



DARTMOUTH

Dartmouth College 457(b) Deferred Compensation Plan



USER GUIDE

This user guide provides direction on how to enroll in the 457(b) Deferred Compensation Plan. The Dartmouth College Retirement Savings Website may be used by all employees, including new hires first time enrollees, current Fidelity Investments® account participants or TIAA account participants.



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Dartmouth College 457(b) Plan: Online Access

The 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. It can be a good option if you contribute the maximum to the SRA but still want to save more.

The 457(b) Deferred Compensation Plan is a non-qualified Plan under section 457(b) of the Internal Revenue Code. This Plan must be considered “unfunded” which means that your deferrals of salary (including any earnings on those deferrals) must be part of Dartmouth College’s general assets. In the event of insolvency, Plan assets would be subject to the claims of Dartmouth College’s general creditors and you might lose part or all of your benefits. Due to the unique provisions of 457(b) plans, it is important that you understand the program before deciding to participate. The Program Description can be found at <https://dartco.org/457b-program-description-2021>.

Use this guide as a resource to help you take an active role in your retirement planning regardless of which retirement provider or investment elections you choose.

The Dartmouth College Retirement Planning website provides plan features, investment information, and tools and resources. You are not required to log on to view Dartmouth College plan details. In addition, you can enroll in the plan, update your current contributions, and modify your retirement providers (Fidelity and/or TIAA) once you log on to your NetBenefits® account.

You will want to bookmark this site to access your Fidelity and/or TIAA account. All employees can access the Dartmouth College website at www.netbenefits.com/Dartmouth.

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

Dartmouth

Plans & Investments Resources Contact Us Meet with Us

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](#)



Before You Enroll in the Dartmouth 457(b) Plan, Establish a Username and Password

All employees must register to create a username and password to access their account online or by calling the Retirement Service Center at **800-343-0860**.

If you already have a username and password for Fidelity.com or NetBenefits®, you may log on by using that information. At the top of the home page, enter your NetBenefits® username and password. Click **Log in**. If you have forgotten your username and/or password, click *Need Help?* (at the top of the website) to reset them.

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

- ✓ Got to www.netbenefits.com/dartmouth
- ✓ Click *Register* and follow the prompts to establish a NetBenefits username and password.

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

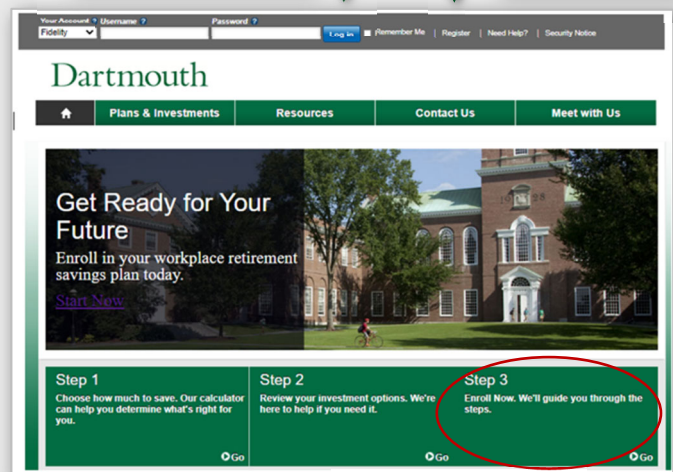
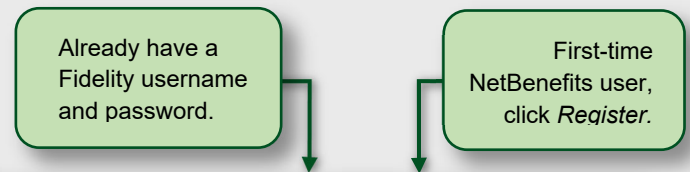
- Your password protects your account from unauthorized users
- Use 6–20 characters, letters are case sensitive

You may not use:

- “# & * < > [] { }”
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone number, DOB)
- A password you have used before

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

- ✓ Once registered, go to www.netbenefits.com/Dartmouth and click *Enroll Now*.

