	04/30/2016	<input type="text" value="50"/>
	6.89%	9.47%	9.96%	4.03%	6.51%	04/30/2016	<input type="text" value="0"/>
	--	--	--	--	--	04/30/2016	<input type="text" value="0"/>
	--	--	--	--	--	04/30/2016	<input type="text" value="0"/>

TOTAL (must equal 100%)

DARTMOUTH Employee Benefits

Set Contributions | **Choose Investments** | Complete Your Enrollment

The fund below is highlighted based on the expected retirement age you provided. Click "Continue" to accept the fund, or use the radio buttons to select a different fund.

Click on each fund's name to learn about its investment approach and timeframe. These funds automatically become more conservative over time and are designed for investors expecting to retire around the date in the fund name.

Retirement Age	Target Date Fund
<input type="radio"/> 55 - 57	Inception Date: 10/27/2003
<input type="radio"/> 58 - 62	Inception Date: 10/27/2003
<input checked="" type="radio"/> 63 - 67	Inception Date: 10/27/2003
<input type="radio"/> 68 - 72	Inception Date: 10/27/2003

- With "Do it myself" investment approach, select your desired investment options totaling 100%, click *Continue*.

Note, you can click on a fund name to view the prospectus, performance, details and more.

- Review and *Submit* your elections.

DARTMOUTH COLLEGE

Review & Submit Investment Election Changes

Your changes appear below. To complete your transaction, click Submit. To change your investment elections, click Edit Investment Elections.

Desired Investment Elections

Tier Legend	
1.	2.

Source: Source Group 1

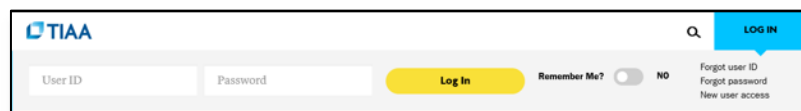
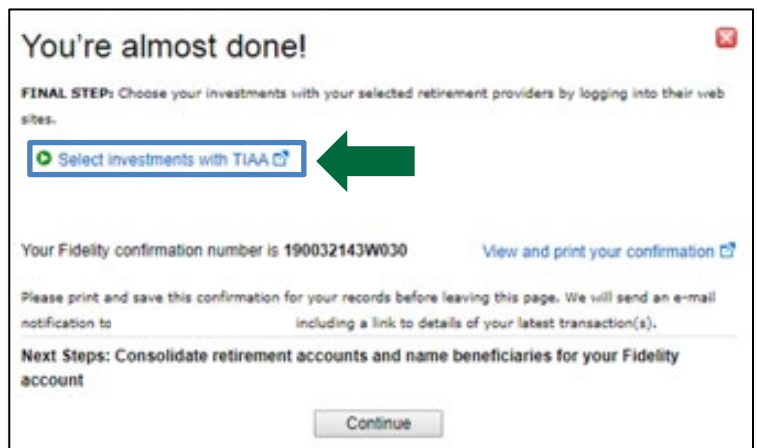
Tier	Asset Class	Subclass	Fund Name	Desired %
1	Blended Investments	--		0%
2	Stock Investments			100%
Total:				100%

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

- A confirmation page and number will appear and your changes to your investment options at Fidelity are complete. Select *Continue* to view optional next steps.
- You're almost done! If you chose to direct any of your deferrals to TIAA, follow these additional steps:
- Click on *Select investments with TIAA* in the blue box and you will be directed to the TIAA website.

You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a TIAA user ID and password, go to next page and follow the steps to establish them.

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 Target Retirement Fund* with a target date closest to the year in which you will reach age 65.



*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.

How to Designate Your Beneficiaries

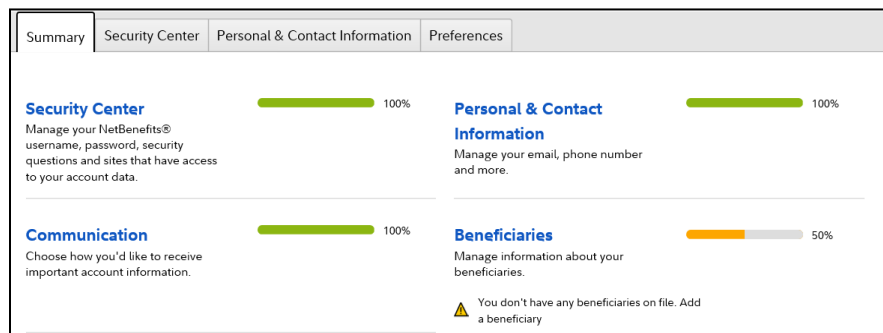
Now that you've enrolled in your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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](tel:800-343-0860).



