

# USNH Enrollment Guide for New Hires/First Time Enrollees

Welcome to the USNH 403(b) and 457(b) Retirement Plans! Start investing in your future—and yourself—today. The Plans offer Fidelity Investments® and TIAA as retirement service providers.

## Enroll Now!

All enrollments are completed by logging on to NetBenefits® at [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh). You can also enroll by calling the Retirement Service Center at **800-343-0860**.

To view investment options for both Fidelity and TIAA, visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click the *Plans & Investments* tab.

Enroll in 3 easy steps-

1. Choose the amount you wish to contribute to the Plan
2. Choose a retirement service provider (Fidelity Investments or TIAA)
3. Choose your investments options

### Key Features of Your USNH 403(b) Retirement Plan

<b>Eligibility</b>	Status benefits-eligible and Adjunct faculty and staff members may participate in the University System of New Hampshire (USNH) retirement plan on the first of the month following your enrollment. Adjunct faculty and staff should contact their Campus Human Resources Office for assistance prior to enrollment.
<b>Your Contributions</b>	The maximum employee contribution rate is 6%. In addition, you may be able to make supplemental contributions beyond the 6%. Contributions can be made on a pre-tax or Roth basis.  A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 403(b) contribution and after you have attained age 59½.
<b>USNH contributions</b>	USNH contributes to Status benefits-eligible faculty and staff member accounts based on your contributions. Before a participant will be eligible to participate at the Standard Contribution Level, the Participant must contribute for one year at the Initial, Alternate, or Middle Contribution Level. For details on each of the USNH contribution levels please refer to the chart at the end of this guide.
<b>Contribution Limits</b>	Please visit <a href="http://www.irs.gov">www.irs.gov</a> for the IRS annual contribution limits.  If you have reached age 50 or will reach 50 during the calendar year you may make an additional “catch-up” contribution each pay period.
<b>Investments</b>	The Plan offers you a range of options through Fidelity Investments and TIAA to help you meet your retirement investment goals. The Plan also includes a brokerage option which allows you to choose investments beyond those offered by the Plan.  Complete descriptions of the Plan’s investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online through your chosen Retirement Provider.
<b>Vesting</b>	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.

	You will be vested in any employer matching contributions after three years of plan participation.
<b>Online Beneficiary Designation</b>	<p>It's important to designate a beneficiary for your Plan account. Beneficiary designations are held separately at Fidelity and TIAA so you should make elections for all service providers you choose.</p> <p>To make your designations at Fidelity, log on to <a href="http://www.netbenefits.com/usnh">www.netbenefits.com/usnh</a>. Select <i>Profile</i>, then <i>Beneficiaries</i> and follow the steps to designate your beneficiary online. For TIAA accounts, log on at <a href="http://www.tiaa.org/usnh">www.tiaa.org/usnh</a> or call <b>800-842-2252</b>.</p>
<b>One-on-one consultations</b>	<p>Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.</p> <p>To schedule an appointment with a Fidelity Representative call <b>800-642-7131</b> or register online at <a href="http://www.fidelity.com/reserve">www.fidelity.com/reserve</a>.</p> <p>To schedule time with a TIAA representative please call <b>800-732-8353</b> weekdays 8 a.m. to 8 p.m. ET or visit <a href="http://TIAA.org/schedulenow">TIAA.org/schedulenow</a>.</p>

