



NetBenefits® User Guide

This guide provides you with information on how to manage your Davidson College Retirement plans online. There are sections for current Fidelity and TIAA users, and also for first time enrollees in the Plan. Contact information for both Fidelity and TIAA is included at the end of this guide.

You can access the Davidson College Retirement Planning Website at www.netbenefits.com/davidson. Below are instructions and tips on how to use the website for existing Fidelity customers, TIAA customers, New Hires/First-Time Enrollees, and all site users.

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



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 |
|---|---|---|

All screenshot examples in this guide are for illustrative purposes only.

Fidelity Customers

If you are a current Fidelity customer and already have a username and password, you can use your existing login for the NetBenefits website. If you have forgotten your username and/or password, click *Need Help?* at the top of the website to reset your username or password.

New user site registration

Visit www.netbenefits.com/davidson, click the *Register* link at the top of the site, and follow the prompts to verify your identity.



Username ? Password ?

Log in Remember Me **Register** Need Help? |

How to change your investment service provider

1. After registering for the site, visit www.netbenefits.com/davidson and enter your username and password at the top of the website and click *Log in*. (shown above)
2. On the NetBenefits® home page, choose *Contribution Amount* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.

Contribution Amount

Manage Your Contribution Amount

[Contribution Amount](#)

View or update the amount you contribute to your retirement savings plan.

[Why should I contribute to my retirement savings plan?](#)

[Retirement Providers](#)

View or update the Retirement Providers who manage your contributions.

[What are Retirement Providers?](#)

How to change your Davidson College 403(b) Tax Deferred Annuity Plan payroll contribution

After registering for the site, visit www.netbenefits.com/davidson, enter your username and password at the top of the website, and click *Log in*.

1. On the NetBenefits® home page, choose *Contribution Amount* in the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose *Contribution Amount* on the next screen (shown above) and follow the steps to update your payroll contribution.

Fidelity Customers continued

How to change your investment elections

After registering for the site, visit www.netbenefits.com/davidson, enter your username and password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Change Investments* in the Quick Links menu for the Plan in which you wish to make investment changes.
2. Choose the action you wish to take- *Change Future Investments* or *Current Investments*.

Please note: Future investment elections and existing balances are two separate transactions. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.

Review your beneficiaries. Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family.

To access beneficiary information for your Fidelity account; Log in to NetBenefits, and 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.

Please be sure to setup beneficiaries for BOTH Davidson plans.

Fidelity Customers continued

Once you have logged into NetBenefits, you will see BOTH your Davidson TDA Plan and your Davidson College 403(b) Retirement Plan, even if you are not eligible for the latter plan yet.

Please be sure to setup your investment provider, beneficiaries and investment elections for BOTH plans.

In order to be eligible for the 403(b) Retirement Plan and receive the College's contribution, an employee must have one year of service with the College and have worked 1,000 hours. In addition, you must be employed in a position that is eligible for 403(b) contributions. Temporary employees, fellows, adjunct professors, and CAC advisors are not eligible for 403(b) contributions.

The screenshot shows the Davidson College NetBenefits portal. At the top, there is a search bar and navigation links for Home, Accounts & Benefits, and Plan & Learn. The main content area features a 'Your portfolio' section with a 'See investments' link and a message: 'We can help you make the most of your benefits. Go to Planning & Guidance'. Below this is a 'Retirement Savings' summary box. The total balance is displayed as '\$0.00'. A red circle highlights this total and the table of plan details below it.

| Plan Name | Balance | Quick Links |
|----------------------------------|---------|-------------|
| DAVIDSON COLLEGE 403(b):73214 | \$ 0.00 | Quick Links |
| DAVIDSON TDA 403(b):73738 | \$ 0.00 | Quick Links |

TIAA Customers

Register for the site

Visit www.netbenefits.com/davidson, click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a username and password. For registration purposes, please do not change the *Your Account* drop-down option from Fidelity to TIAA.

Please keep the option listed as Fidelity for the site registration.



The image shows a login form with three input fields: 'Your Account', 'Username', and 'Password'. The 'Your Account' dropdown menu is set to 'Fidelity' and is circled in red. To the right of the fields is a blue 'Log in' button.