TIAA

To update your beneficiaries for your TIAA account(s), visit www.tiaa.org/dartmouth and enter your TIAA 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](tel:800-842-2252).

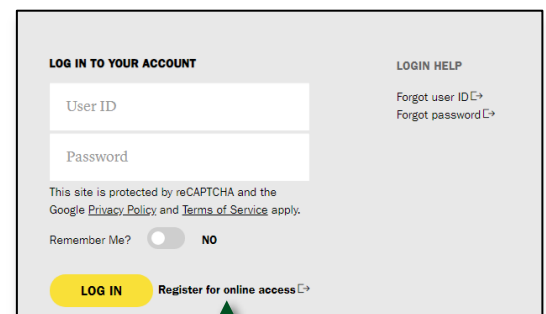
Enter your TIAA User ID and Password to log in to your account. If you have not set up a TIAA User ID or password, click on *Register for online access* and follow the prompts.

To create a TIAA User ID

- o Start with a letter
- o Use 6-20 alpha-numeric characters

To create a TIAA password

- o Use 8-20 characters (letters are case sensitive)
- o At least one number
- o At least one uppercase character
- o At least one lowercase character
- o Special characters are allowed (e.g. ! \$ # % @)

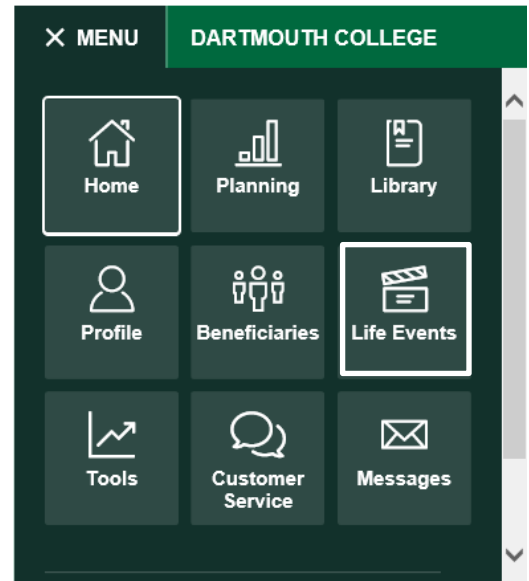


To register for online access, click here and follow the prompts.

How to Access Tools and Resources

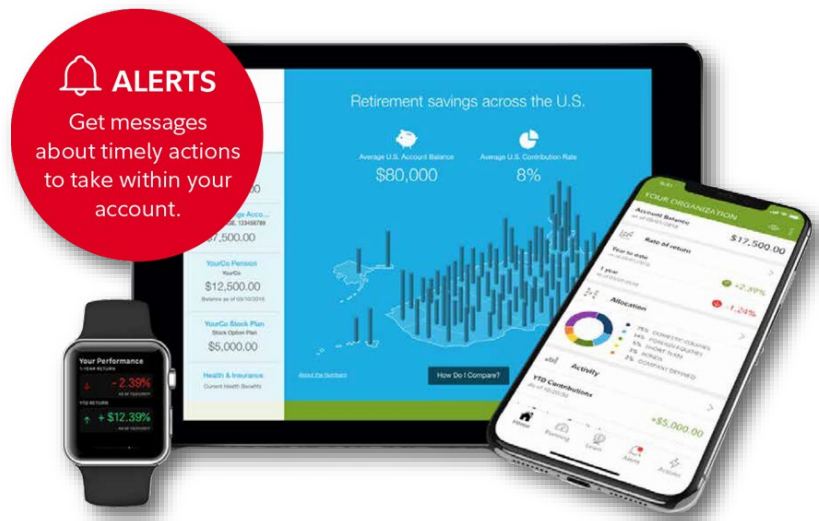
Take time to make sure your investment strategy is on track. You can access practical education, easy-to-use tools, and Fidelity's innovative resources and insights to help you make informed decisions.

- Log on to your account at www.dartmouth.edu/hrs/benefits/access/.
- 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 an 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.



Go Mobile App

- *Download the NetBenefits® Mobile App* to check balances and account performance, select investment options, or change balances among investments and more!



Need Help?

Call [800-343-0860](tel:800-343-0860) to contact the NetBenefits Retirement Service Center.

You can also visit www.netbenefits.com/Dartmouth to view plan details.

Investing involves risk, including risk of loss.

Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

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