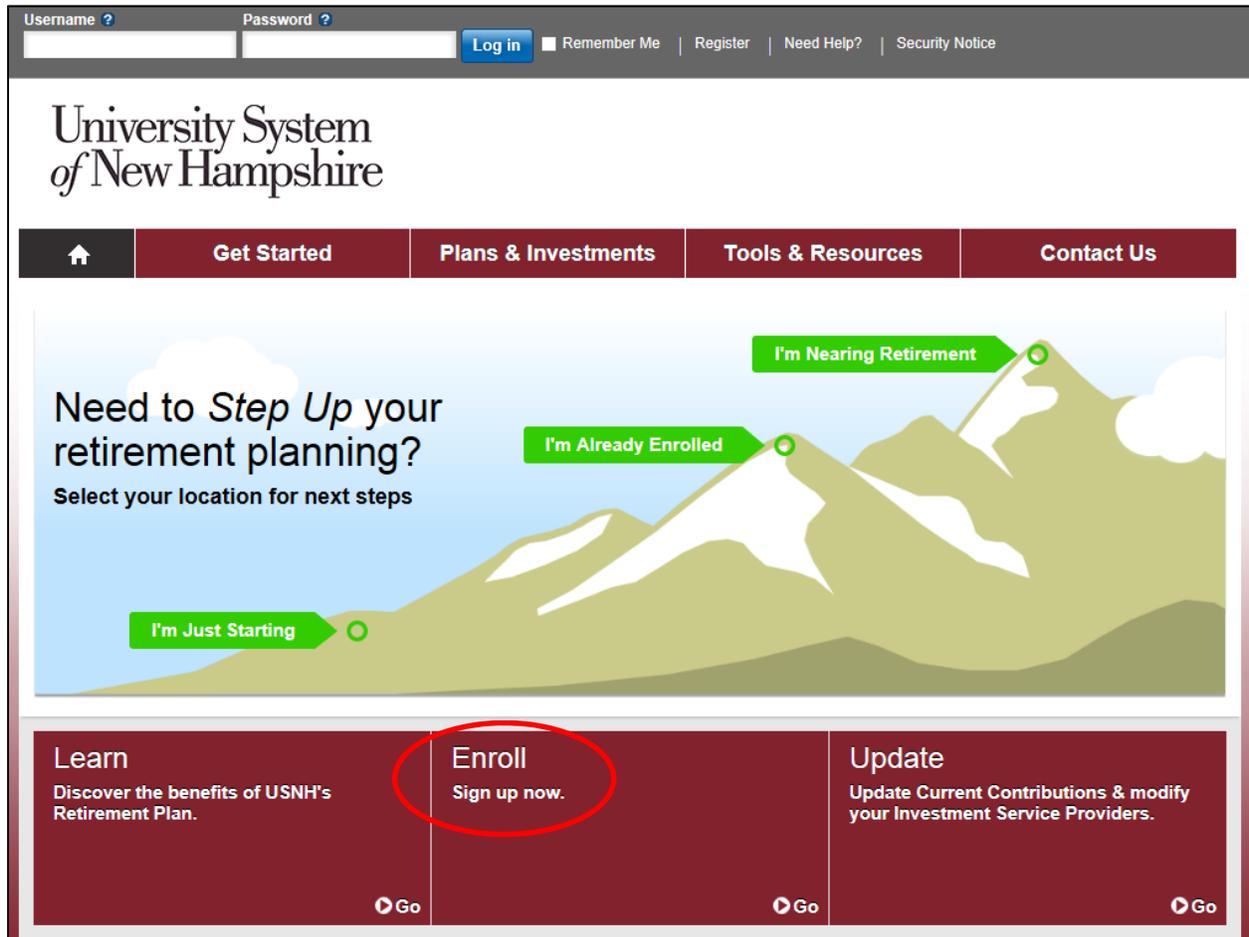
## Accessing your account

Access your Fidelity plan account online at [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) or call **800-343-0860** to speak with a Fidelity representative Monday through Friday, 8 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

**For access or questions regarding TIAA accounts** please call TIAA at **800-842-2252** weekdays 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time, or access your account online at [www.tiaa.org/usnh](http://www.tiaa.org/usnh).

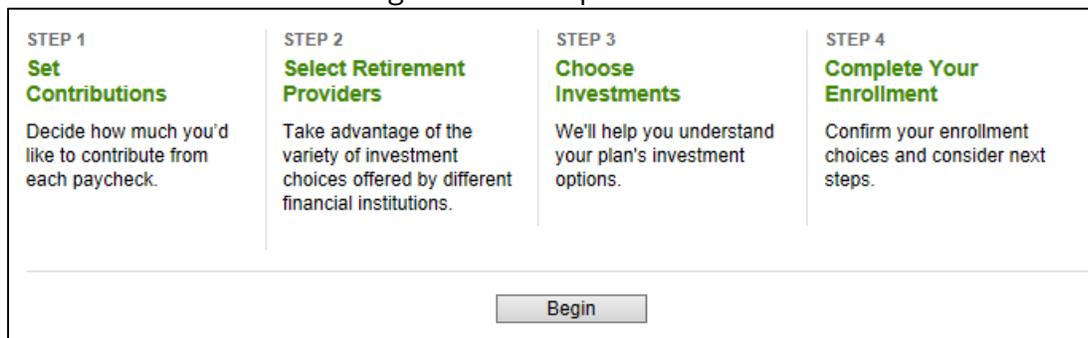
# NetBenefits User Guide for New Retirement Plan Enrollments 403(b) and 457(b) Plans

Visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click "Enroll" in the center of the page. Follow the prompts to establish a Username and Password.



## Steps to enroll in the 403(b) Retirement Plan

After establishing your Username and Password, the system will guide you through 4 steps to enroll in the Plan. Click Begin to start Step 1.



