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

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

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Contributions</td>
<td>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 distribution from a Roth 403(b) is federally tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.</td>
</tr>
<tr>
<td>USNH contributions</td>
<td>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.</td>
</tr>
<tr>
<td>Contribution Limits</td>
<td>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.</td>
</tr>
<tr>
<td>Investments</td>
<td>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 self-directed 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.</td>
</tr>
</tbody>
</table>
### Vesting
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.

### Online Beneficiary Designation
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.

To make your designations at Fidelity, log on to [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh). Select Profile, then Beneficiaries and follow the steps to designate your beneficiary online.

For TIAA accounts, log on at [www.tiaa.org/usnh](http://www.tiaa.org/usnh) or call 800-842-2252.

### One-on-one consultations
Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.

To schedule an appointment with a Fidelity Representative call 800-642-7131 or register online at [www.fidelity.com/reserve](http://www.fidelity.com/reserve).

To schedule time with a TIAA representative please call 800-732-8353 weekdays 8 a.m. to 8 p.m. ET or visit [TIAA.org/schedulenow](http://TIAA.org/schedulenow).

### 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).
403(b) Retirement Plan

Visit 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%.

403(b) Plan deferral election screen

<table>
<thead>
<tr>
<th>Contribution Amount</th>
<th>Desired Contribution per Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRE-TAX CONTRIBUTION</td>
<td>0.00%</td>
</tr>
<tr>
<td>PRE-TAX SUPPLEMENTAL</td>
<td>0.00%</td>
</tr>
<tr>
<td>ROTH CONTRIBUTION</td>
<td>0.00%</td>
</tr>
<tr>
<td>ROTH SUPPLEMENTAL</td>
<td>0.00%</td>
</tr>
<tr>
<td>Contribution Amount Total</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

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. **If you do not select a Retirement Provider, you will default to Fidelity into the Plan’s elected default option.**

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.

<table>
<thead>
<tr>
<th>Provider</th>
<th>Desired % (In increments of 1%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>50%</td>
</tr>
<tr>
<td>TIAA</td>
<td>50%</td>
</tr>
</tbody>
</table>

Total (must equal 100%) 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.

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 two options: Get Professional Management with a managed account service or a single fund solution. The plan also offers a Do it myself which you can build your portfolio from the plan line-up.
Step 4: Review and submit your elections.

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.
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.
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 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 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.

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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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.