How to change your investment service provider

1. After registering for the site, visit www.netbenefits.com/davidson, enter your username and password at the top of the website, and click *Log in*. (shown above)

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity when electing your investment service provider.

2. On the NetBenefits home page, choose *Contribution Amount* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.

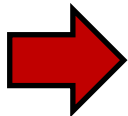
Contribution Amount

Manage Your Contribution Amount

[Contribution Amount](#)

View or update the amount you contribute to your retirement savings plan.

[Why should I contribute to my retirement savings plan?](#)



[Retirement Providers](#)

View or update the Retirement Providers who manage your contributions.

[What are Retirement Providers?](#)

TIAA Customers continued

Please note: For participants with all account balances at TIAA, you will see a \$0 balance on the NetBenefits home screen. If you have balances with both service providers you will only see your Fidelity balance on NetBenefits. To view your TIAA account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA and logging on to your TIAA account.

How to change your Davidson College 403(b) Tax Deferred Annuity Plan payroll contribution

After registering for the site, visit www.netbenefits.com/davidson, enter your username and password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Contribution Amount* in the Quick Links menu for the Plan in which you wish to make a contribution election.

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity for changing your payroll contribution.

2. Choose *Contribution Amount* on the next screen (shown on the previous page) and follow the steps to update your election.

Please note: For participants with all account balances at TIAA, you will see a \$0 balance on the NetBenefits home screen. If you have balances with both service providers you will only see your Fidelity balance on NetBenefits. To view your TIAA account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA and logging on to your TIAA account.

How to change your investment elections

You will need to contact TIAA directly to change your investment elections. Visit www.netbenefits.com/davidson, and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA. Then click the TIAA link at the bottom of the screen to access your TIAA account.

The screenshot shows the top of the Davidson College NetBenefits website. At the top left, there is a 'Your Account' dropdown menu with 'TIAA' selected. Below this is the Davidson College logo. A navigation menu contains the following items: Home, Get Started, Plans & Investments, Tools & Resources, and Contact Us (which is highlighted in black). A warning banner reads: 'You are about to leave the site'. Below the banner, a message states: 'Your plan sponsor is pleased to offer investment advice and/or account management services from TIAA. When you click the link below, Fidelity Investments will direct you to the TIAA website.' A blue link labeled 'Go to TIAA' is circled in red. At the bottom of the banner, a small disclaimer reads: 'You are now leaving Fidelity for TIAA's website, which is unaffiliated with Fidelity. Fidelity has not been involved in the preparation of the content supplied at the unaffiliated site and does not guarantee or assume any responsibility for its content. Your employer, not Fidelity, has determined that you should have access to the TIAA website.'

TIAA Customers continued

Review your beneficiaries. Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. To update your beneficiaries for your TIAA account(s), please contact TIAA directly as shown on the previous page or call 800-842-2252.

Once you have logged into NetBenefits, you will see BOTH your Davidson TDA Plan and your Davidson College 403(b) Retirement Plan, even if you are not eligible for the latter plan yet.

Please be sure to setup your investment provider and investment elections for BOTH plans.

In order to be eligible for the 403(b) Retirement Plan and receive the College's contribution, an employee must have one year of service with the College and have worked 1,000 hours. In addition, you must be employed in a position that is eligible for 403(b) contributions. Temporary employees, fellows, adjunct professors, and CAC advisors are not eligible for 403(b) contributions.

The screenshot shows the Davidson College NetBenefits portal. At the top, there is a search bar and navigation links for Home, Accounts & Benefits, and Plan & Learn. The main content area displays "Your portfolio" with a "See investments" link and a message: "We can help you make the most of your benefits. [Go to Planning & Guidance](#)". Below this, a "Retirement Savings" summary box is highlighted with a red circle. It shows a total balance of \$0.00 and lists two accounts: "DAVIDSON COLLEGE 403(b):73214" and "DAVIDSON TDA 403(b):73738", both with a balance of \$0.00 and "Quick Links" buttons.

| Account Name | Balance | Quick Links |
|----------------------------------|---------|-------------|
| DAVIDSON COLLEGE 403(b):73214 | \$ 0.00 | Quick Links |
| DAVIDSON TDA 403(b):73738 | \$ 0.00 | Quick Links |

New Hires / First Time Enrollees

Visit www.netbenefits.com/davidson and click *Start Now* in the blue box (shown below).

