In choosing a college, you’re choosing the course your life will take. At Brandeis, your education isn’t just about succeeding while you’re here. It’s about preparing you for what comes next. One of the most compelling reasons to attend Brandeis is what you’ll discover when you leave: open doors all around you.

A Brandeis education is enormously valuable in its power both to accelerate your intellectual growth and to lead you toward a fulfilling future marked by professional success. It can be one of the best investments you make in yourself.

Close relationships with faculty, first-year courses taught by tenured professors, and research opportunities that have first-year students working alongside faculty members are just a few of the academic advantages that Brandeis offers.

In just a short time, you’ll make lifelong friends and mentors. Even prospective students on a one-day tour are struck by the warm, friendly attitude that defines the Brandeis community. People here are academically driven and motivated to succeed while being supportive of their peers. That makes for an environment that’s both stimulating and inviting.

Everyone at Brandeis seems to have one thing in common: an open mind. So wherever you come from, and whatever your background and beliefs, you’ll feel welcomed by the community and quickly become a part of it.

The Brandeis community is one that fosters connections. You’ll make the kinds of friends you keep for a lifetime, and you’ll get to know professors who will continue to inspire you long after you graduate.

PAIGE LURIE
HOMETOWN: PASADENA, CALIFORNIA
MAJOR: POLITICS

“I LOVE MY CLASSES, AND EVERYONE IS VERY FRIENDLY. I EXPECTED NICE PEOPLE, BUT THE BRANDEIS COMMUNITY HAS SURPASSED MY EXPECTATIONS.”

Your Brandeis University Defined Contribution Retirement Plan

Brandeis Retirement Planning Website User Guide

No matter where you are in your journey, we can help you map out the retirement you envision.

Brandeis University
Welcome to the Brandeis University Defined Contribution Retirement Plan! Start investing in your future—and yourself—today. Brandeis offers Fidelity Investments® as your retirement service provider. This User Guide will walk you through how to enroll in your Brandeis Retirement Plan online and how to make changes to your account.

Table of Contents

Brandeis University Retirement Plan Features ................................................................. 1
For New Hires/First-Time Enrollees:
How to Enroll in Your Brandeis University Retirement Plan Online .................................. 3

For Existing Participants:
How to Change Your Contributions ................................................................................. 7
How to Change Your Investment Elections ................................................................. 9

Additional Educational Resources ............................................................................. 11

Brandeis University Retirement Plan Features

<table>
<thead>
<tr>
<th>Plan Features</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
</tr>
<tr>
<td><strong>Employee Pretax Contributions</strong></td>
</tr>
<tr>
<td>You are immediately eligible to enroll in the Plan. If you have not enrolled in the Plan within 30 days of your eligibility or opted out by choosing a 0% contribution amount, you will be automatically enrolled in the Plan at a pretax contribution rate of 3% for Non-Exempt Employees and 5% for Faculty and Exempt Staff.</td>
</tr>
<tr>
<td><strong>Employer Matching Contributions</strong></td>
</tr>
<tr>
<td>You are eligible to receive the Employer matching contributions once you meet the following:</td>
</tr>
<tr>
<td>• Are a regular faculty and staff members who are scheduled to work half-time or more.</td>
</tr>
<tr>
<td>• Are a regular staff scheduled to work half time or more for not less than 39 weeks per year.</td>
</tr>
<tr>
<td>• Completed one year of benefit eligible service.*</td>
</tr>
<tr>
<td>• Attained 21 years of age.</td>
</tr>
<tr>
<td>*The one-year-of-service requirement may be waived for employees who were employed for at least one year in a half-time or more position at a higher education institution immediately preceding the employee’s date of employment at Brandeis (up to three months’ lapse in time between prior employment and Brandeis employment is allowed). Please review the section below to learn how much you must contribute in order to receive the University contributions.</td>
</tr>
<tr>
<td><strong>Your Contributions</strong></td>
</tr>
<tr>
<td><strong>Non-Exempt Employees</strong> — 3% required contribution in order to receive a 6% University contribution. For participants over age 50, University contribution increases to 8%.</td>
</tr>
<tr>
<td><strong>Faculty and Exempt Staff</strong> — 5% required contribution in order to receive an 8% University contribution. For participants over age 50, University contribution increases to 10%.</td>
</tr>
<tr>
<td>In other words, in order to receive the University’s contribution, Non-Exempt Employees must contribute at least 3% and Faculty and Exempt Staff must contribute at least 5%. Otherwise, you will leave money on the table!</td>
</tr>
<tr>
<td>You can contribute from 0%–100% of your eligible base pay as pre-tax, or Roth contributions, or a combination, up to the annual IRS dollar limits.</td>
</tr>
<tr>
<td>Roth Contributions</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>Annual Increase Program</td>
</tr>
</tbody>
</table>
| Contribution Limits | **2024 Limits**  
$23,000, under age 50  
$30,500, age 50 or older  
| Investments | The Plan offers you a range of options through Fidelity Investments to help you meet your retirement investment goals. 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 on NetBenefits. |
| Vesting | You are always 100% vested in both your own and employer contributions to your Plan account, as well as any earnings on them. |
| Online Beneficiary Designation | It’s important to designate a beneficiary for your Plan account. To make your designations at Fidelity, log on to NetBenefits® at [www.netbenefits.com/brandeis](https://www.netbenefits.com/brandeis). Select the icon labeled **Profile & Settings**, then **Beneficiaries** and follow the steps to designate your beneficiary online. |
| One-on-one consultations | Workplace Financial Consultant are available and can help with enrollment, asset allocation, retirement planning and other questions you may have about the Plan. To schedule an appointment with a Fidelity Representative, call **800-642-7131** or register online at [www.fidelity.com/schedule](https://www.fidelity.com/schedule). |

**Accessing your Brandeis University account with Fidelity**  
Access your Fidelity plan account online on NetBenefits at [www.netbenefits.com/brandeis](https://www.netbenefits.com/brandeis) 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.