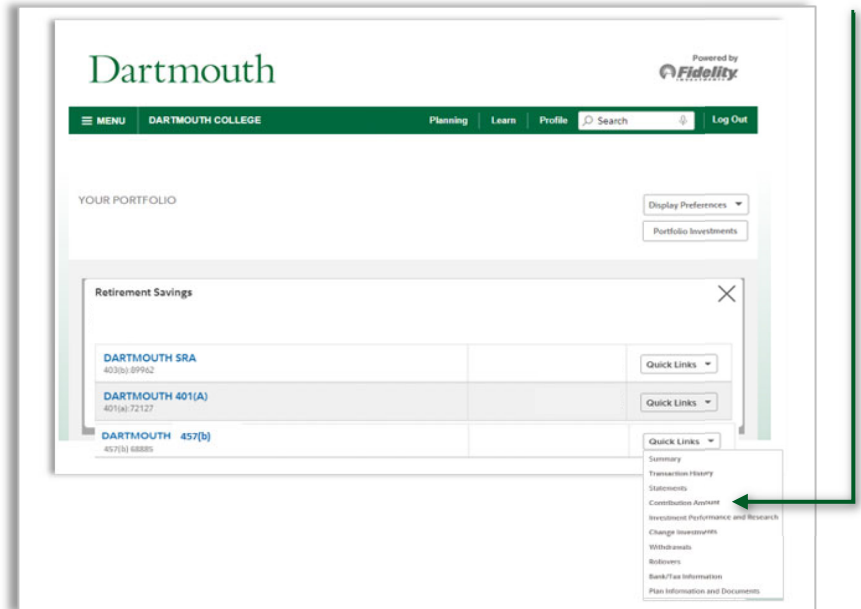


Once you're registered click *Enroll*

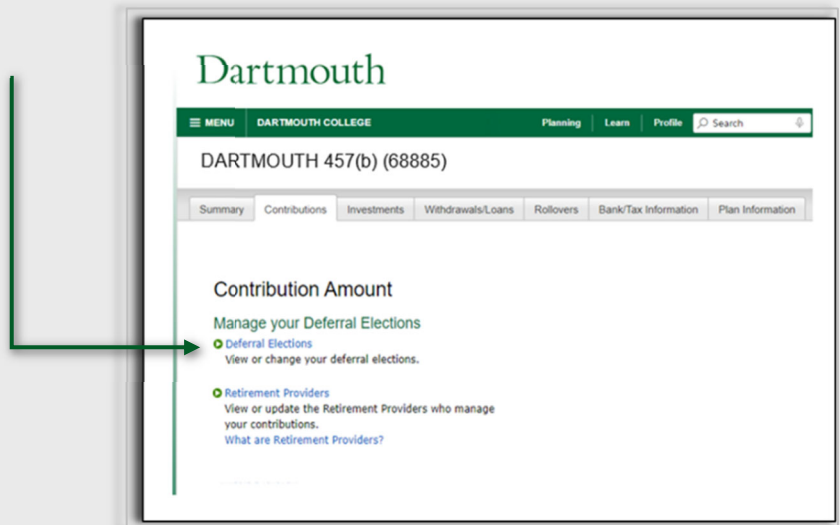


Get started: Enroll in your Dartmouth College 457(b)

- ✓ After establishing your username and password, from the home page, click the *Quick Links* drop-down menu next to the *Dartmouth College 457(b)* plan name. Next, select *Contribution Amount*.



- ✓ Click the *Deferral Elections* link.





Step 1. Set Your Deferral Amount

- ✓ Decide how much of your salary you'd like to save in your 457(b) Plan account and then click *Continue*.

You may elect to contribute a percentage of pay or a dollar amount on a pretax basis. The election must be expressed in whole percentages or whole dollar amounts. All contributions are withheld from each paycheck.

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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](#)

- ✓ Next, review your deferral amount election, click *Submit*. Once you have submitted your deferral amount, click *Return to Contribution Amount* to take the next step to elect your Retirement Provider (Fidelity or TIAA).

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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	Current	Desired
Deferrals		
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 **212371515W029**.

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

[Update my e-mail address](#)

Your Deferral Elections	Desired
Deferrals	
ELECTIVE DEFERRAL	\$50

Next Steps

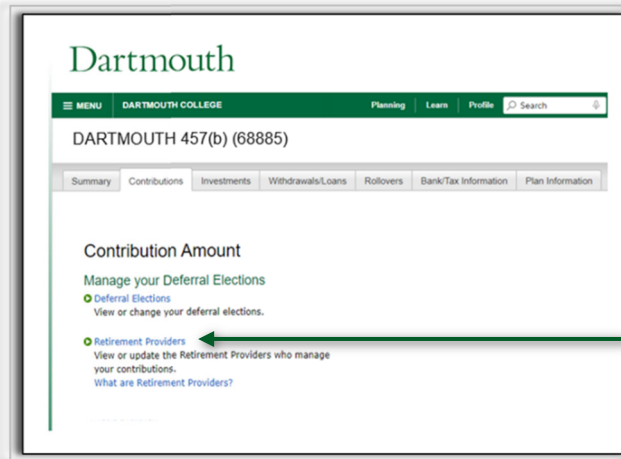
- [The market will affect your investments. View and update your investment elections.](#)
- [Return to Contribution Amount](#)

