



DARTMOUTH

Dartmouth College 401(a) Defined Contribution Plan and Supplemental Retirement Account (SRA) Plan



USER GUIDE

This user guide provides direction on how enroll in the 401(a) and SRA Retirement Plans. The Dartmouth College Retirement Savings website may be used by all employees, including new hires/ first time enrollees, current Fidelity Investment® account participants, or TIAA account participants.



Table of Contents

You can find information specific to your needs by using the following sections of the guide.

| | |
|---|----|
| Dartmouth Retirement Planning Website and Retirement Service Center | 3 |
| New Hires and First-Time Enrollees and How to Establish a username and password | 4 |
| Enroll in Your Plan(s) through Easy Enroll | 6 |
| Enroll in Your Plan(s) through Standard Enrollment | 11 |
| Tools and Resources | 19 |
| Contact Information | 20 |





Dartmouth College 401(a) and SRA Retirement Plans: Online Access

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

Use this guide as a resource to help you take an active role in your retirement planning regardless of which retirement provider or investment elections you choose.

Use this guide as a resource to help you take an active role in your retirement planning regardless of which retirement provider or investment elections you choose. This guide will provide you with step-by-step instructions to access your Retirement Plans information, update your contribution amounts, choose your retirement provider and update investments.

Dartmouth College helps your retirement savings grow by contributing to the 401(a) Plan for benefits-eligible employees.*^ Under the 401(a), benefits-eligible employees automatically receive employer-funded contributions and become vested in the Plan after three years of service. The SRA is a voluntary plan that employees may choose to make contributions. SRA participants may be eligible for up to \$3,000 in matching contributions subject to three-year vesting requirements to the 401(a) Plan.

Login to Dartmouth College's Online Benefits Enrollment:
www.dartmouth.edu/hrs/benefits/acces

| | |
|---|--|
| | |
| RETIREMENT PLANNING Click below to enroll, view or change your elections: CLICK HERE TO LOG-IN | HEALTH & WELFARE BENEFITS Click below to enroll, view or change your elections: CLICK HERE TO LOG-IN |
| RETIRED FROM DARTMOUTH? Use this link: RETIREE LOG-IN | |
| USER NAVIGATION GUIDES <ul style="list-style-type: none">User Guide - How to enroll in the 401(a) and/or SRA Retirement PlansHow to Guide - How to Access and manage your Accounts online with netbenefits. | USER NAVIGATION GUIDES <ul style="list-style-type: none">New Hire User Guide - A step by step guide on how to enroll in benefits as a new employeeGuide For Mid-Year Changes - A step by step guide on how to make changes to your benefits if you have a qualified life event |

* Your participation begins on your first day of work as a benefits-eligible regular employee if you are age 21 or older. If you are not eligible on your first day of work, your participation will begin when you meet all the eligibility requirements.

^Research Fellows are not eligible to participate in the 401(a) or SRA.



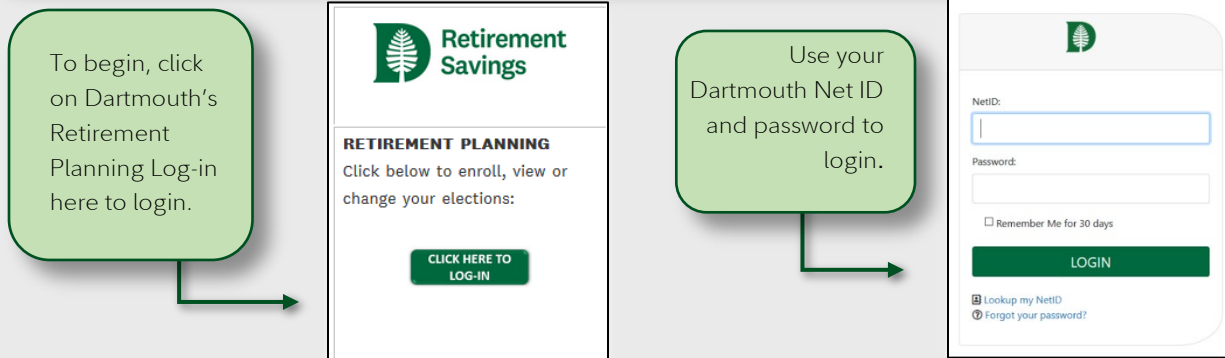
Before You Enroll in the Dartmouth 401(a) and SRA Plans, Establish a Username and Password

All employees must register to create a username and password to access their account online or by calling the Retirement Service Center at **800-343-0860**. If you already have a username and password for Fidelity.com or NetBenefits®, you may log on by using that information.

