

# How to Access and Manage Your Dartmouth College Retirement Plan Accounts Online



Your Dartmouth College Retirement Plans are important benefits, so you need the right information, resources, and support to help you make decisions with confidence.

This guide will provide an overview of how to access your Dartmouth College Retirement Plan account, update your contribution amounts, make your retirement provider election, and access tools and calculators. Visit [www.dartmouth.edu/hrs/benefits/access/](http://www.dartmouth.edu/hrs/benefits/access/) to log in to your account. You can also call the 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/](http://www.dartmouth.edu/hrs/benefits/access/)



The screenshot shows the 'ONLINE BENEFITS ENROLLMENT' page. At the top is a banner image of a Dartmouth building with the text 'ONLINE BENEFITS ENROLLMENT'. Below this is a grid of four main sections:

- Retirement Savings**: Includes 'RETIREMENT PLANNING' with a 'CLICK HERE TO LOG-IN' button.
- FlexOnline**: Includes 'HEALTH & WELFARE BENEFITS' with a 'CLICK HERE TO LOG-IN' button, and 'RETIRED FROM DARTMOUTH?' with a 'RETIREE LOG-IN' button.
- USER NAVIGATION GUIDES** (left):
  - User Guide** - How to enroll in the 401(a) and/or SRA Retirement Plans
  - How to Guide** - How to Access and manage your Accounts online with netbenefits.
- USER NAVIGATION GUIDES** (right):
  - New Hire User Guide** - A step by step guide on how to enroll in benefits as a new employee
  - Guide For Mid-Year Changes** - A step by step guide on how to make changes to your benefits if you have a [qualified life event](#)

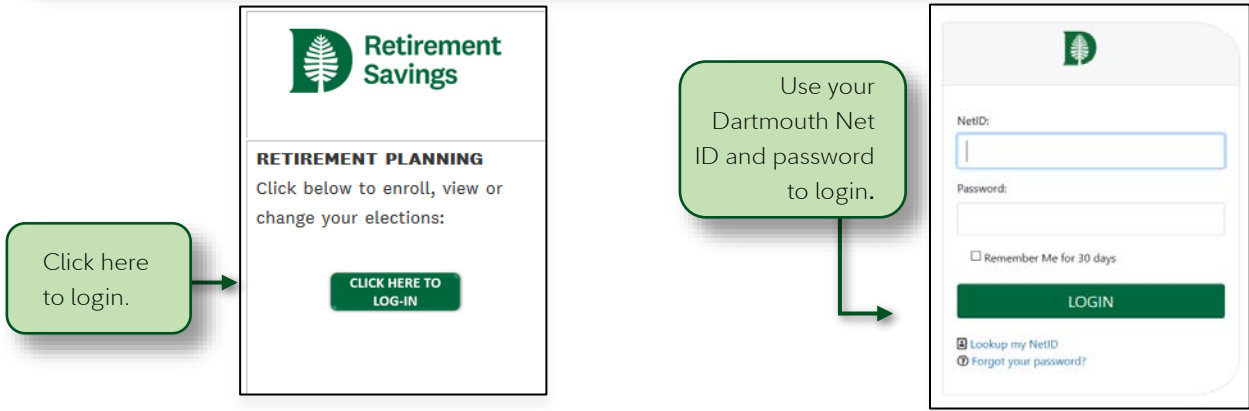
All images are for illustrative purposes only.