Questions? Call (800) 343-0860

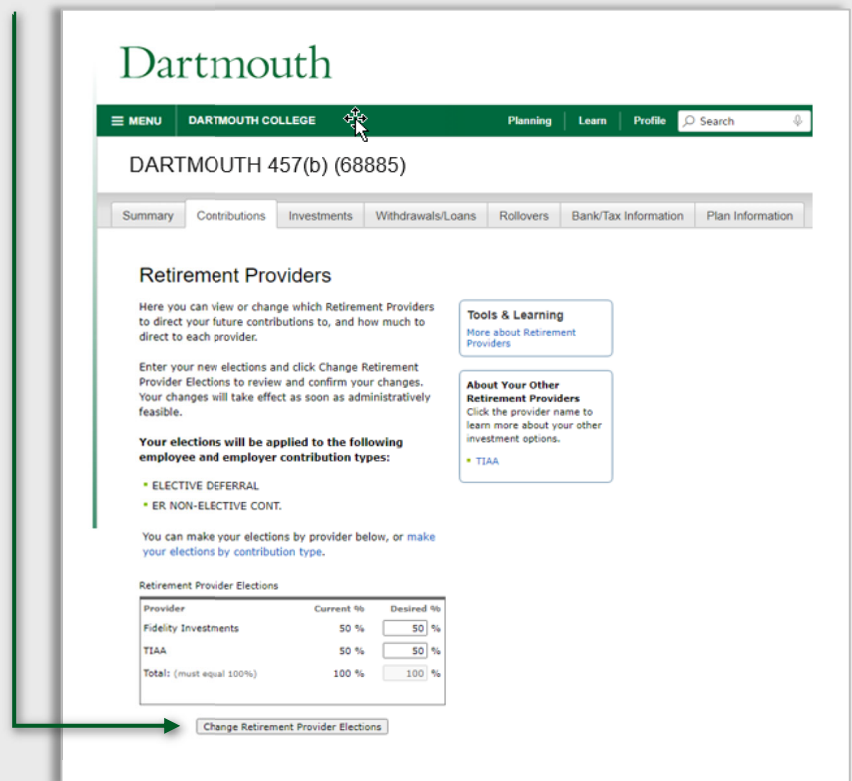


Step 2. Select Your Retirement Provider

- ✓ Click the *Retirement Providers* Link



- ✓ Select your retirement provider (Fidelity and/or TIAA). You can elect to have all your contributions directed to one provider, or a combination of both.





Next, review your Retirement Provider election, click *Submit*.

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Review and Submit Retirement Providers

Your changes appear below. To complete your transaction, click *Submit*. To change your Retirement Providers, click *Previous*.

Your elections will be applied to the following employee and employer contribution types:

- ELECTIVE DEFERRAL

Retirement Provider Elections		
Provider	Current %	Desired %
Fidelity Investments	50%	75%
TIAA	50%	25%
Total:	100%	100%

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

<< Previous Submit

Cancel Changes to Retirement Provider Elections



Once you have submitted your Retirement Prover election, click *Return to Contribution Amount* to take the next step and select your Investments with Fidelity

Please Note: If you directed contributions to TIAA, click on the TIAA link in blue to continue to the TIAA website. 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 Vanguard Institutional Target Retirement Fund*, with a target date closest to the year in which you will reach age 65. Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click *Edit* to modify selections for the plan.

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Retirement Providers Confirmation

On August 25, 2021 at 3:17 PM your Retirement Provider Elections were updated. Your changes will take effect as soon as administratively feasible.

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 elections will be applied to the following employee and employer contribution types:

- ELECTIVE DEFERRAL

Retirement Provider Elections		
Provider	Current %	Desired %
Fidelity Investments	50%	75%
TIAA	50%	25%
Total	100%	100%

Next Steps
You need to visit the Retirement Providers below to start an account, make investment elections, and designate beneficiaries, if applicable.

Visit Retirement Providers
Clicking the provider name opens a new window and takes you to that provider's Web site.

- Fidelity Investments - Investment Elections
- TIAA

*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.



Step 3. Choosing Your Investments with Fidelity

Two options are available:

- ✓ **Do it for me:** Choose a Vanguard Institutional Target Retirement Fund that will automatically 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.