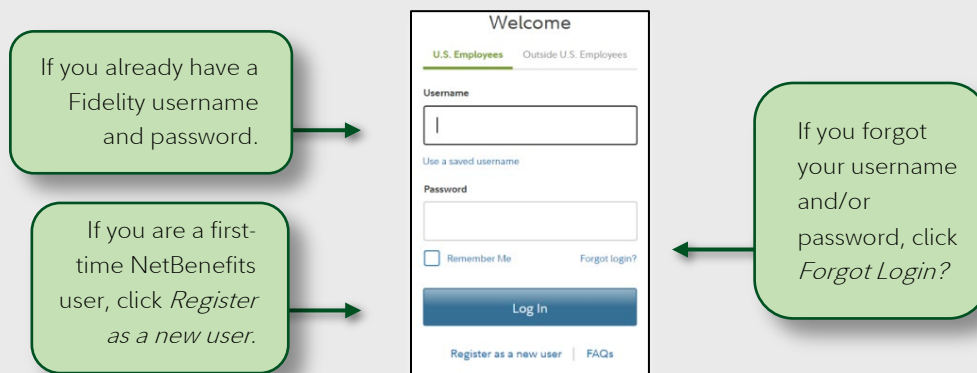
Below are the steps for first-time NetBenefits® users:

- ✓ You can access your account from Dartmouth College's Online Benefits Enrollment page at www.dartmouth.edu/hrs/benefits/access/. From here, you will 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.



- ✓ 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.





Establish a Username and Password continued..

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

- 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 on to NetBenefits, 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.

First Last
Your Name

Month / /
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
Use 6-15 characters, including at least two letters
You may not use:
• Special characters or symbols
• Sequences (e.g., 12345 or 11111)
• Personal info (SSN, phone #, DOB)

Create a new password
Use 6-20 characters. Letters are case-sensitive.
You may not use:
• "!"@#\$%^&*()'
• Sequences (e.g., 12345 or 11111)
• Personal info (SSN, phone #, DOB)
• A password you've used before

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
Answers are not case sensitive and must be between 3 and 31 characters, including spaces

Submit

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

Your Username

Continue

✓ Once registered, click *Enroll Now*.



You can choose to enroll in your Dartmouth College 401(a) and SRA Plans using one of two enrollment processes.

Easy Enroll (quick and easy)

You can quickly enroll in either a single plan or both the 401(a) and SRA Plans at the same time. With Easy Enroll, you select a pretax contribution rate of 6%, 8%, or 10% for your SRA Plan. You then select your retirement provider (Fidelity or TIAA) for your both your 401(a) and SRA Plans. Whether you choose Fidelity or TIAA, your contributions will be invested in a Vanguard Target Retirement Fund, with a target retirement date closest to the year in which you will reach age 65, at the direction of the plan sponsor. Target Date Funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

If you'd like to choose Easy Enroll, skip to page 7 to get started.

The screenshot shows the 'Easy Enroll' interface. At the top, it says 'Easy Enroll' and 'In a few quick steps, enroll in eligible savings plan(s). Choose from your employer's selected options to get started quickly.' Below this, it lists 'DARTMOUTH SRA (89962)' with a link to 'Learn more about this plan'. The form is divided into two main sections: 'Set your contribution rate' and 'Choose a retirement provider'. Under 'Set your contribution rate', there are three radio button options: '6% per paycheck, pre-tax', '8% per paycheck, pre-tax', and '10% per paycheck, pre-tax'. Under 'Choose a retirement provider', there are two radio button options: 'Fidelity Investments' (which is selected) and 'TIAA'. There is also a 'Show dollar amounts' link at the bottom left of the form.

Standard Enrollment (customized choices)

The Standard Enrollment process allows you to enroll in the 401(a) and SRA Plans individually. You can customize your choices, including how much to contribute and whether you would like to select a pretax and/or Roth after-tax percentage or dollar amount for your SRA Plan. You can then select your retirement provider(s) (Fidelity and/or TIAA) and select your investment option(s) through your retirement provider(s). Fidelity and TIAA have a list of available options for your 401(a) and SRA Plans.

If you'd like to choose the Standard Enrollment, skip to page 12 to get started.