# 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/](http://www.dartmouth.edu/hrs/benefits/access/).

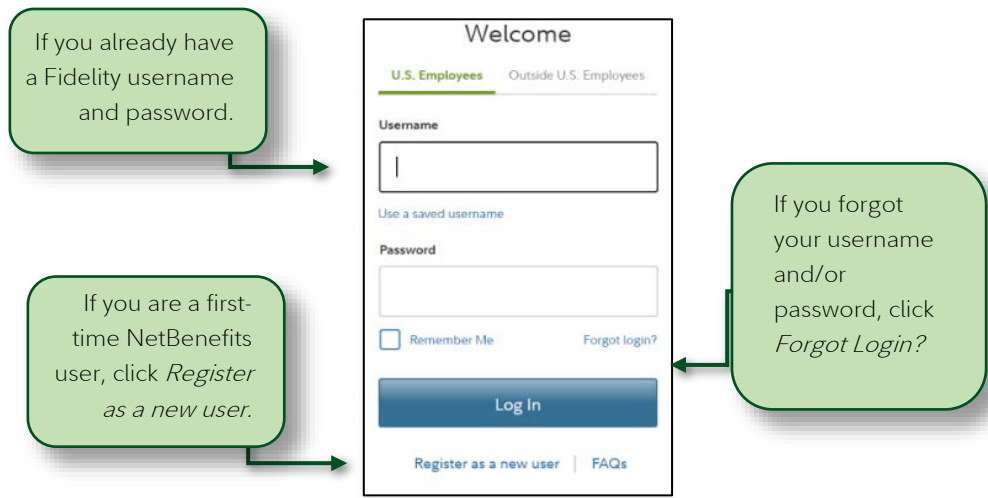
Click on the Dartmouth Retirement Planning Log-In. From there, you may be directed to Dartmouth College's single sign-on login.

**NOTE:** The first time you access 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 set up online access, let's confirm some basic information about your account.

All fields are required.

Your Name: First [ ] Last [ ]

Date of Birth: Month [ ] / Day [ ] / Year [ ]

Last 4 Digits of SSN: [ ]

Submit



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

Enter a Username: [ ]

Check Availability

Create a new password

Confirm your password

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: Select your question

Your Answer: [ ]

Submit

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

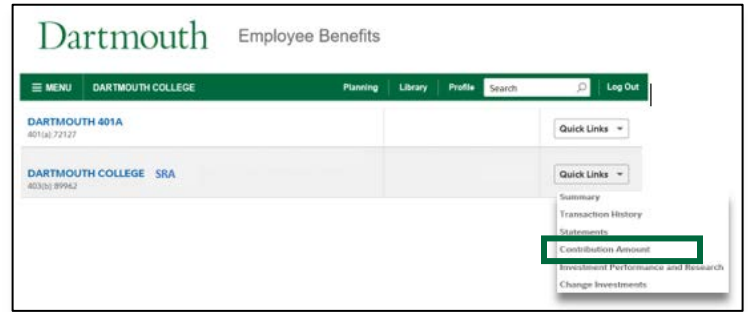
Your Username: Gloria143

Continue

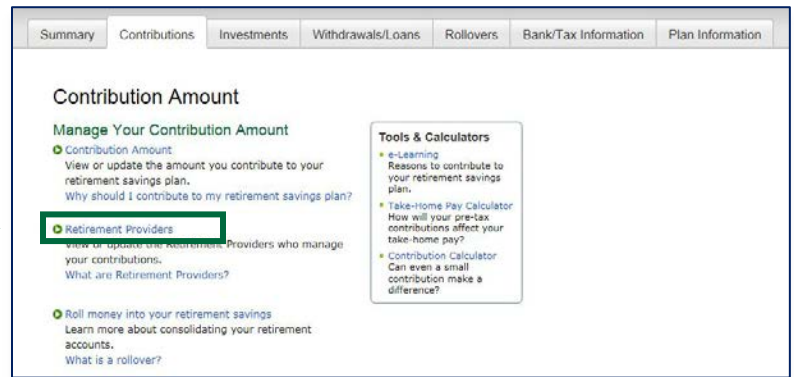
# How to Change Your Retirement Provider

If you are **currently participating** in the Dartmouth College Retirement Plans, you can change where your contributions are directed online:

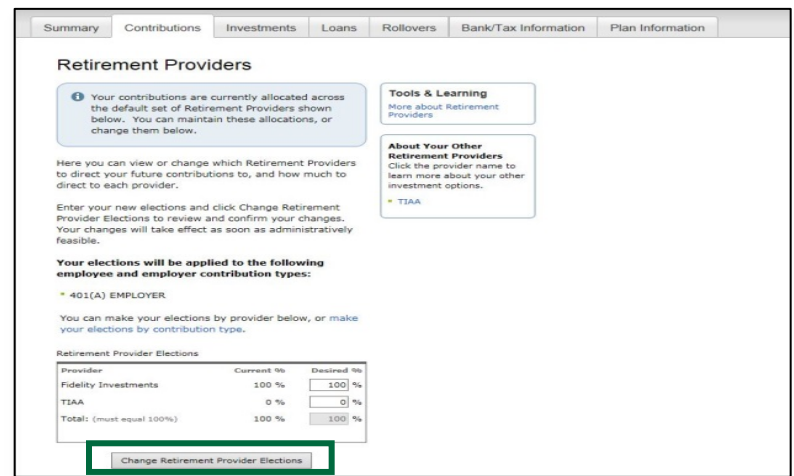
- **Log on** to your account at [www.dartmouth.edu/hrs/benefits/access/](http://www.dartmouth.edu/hrs/benefits/access/) then click, *Dartmouth's Retirement Planning Log-In*.
- From the home page, click the **Quick Links** drop-down menu next to the plan name for which you want to change the retirement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