Please Note: You will see the step on the following page only if you directed any of your contributions to Fidelity. If you directed contributions to TIAA, you will be provided with a link at the end of the enrollment process to make your investment elections with TIAA.

- ✓ **“Do it for me” investment approach**
Select your retirement age and then click *Continue*.



✔ “Do it for me” investment approach

You will then review the prospectus or request to receive prospectus and then click *Continue*.

DARTMOUTH Employee Benefits
 MENU | Dartmouth College

✓ Set Contributions • **Choose Investments** Complete Your Enrollment

Get Prospectuses for Your Investments

We are required to provide you with a prospectus for each of the funds you've chosen. Please select an option for each fund in the table below.

Fund Prospectus	I've reviewed this prospectus within the last 30 days.	View prospectus now
Fidelity Investments Capital	<input type="radio"/>	<input type="radio"/> Not available online. Send by U.S. Mail.

Your company has approved Fidelity to provide additional information on the investment options available through the plan.


✔ “Do it myself” investment approach

After selecting investments totaling 100%, 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%	--	5.51%	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%	11.65%	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%)



Step 6. Review Your Elections.

- ✓ Once your plan selections are made, you can review a summary of the choices you selected.
- ✓ You can click *Edit* to modify selections for the plan.
- ✓ Once all selections are made, click *Submit* to complete enrollment.

Review Your Elections

Please review your elections before submitting. If you would like to make any changes, click Edit. When you are satisfied with your elections, click Submit. Remember, you can change your elections any time.

Contribution


	Desired Contribution	Action
Contributions per Pay Period		
	10%	Edit
	0%	

Increase my contribution amount by 1.00% per pay period every year on April 1

Investment Selections

You've chosen to direct your contributions to the following investments at the percentages shown.

	Requested %	Action
All Eligible Sources		
	50%	Edit
	50%	

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.

Investments Selections By Retirement Provider

Investments at Fidelity

You've chosen to invest in the following investments at Fidelity.

Provider % shown how 100% of your contribution to Fidelity will be divided among your investment selections.

All Eligible Sources	Provider %
	100%

Investments at TIAA

You've chosen to invest in the following investments at TIAA. These elections must be made directly with TIAA. See note above.

Provider % shown how 100% of your contribution to TIAA will be divided among your investment selections.

All Eligible Sources	Provider %
	100%


Submit

You're almost done!

Investments at TIAA

Attention: To complete your enrollment at TIAA, you must go to the TIAA website and enter your investment choices and appropriate %. This information can be found in the bottom section of your confirmation, which can be printed below. Once you have completed your selections at TIAA you will receive confirmation directly from that provider. Failure to enroll with TIAA may result in your contributions being directed to your plan's default investment.

Investments at Fidelity

View and print your confirmation 

Your Fidelity confirmation number is **16090105W642**

This confirms your Fidelity Investments selections.

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

Please note: If you chose to direct any of your deferrals to TIAA, click on the blue box with the Arrow in it to continue to the TIAA website. 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 Vanguard Institutional Target Retirement Fund, with a target date closest to the year in which you will reach age 65. Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click *Edit* to modify selections for the plan.



Designate Your Beneficiaries

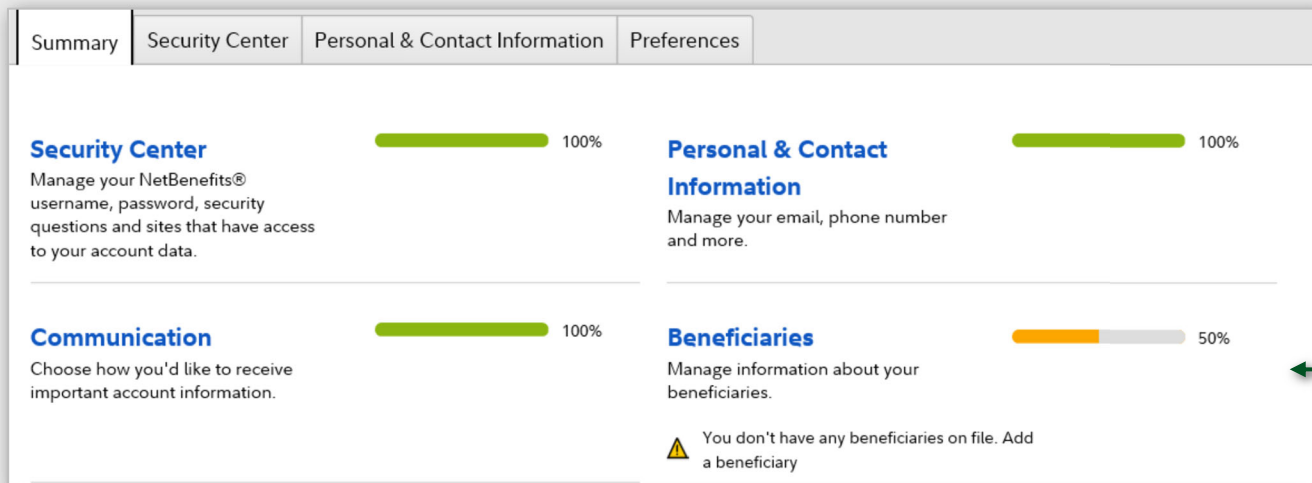
Now that you've enrolled in your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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**.