The diagram shows a four-step process for Standard Enrollment. Step 1 is 'Set Contributions', Step 2 is 'Select Retirement Providers', Step 3 is 'Choose Investments', and Step 4 is 'Complete Your Enrollment'. Each step has a brief description of what the user will do. At the bottom of the diagram is a 'Begin' button.

| STEP 1 | STEP 2 | STEP 3 | STEP 4 |
|--|--|---|--|
| Set Contributions | Select Retirement Providers | Choose Investments | Complete Your Enrollment |
| Decide how much you'd like to contribute from each paycheck. | Take advantage of the variety of investment choices offered by different financial institutions. | We'll help you understand your plan's investment options. | Confirm your enrollment choices and consider next steps. |



Easy Enroll – Enrollment Elections

To begin the Easy Enroll process check off which plans you would like to enroll in and then click on *Enroll in Plans*. The SRA is a voluntary plan that employees may choose to make contributions. You are not required to enroll in the SRA plan.

Dartmouth Employee Benefits

DARTMOUTH COLLEGE Log Out

[Back](#)

Enrollment

Easy enroll

Your employer has provided options so you can quickly enroll in a single plan, or even multiple plans at the same time.

[Learn more about this plan type](#)

| | | |
|---|---|---|
| <input type="checkbox"/> DARTMOUTH 401(A) (72127) Learn more about this plan | Contributions to this plan are determined by your employer. | Your automatic contribution is 9%. Learn more |
| <input type="checkbox"/> DARTMOUTH SRA (8996Z) Learn more about this plan | You can contribute 6%, 8% or 10% per paycheck | |

[Enroll in \(0\) Plan\(s\)](#)

Standard enrollment

Enroll in eligible workplace savings plan(s) individually—choose your own contribution amount and then select retirement provider(s) and investment(s) from a list of available options.

[Enroll in Plans Individually](#)

DARTMOUTH Employee Benefits

DARTMOUTH COLLEGE Logout

[Back](#)

Easy Enroll

In a few quick steps, enroll in eligible savings plan(s). Choose from your employer's selected options to get started quickly.

| | |
|----------------------------------|-----------------------|
| DARTMOUTH 401(a) | Start |
| DARTMOUTH SRA | Start |

[Exit](#) [Enroll in 2 plan\(s\)](#)

Select *Start* next to Dartmouth 401(a).



Easy Enroll – Step 1. 401(a) Plan Retirement Provider Elections

Choose a retirement provider
(If you do not choose a retirement provider, you will be defaulted to Fidelity).

Click *Continue*.

| Age Range | Contribution Rate |
|-------------|-------------------|
| 21-29 | 3% |
| 30-34 | 5% |
| 35-39 | 7% |
| 40 or older | 9% |

Easy Enroll – Step 2. Set Your Voluntary SRA Contribution Amount and Your Retirement Provider Election

Select from one of the pre-set (6%, 8% or 10%) Starter Contribution Package amounts.
If you do not choose a pre-set percentage, you will be defaulted to 6% of pay.

Need help:

Use the *Take-Home Pay Calculator* by choosing “show dollar amount” to estimate the impact on your paycheck

Annual Salary: \$50,000
Pay frequency: Monthly
Calculate

Choose a retirement provider.

Click *Continue*.

Set your contribution rate:
 6% per paycheck, pretax
 8% per paycheck, pretax
 10% per paycheck, pretax
Show dollar amounts



Easy Enroll – Step 3. Enrollment Elections Summary

- ✓ Once your plan selections are made, you can review a summary of the choices you selected.
- ✓ You can click *Edit* to modify selections for the plan.

DARTMOUTH Employee Benefits

DARTMOUTH COLLEGE Logout

< Back

Easy Enroll

In a few quick steps, enroll in eligible savings plan(s). Choose from your employer's selected options to get started quickly.

| | | | |
|--------------------|--|--|----------------------|
| ✓ DARTMOUTH 401(A) | Contribution rate: Set by plan preferences | Retirement provider: TIAA | Edit |
| ✓ DARTMOUTH SRA | Contribution rate: 6% per paycheck, pre-tax | Retirement provider: Fidelity Investments | Edit |

[Exit](#) [Enroll in 2 plan\(s\)](#)

Once all selections are made, click *Enroll in 2 plans* to complete enrollment.



Easy Enroll – Step 4. Enrollment Confirmation

- ✓ If you chose to direct any of your deferrals to TIAA, click on the blue box with the arrow in it to continue to the TIAA website.
- ✓ Follow the instructions from TIAA to select your investments. If this step is skipped, your contributions will still be directed to TIAA; however, they will be invested in a Vanguard Target Retirement Fund, with a target date closest to the year in which you will reach age 65. After enrolling, you can modify your choices at any time.
- ✓ Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click *Edit* to modify selections for the plan.