- Click on the **Retirement Providers** link.



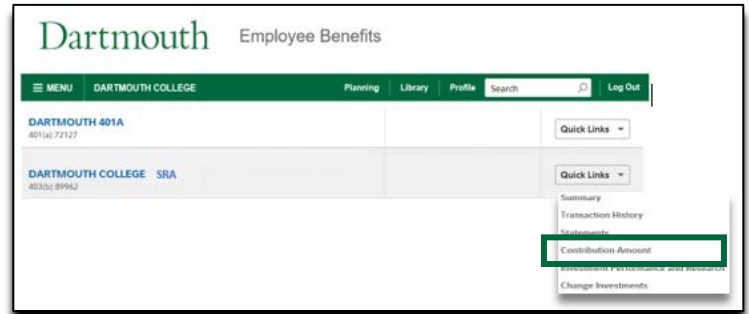
- Follow the screens to change your retirement provider.
- **Review and Submit** your retirement provider changes and follow the **Next Steps**.



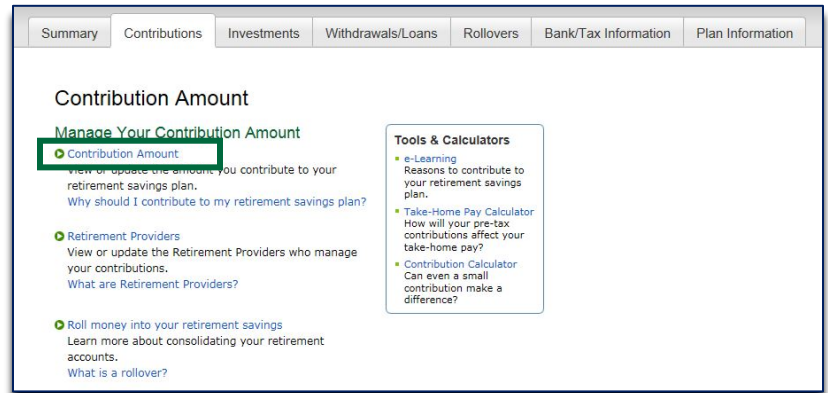
# How to Change Your SRA Contribution Amount

If you are **currently contributing** to the Dartmouth College SRA, you can change your SRA contribution amount online:

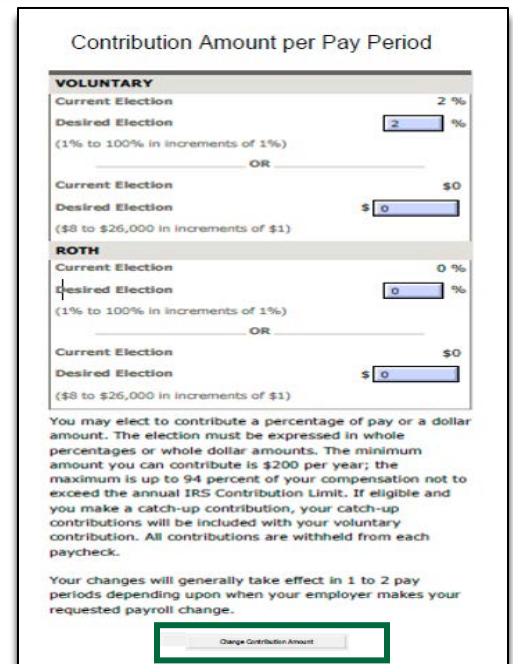
- *Log on* to your account at [www.dartmouth.edu/hrs/benefits/access/](http://www.dartmouth.edu/hrs/benefits/access/) then click, *Dartmouth's Retirement Planning Log-In*.
- From the home page, click the *Quick Links* drop-down menu in the SRA plan and select *Contribution Amount*.