TIAA

To update your beneficiaries for your TIAA account(s), visit www.TIAA.org/dartmouth 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**.

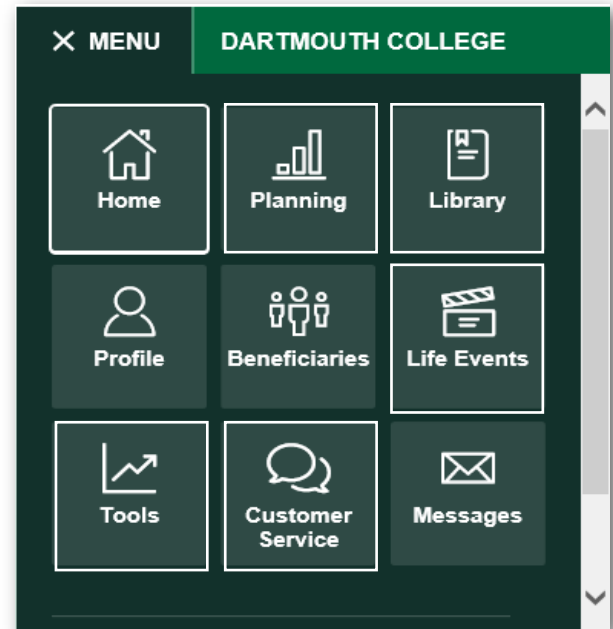


Tools and Resources

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/Dartmouth.

Determine which tool you want to use from the Menu tab:

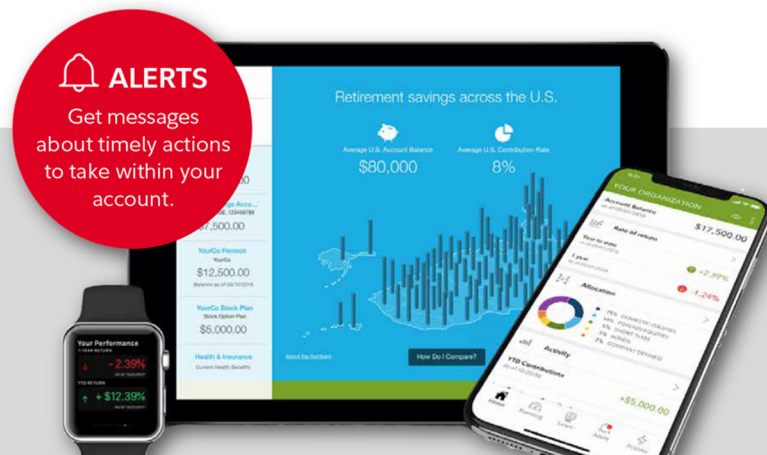
- Select the **Planning** icon to access the Planning & Guidance Center. Here is where you can get help identifying any asset mix that aligns with your goals.
- Select the **Library** icon to browse featured articles, infographics, videos, and financial learning resources that suit your interests and 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 insight 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!

Fidelity.com/go/NetBenefitsapp



System availability and response times may vary.

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Contact Information

To reach the NetBenefits Retirement Service Center:

You may speak with a NetBenefits Customer Service Representative by calling toll-free **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to 8:00 p.m. Eastern time. You may also use the automated voice response system, available virtually 24 hours, 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 and Saturdays from 9 a.m. to 6 p.m. Eastern time. Or visit tiaa.org/dartmouth to access your accounts. You may also use the automated voice response system, available virtually 24 hours, 7 days a week.

To reach Human Resources:

You may contact Dartmouth College Human Resources by calling **(603) 646-3588** or via email at human.resources.benefits@dartmouth.edu.

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

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

Screenshots are for illustrative purposes only.

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

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

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