**Accessing your frozen Brandeis University account with TIAA**  
For access or questions regarding TIAA accounts, please call TIAA at **800-842-2252** weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time, or access your account online at [https://www.tiaa.org/public/](https://www.tiaa.org/public/).
For New Hires/First-Time Enrollees:
How to Enroll in Your Brandeis University Retirement Plan Online

Automatic Enrollment:
You will be automatically enrolled in your Brandeis Retirement Plan in the following manner.

- **Non-Exempt Employees** — 3% Pre-Tax Supplemental contribution.
- **Faculty and Exempt Staff** — 5% Pre-Tax Employee Basic contribution

Your contributions will be invested in the Target Date Fund that's closest to your anticipated retirement date (assuming retirement at age 65).

If you wish to waive your enrollment in the Plan, you must change your contribution rate to 0% within the first 30 calendar days from the date indicated on your automatic enrollment notification in the mail.

We encourage you to choose a contribution rate and investment options that are appropriate for you. You may change your elections at any time by following the below steps.

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

To view your available investment options, log on to NetBenefits at [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis).

Enroll in five easy steps:
1. Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and follow the steps to set up your username and password. If you already have a Fidelity account, you can using your existing credentials to log on.
2. Choose the amount you wish to contribute to the Plan.
3. Choose your investments options.
4. Designate your beneficiaries.

Below are details of each of these steps with screenshots.
Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and click *Register as a new user*. Follow the prompts to establish a username and password. If you already have a Fidelity account, you can using your existing credentials to log on.
After establishing your username and password, you will see the below home page.

Click the Enroll button below the name of your plan. You will see either BRANDEIS UNIVERSITY or BRANDEIS NON EXEMPT depending on whether you are an exempt employee (paid semi-monthly), or a non-exempt employee (paid weekly). The enroll button will appear below the plan you are eligible to enroll in.

The following three steps will appear and guide you through the enrollment process. Click Begin to start Step 1.
Step 1: Set the contribution percentage you wish to direct from your paycheck to the Plan. For information on required contributions, please see page 1. You may also choose to enroll in the Annual Increase Program. Please see page 2 for details.

Step 2: Choose your investment options with Fidelity. The plan offers two options: Go with a target date fund or Choose your own investments to create your own mix of investments.

Step 3: Review and submit your elections.
Other steps to complete once you have enrolled:

Once you have logged in to your account, you can:
1. Designate your beneficiaries.
2. Set your mail preferences (email or print).
3. Schedule an individual consultation with a 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/brandeis website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 800-343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8 a.m. to midnight Eastern time.
For Existing Participants:  
How to Change Your Contributions

Visit www.netbenefits.com/brandeis and log in to your account with your username and password at the top of the page. If you do not have a username and password yet, click Register as a new user.

Once logged on to the Brandeis Retirement Planning website, you will see a home screen similar to the one below. Click the Quick Links drop-down arrow, then Contribution Amount.

Click Contribution Amount and Catch-up Contributions.
Enter the percentage of pay you wish to contribute to the Plan. Contribution elections will be withheld during each pay period and will be directed to your chosen investment elections.

Review and then submit your contribution changes. Your contribution changes will generally take effect:

- Supplemental Contributions take effect in the pay cycle elected
- Employee Basic Contributions take effect the first of the following month

Your request will be complete once you submit and receive a confirmation number.
How to Change Your Investment Elections

The instructions below detail how to make changes to your investment elections in your Fidelity Investments account.

Visit [www.netbenefits.com/brandeis](http://www.netbenefits.com/brandeis) and log in to your account with your **username and password** at the top of the page. If you do not have a username and password yet, click **Register as a new user**.

Once logged in to the Brandeis Retirement Planning Website, you will see a home screen similar to the one below. Click the **Quick Links** drop-down arrow, then **Change 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** below.
Next, decide if you would like to invest in a Target Date Fund or Choose your own investments. For this example, we will select a Target Date Fund.

Select the Target Date Fund you wish to invest in. To learn more about any of these Vanguard Target Retirement Funds, simply click on the name of the fund, and its prospectus will pop up.

The next screen will ask if you’ve read the mutual fund prospectus. You can view it directly on the screen or have it mailed to you, then click Next. The final screen will ask you to review and submit your investment election. Your transaction is complete once you receive a confirmation number.
Additional Educational Resources

After logging in to your Brandeis Retirement Planning Website account from www.netbenefits.com/brandeis, visit Plan & Learn to find a collection of articles, videos, infographics, and other dynamic learning experiences that are easy to navigate and include relevant financial topics you’re dealing with today.

Click the Plan & Learn at the top left-hand corner, then Get answers to your financial questions.

Scroll down to view articles, videos, calculators, tools and workshops. Our online educational workshops allow you to learn about a variety of topics, including college planning, budgeting and retirement. Events are offered daily and easy to attend from any computer, and virtual education presenters are available to chat and answer your questions.
Don’t forget to download the NetBenefits Mobile App to make changes to your account easily from your mobile phone!

Download the NetBenefits® app today for an Apple or Android.

Apple, the Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc.
Android and Google Play are trademarks of Google Inc.

System availability and response times may vary.
Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company and may be registered.

**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.

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

A link to third-party material is included for your convenience. The content owner is not affiliated with Fidelity and is solely responsible for the information and services it provides. Fidelity disclaims any liability arising from your use of such information or services.

All screenshots are for informational purposes only.

This document provides only a summary of the main features of the Brandeis University Defined Contribution 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
© 2022-2024 FMR LLC.
All rights reserved.
1056626.1.2