- Click on the *Contribution Amount* link.



- Enter the desired election amount. Click *Change Contribution Amount*.



## How to Change Your SRA Contribution Amount

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



Provider	Desired % (in increments of 1%)
Fidelity Investments	50 %
TIAA	50 %
<b>Total (must equal 100%)</b>	50 %

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



**Contribution Amount Confirmation**

On August 28, 2019 2:14 PM your Contribution Amount elections were updated. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

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

**Your confirmation number is 192401404W311.**

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

[Update my e-mail address](#)

**Your Contribution Amount per Pay Period**

Contributions	Desired
PRE-TAX	5%
ROTH	2%

**Next Steps**

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

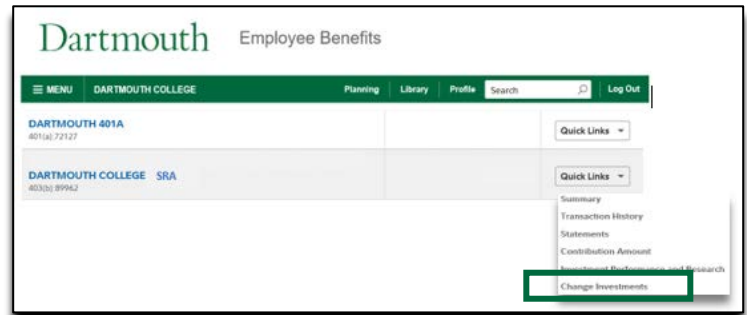
## Need help moving your Money?

You are permitted to transfer your SRA and/or 401(a) 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.

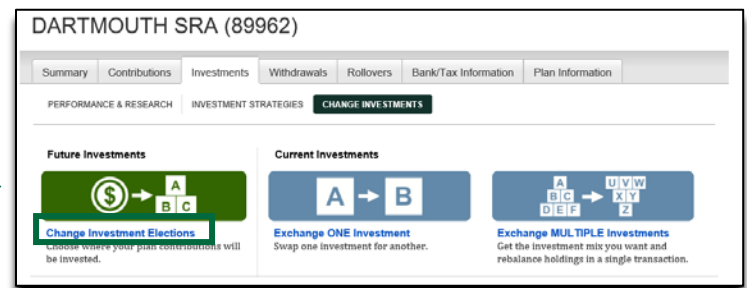
# How to Change Your Investments

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](http://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*.

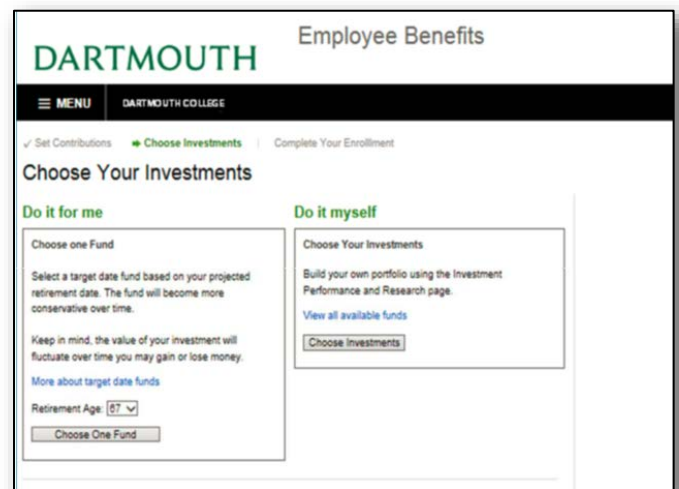


You can select from one of two options:

**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.



- 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*.



- 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.