The screenshot shows the top navigation bar with links for 'Your Account', 'Username', and 'Password'. Below this is a login form with a 'Fidelity' dropdown, input fields for 'Username' and 'Password', and a 'Log in' button. To the right of the login button are links for 'Remember Me', 'Register', 'Need Help?', and 'Security Notice'. Below the login form is the Davidson College logo. A red navigation bar contains links for 'Plans & Investments', 'Resources', 'Contact Us', and 'Meet with Us'. The main content area features a large image of a brick building with a 'Start Now' button circled in red. To the right of the image is a text box that reads: 'Get Ready for Your Future. Enroll in your workplace retirement savings plan today.' Below this is a three-step enrollment process:

- 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](#)

Follow the prompts to establish a username and password. Once registered, you will be prompted through a step-by-step enrollment process.

Step 1: Set your contributions.

Step 2: Select your investment service provider (Fidelity or TIAA).

Step 3: Select your investments.

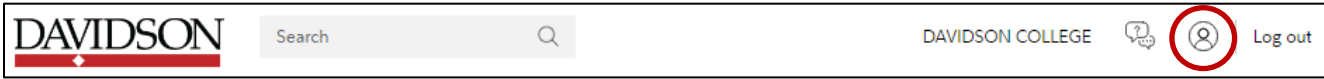
Step 4: Consolidate your retirement savings (optional).

Please be sure to complete Steps 1-4 for BOTH your Davidson TDA Plan and your Davidson College 403(b) Retirement Plan, even if you are not eligible for the latter plan yet.

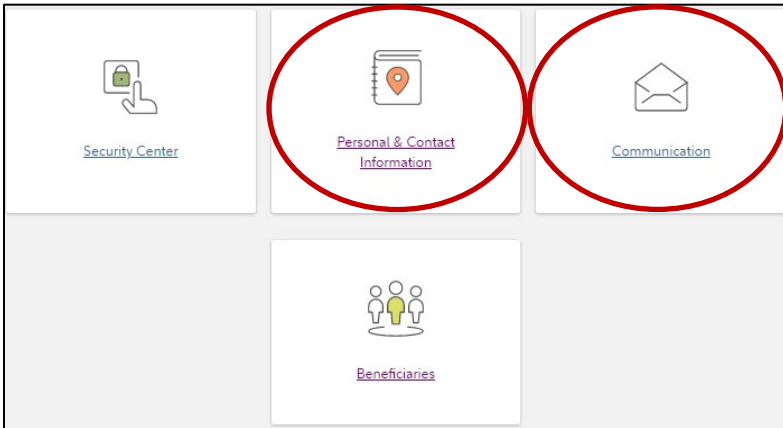
In order to be eligible for the 403(b) Retirement Plan and receive the College's contribution, an employee must have one year of service with the College and have worked 1,000 hours. In addition, you must be employed in a position that is eligible for 403(b) contributions. Temporary employees, fellows, adjunct professors, and CAC advisors are not eligible for 403(b) contributions.

All Site Users

Set your preferences. Once registered for the site, Log in and choose *Profile* at the top of the page.



Then choose *Personal & Contact Information* to update your email address and phone number. Under *Communication*, you can choose your delivery method for communications from the Plan.



Schedule a confidential consultation. Now is a great time to schedule an appointment for a confidential consultation with either Fidelity or TIAA to discuss your retirement planning goals.

Visit www.netbenefits.com/davidson and click the provider of your choice in the *Meet* box at the bottom of the home page to view availability and schedule an appointment.

We're Here for You

Fidelity TIAA Davidson College HR

Call
Call for a consultation to discuss and plan for your retirement needs. 800-343-0860

Meet
Meet with a Fidelity Representative to discuss and plan for your retirement needs - right at work. >

Contact Numbers For All Participants

If you have any questions about the Retirement Planning Web site 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 call TIAA at 800-842-2252, Monday through Friday, 8 a.m. to 10 p.m. Eastern time.

Investing involves risk, including risk of loss.

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

All screenshots are for illustrative purposes.

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.

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