**Step 1:** Set the contribution percentage (deferral) you wish to direct from your paycheck to the Plan. You may choose Pretax or Roth contributions. You must contribute 6% before choosing a supplemental deferral amount. Your total deferral cannot exceed 70%.

For information on matching contributions from USNH based on your deferrals to the Plan please refer to the contribution levels chart at the end of this guide.

**403(b) Plan deferral election screen**

Contribution Amount	
Type	Desired Contribution per Pay Period
<b>PRE-TAX CONTRIBUTION</b> 2.50% to 6.00% in increments of 0.10%	<input type="text" value="0.00"/> %
<b>PRE-TAX SUPPLEMENTAL</b> 0.10% to 64.00% in increments of 0.10%	<input type="text" value="0.00"/> %
<b>ROTH CONTRIBUTION</b> 2.50% to 6.00% in increments of 0.10%	<input type="text" value="0.00"/> %
<b>ROTH SUPPLEMENTAL</b> 0.10% to 64.00% in increments of 0.10%	<input type="text" value="0.00"/> %
<b>Contribution Amount Total</b>	<input type="text" value="0.00"/> %

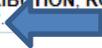
**Step 2:** Select your Retirement Provider (Fidelity or TIAA).

You can direct 100% of your contribution to one provider or split your deferral election to contribute a portion to each retirement provider. For example; if you set a 6% deferral election you can then elect to direct 50% of your deferrals (3%) to Fidelity and the other 50% to TIAA. Or any other split you prefer.

### Select Retirement Providers

Select how much of your retirement contribution you would like to allocate to each retirement provider.

Your contributions are allocated across the retirement providers as shown below. You can maintain these allocations, or change them.

Your elections will be applied to the following contributions: **PRE-TAX CONTRIBUTION, PRE-TAX SUPPLEMENTAL, AFTER-TAX - DO NOT USE, ER MATCHING CONTRIBUTION, ROTH CONTRIBUTION, ROTH SUPPLEMENTAL.**  
[Make elections for each type of contribution separately.](#) 

Provider	Desired % (In increments of 1%)
Fidelity Investments	<input type="text" value="50"/> %
TIAA	<input type="text" value="50"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="100"/> %

If you wish to direct your personal contributions to the Plan differently than contributions from USNH, click "Make elections for each type of contribution separately" as noted above with the arrow.

**Select Retirement Providers**

Select how much of your retirement contribution you would like to allocate to each retirement provider.

Your contributions are allocated across the retirement providers as shown below. You can maintain these allocations, or change them.

Do not separate contribution types.

PRE-TAX CONTRIBUTION		Desired % <small>(In increments of 1%)</small>
Provider		
Fidelity Investments	<input type="text" value="0"/>	%
TIAA	<input type="text" value="0"/>	%
<b>Total (must equal 100%)</b>		<input type="text" value="0"/> %

PRE-TAX SUPPLEMENTAL		Desired % <small>(In increments of 1%)</small>
Provider		
Fidelity Investments	<input type="text" value="0"/>	%
TIAA	<input type="text" value="0"/>	%
<b>Total (must equal 100%)</b>		<input type="text" value="0"/> %

AFTER-TAX - DO NOT USE		Desired % <small>(In increments of 1%)</small>
Provider		
Fidelity Investments	<input type="text" value="0"/>	%
TIAA	<input type="text" value="0"/>	%
<b>Total (must equal 100%)</b>		<input type="text" value="0"/> %

ER MATCHING CONTRIBUTION		Desired % <small>(In increments of 1%)</small>
Provider		
Fidelity Investments	<input type="text" value="0"/>	%
TIAA	<input type="text" value="0"/>	%
<b>Total (must equal 100%)</b>		<input type="text" value="0"/> %

ROTH CONTRIBUTION		Desired % <small>(In increments of 1%)</small>
Provider		
Fidelity Investments	<input type="text" value="0"/>	%
TIAA	<input type="text" value="0"/>	%
<b>Total (must equal 100%)</b>		<input type="text" value="0"/> %

**Step 3:** Choose your investment options. (**Please Note:** You will only see the step below 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. )

### Choosing your investments with Fidelity

The plan offers options of "Do it for me" with both a managed account service and through single fund solutions. Or choose the "Do it myself" option and create your own mix of investments.

**Choose Investments**

**Do it for me**

Get professional management  
Want to let the pros manage for you? We'll get to know you and your goals and then manage your investments to your personal needs.

Available for Fidelity investment choices only.

[More about Fidelity® Portfolio Advisory Service at Work](#)

**Do it myself**

**Choose one fund**

Select a target date fund based on your projected retirement date. The fund will become more conservative over time.