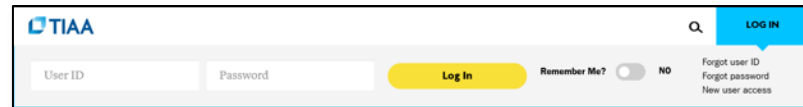
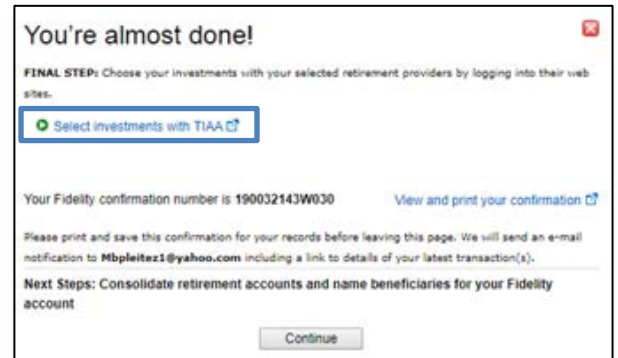
Tier	Asset Class	Subclass	Fund Name	Desired %
1	Blended Investments	--		0%
2	Stock Investments			100%
<b>Total:</b>				<b>100%</b>



- 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.



# How to Designate Your Beneficiaries

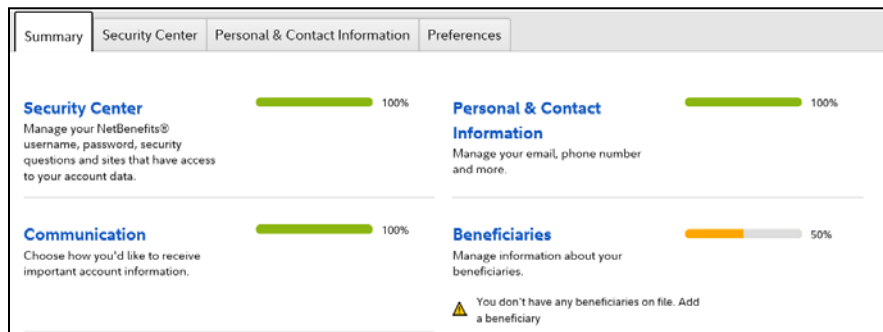
Now that you've enrolled in your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

## 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](http://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).

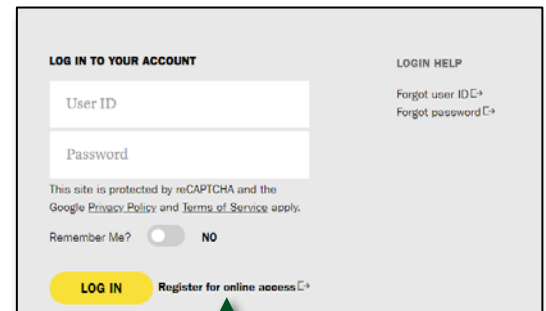
Enter you TIAA User ID and Password to log in to your account. If you have not set up a TIAA User ID or password, click on *Register for online access* and follow the prompts.

### 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. ! \$ # % @)

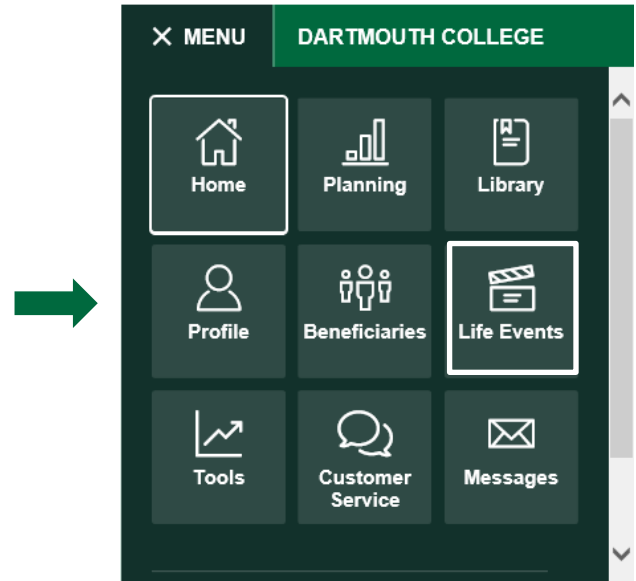


To register for online access, click here and follow the prompts.

## 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/](http://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!



### Download the NetBenefits® Mobile App

Check balances and account performance, update contribution amounts or change investments and more!



Microsoft Surface™



Smartphone and iPad

### Need Help?

Call **800-343-0860** to speak with a Fidelity Representative.

You can also visit [www.netbenefits.com/Dartmouth](http://www.netbenefits.com/Dartmouth) to view plan details.

Investing involves risk, including risk of loss.

*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.*

Screenshots are for illustrative purposes only.

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

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