Keep in mind, the value of your investment will fluctuate over time and you may gain or lose money.

[View available target date funds](#)

**Choose your own investments**

Build your own portfolio using the Investment Performance and Research page.

[View all available funds](#)

[Compare these two options \(PDF\)](#)

#### Step 4: Review and submit your elections.

### 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. After you click Submit you'll be directed to the website of TIAA where you can select your investment elections.

#### Contribution

	Desired Contribution	Action
<b>Contributions per Pay Period</b>		
PRE-TAX CONTRIBUTION	6%	Edit
PRE-TAX SUPPLEMENTAL	0%	
ROTH CONTRIBUTION	0%	
ROTH SUPPLEMENTAL	0%	

#### Retirement Providers

	Desired Percentage	Action
Fidelity Investments	50%	Edit
TIAA	50%	

After you click Submit you'll be directed to the website of TIAA where you can select your investment elections.

#### Investments

	Desired Percentage	Action
<b>All Eligible Sources</b>		
		Edit

After submitting your elections, if you elected to direct deferrals to TIAA, use the pop up link (the blue box with the arrow in it) to continue to the TIAA website to choose your investments with TIAA.

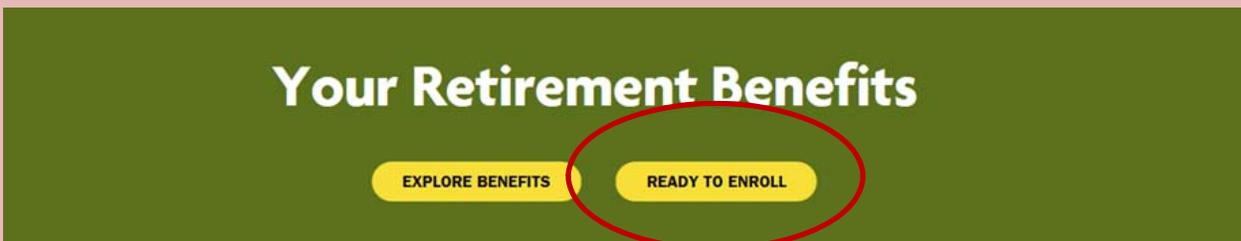
### You're almost done!

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

- Select investments with TIAA [↗](#)

## Choosing your investments with TIAA

On the home page at [www.tiaa.org/usnh](http://www.tiaa.org/usnh), select the "Ready to Enroll" button and follow the prompts. If this is the first time using the TIAA website you will need to create a web ID. The Username you created at the beginning of your enrollment does not automatically set up on the TIAA website.



- Select your location.
- Select the plan(s) in which you wish to enroll.
- Register with TIAA or log in if you have an existing web ID with TIAA.

Then, choose your investment choices with TIAA using one of the 3 methods. Follow the prompts and print out the confirmation page for your records.

**Choose Investments** Need Help?

Would you like these investment decisions applied across all your plans?

### I have no idea what to pick

Select an investment based on your retirement age.

### I would like to pick my own with help

Pick an approach and we'll guide you through selecting investments.

### I know what I want

Pick from a list of available investments.

## Other steps to complete once you have enrolled

Once you have logged into your account with your chosen retirement provider(s) you can:

1. Designate your beneficiaries.
2. Set your mail preferences (email or print).
3. Schedule an individual consultation with a TIAA or Fidelity representative to get answers to any retirement planning questions you may have.

## Contact phone numbers

If you have any questions about the [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8 a.m. to Midnight Eastern time.

For questions regarding TIAA accounts please go online at [www.tiaa.org/usnh](http://www.tiaa.org/usnh) or call 800-842-2252, weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time.

# Steps to enroll in the 457(b) Deferred Compensation Plan

You must be contributing to the 403(b) Retirement Plan at the maximum contribution level to be eligible for the 457(b) Deferred Compensation Plan.

Log in to your account through [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh)

**Step 1:** Set the per pay period dollar amount you wish to direct from your paycheck to the Plan. You may choose Pretax or Roth contributions but not both. Your total per pay contribution cannot exceed \$5,000.

## 457(b) Deferred Compensation Plan deferral election screen

### Enter your contribution per pay period

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

Contribution Amount	
Type	Desired Contribution per Pay Period
<a href="#">PRE-TAX</a> \$0 to \$5,000 in increments of \$1	\$ <input type="text" value="0"/>
<b>See the potential impact on your paycheck and retirement income</b> These calculations will apply to your pre-tax contributions	
Annual Pay (\$)	<input type="text"/>
Paycheck Received	<input type="button" value="Choose One"/> <input type="button" value="Calculate"/>
<a href="#">ROTH</a> \$0 to \$5,000 in increments of \$1	\$ <input type="text" value="0"/>
<b>Contribution Amount Total</b>	\$ <input type="text" value="0"/>

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

**Step 2:** Select your Retirement Provider (Fidelity and/or TIAA).

You can choose 100% to one provider or split your deferral election to contribute a portion to each retirement provider. For example; if you set a \$150 deferral election you can then elect to direct 50% of your deferrals (\$75) to Fidelity and the other 50% to TIAA. Or any other split you prefer.

### Select Retirement Providers

Select how much of your retirement contribution you would like to allocate to each retirement provider.

Your contributions are allocated across the retirement providers as shown below. You can maintain these allocations, or change them.

Your elections will be applied to the following contributions: **EMPLOYER DISCRETIONARY, PRE-TAX 457B CONTRIBUTION, ROTH 457(B) CONTRIBUTION.** [Make elections for each type of contribution separately.](#)

Provider	Desired % (In Increments of 1%)
Fidelity Investments	<input type="text" value="50"/> %
TIAA	<input type="text" value="50"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="100"/> %

**Step 3:** Choose your investment options. (**Please Note:** You will only see this step if you directed 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.)

### Choosing your investments with Fidelity

The plan offers options of "Do it for me" with both a managed account service and through single fund solutions. Or choose the "Do it myself" option and create your own mix of investments.

#### Choose Investments

**Do it for me**

Get professional management  
Want to let the pros manage for you? We'll get to know you and your goals and then manage your investments to your personal needs.

Available for Fidelity investment choices only.

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**Choose one fund**

Select a target date fund based on your projected retirement date. The fund will become more conservative over time.

Keep in mind, the value of your investment will fluctuate over time and you may gain or lose money.

[View available target date funds](#)

**Do it myself**

**Choose your own investments**  
Build your own portfolio using the Investment Performance and Research page.

[View all available funds](#)

[Compare these two options \(PDF\)](#)

### Step 4: Review and submit your elections.

#### 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. After you click Submit you'll be directed to the website of TIAA where you can select your investment elections.

**Contribution**

	Desired Contribution	Action
<b>Contributions per Pay Period</b>		
PRE-TAX	\$100	<a href="#">Edit</a>
ROTH	\$0	

**Retirement Providers**

	Desired Percentage	Action
Fidelity Investments	50%	<a href="#">Edit</a>
TIAA	50%	

After you click Submit you'll be directed to the website of TIAA where you can select your investment elections.

**Investments**

	Desired Percentage	Action
<b>All Eligible Sources</b>		<a href="#">Edit</a>

After submitting your elections, if you elected to direct contributions to TIAA, use the pop up link (the blue box with the arrow in it) to continue to the TIAA website to choose your investments with TIAA.

### You're almost done!

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

[Select investments with TIAA](#)

## 403(b) Retirement Plan – Employee/USNH Contribution Levels Status USNH Faculty and Staff

Before a participant will be eligible to participate at the Standard Contribution Level, the Participant must contribute for one year at the Initial Contribution, Alternate, or Middle Contribution Level.

Contribution Level	Employee	USNH
Initial	6%	6%
Standard	6%	10%
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## KSCEA 403(b) Retirement Plan - Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the Keene State College Education Association (KSCEA).

Contribution Level	Employee	USNH
Standard	6%	10%
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## UNH AAUP Tenure Track 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Chapter of the American Association of University Professors (AAUP).

Contribution Level	Employee	USNH
Initial	6%	6%
Standard	6%	10%
Alternate	2.5%	6%

## UNH Law Faculty 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Law Faculty Union – NEA.

Contribution Level	Employee	USNH
Initial	6%	6%
Standard	6%	9%
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## UNH Lecturers United 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Lecturers United - AAUP

Contribution Level	Employee	USNH
Initial	6%	6%
Standard	6%	10%
Middle Level	4%	6%
Alternate	2.5%	4%

## Postdoctoral Research Faculty 403(b) Retirement Plan Contribution Level

Contribution Level	Employee	USNH
	2.5 % to 6%	0%

## Adjunct Faculty and Staff 403(b) Retirement Plan Contribution Level

Contribution Level	Employee	USNH
	2.5 % to 6%	0%

## **Investing involves risk, including risk of loss.**

Although this booklet was prepared for University System of New Hampshire by Fidelity Investments for the convenience of Plan participants, certain pages, including screen shots, in it were supplied by a non-Fidelity investment provider. 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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All screenshots are for informational purposes only.

Fidelity® Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

This document provides only a summary of the main features of the USNH 403(b) Retirement plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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