DARTMOUTH
DARTMOUTH COLLEGE

You're enrolled

Confirmation: 1234567XYZ
Your plan selections will generally take effect in 1-2 pay periods. Note: If you are enrolling in a 457(b) plan, special rules apply to the timing of when your deferral election will become effective. Check your plan's materials for more information.
Please print and save this page for your records. You'll receive a confirmation email at jaka@theta.org. If you'd prefer to receive future correspondence at a different email address, visit Profile.

| | | |
|---|---|--|
| DARTMOUTH 401(A) PLAN | Contributions Set by plan preferences | Retirement provider TIAA Learn more |
| Transaction date: 04/23/2020 09:32:14 PM EST | | |
| DARTMOUTH SRA | Contributions 6% per paycheck, pre-tax | Retirement provider Fidelity Investments Learn more |
| Transaction date: 04/23/2020 09:32:14 PM EST | | |
| Learn more about your investments with TIAA | To view or modify your investments, you'll need to log in to their website. | |

[Return to Account Summary](#)

Next steps for your plan(s) with Fidelity.
With enrollment complete, you can personalize your plan's investment options and other details. These choices can help you manage your plan.

- [Check your profile](#)
Make sure we have your contact and beneficiary information and that it's all correct.
- [Get professional asset management](#)
Manage your investments as we get to know your personal needs.

Print your confirmation:
If you would like to keep a copy for your records.

IMPORTANT STEP:
Don't forget to designate your beneficiaries. It just takes a few minutes to do it.



Designate Your Beneficiaries

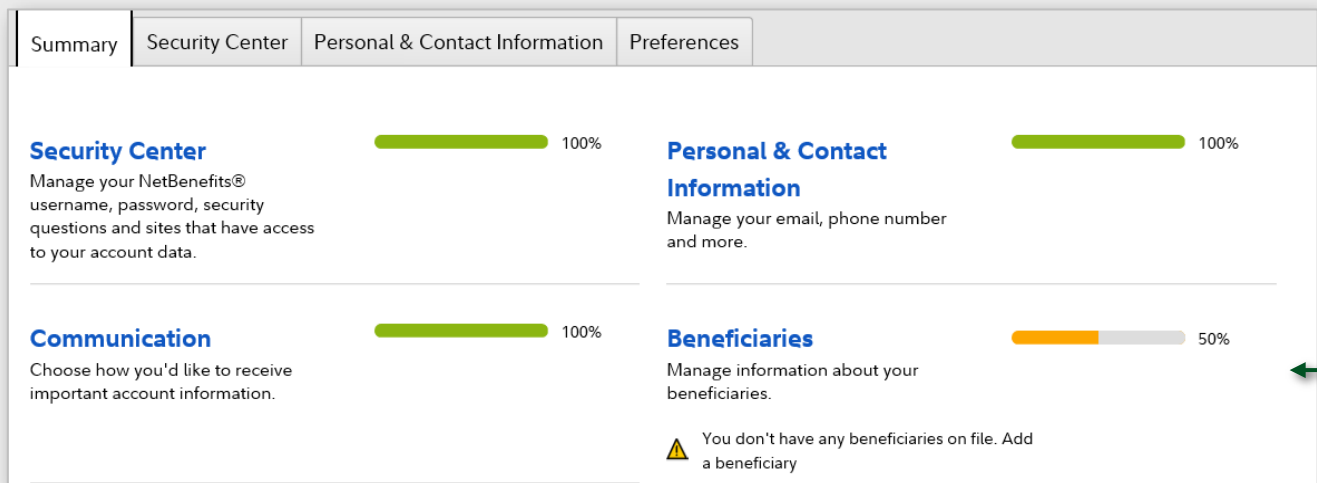
Now that you've enrolled into your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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**.



TIAA

To update your beneficiaries for your TIAA account(s), visit www.TIAA.org/dartmouth and enter your 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**.

You're Enrolled!

If you chose Easy Enroll, you're in! Skip to page 20 of this guide to learn about the tools and resources available.



Standard Enroll – Enrollment Selection

To begin the Standard Enrollment process select *Begin Standard Enrollment*.

Standard Enroll – Get Started

Select *Begin*



Standard Enrollment – Step 1. Choosing Your Retirement Provider for Your 401(a)

- ✔ Select your retirement provider (Fidelity and/or TIAA). You can elect to have all your contributions directed to one provider, or a combination of both.

| Provider | ER Contribution | Desired % (In Increments of 1%) |
|--------------------------------|-----------------|------------------------------------|
| Fidelity Investments | | 50% |
| TIAA | | 50% |
| Total (must equal 100%) | | 50% |

Standard Enrollment – Step 2. Choosing Your Investments with Fidelity for Your 401(a)

Two options are available:

- ✔ **Do it for me:** Choose a Vanguard Target Retirement Fund that will automatically 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.

Please Note: You will see the step on the following page only 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. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish them.

Do it for me

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 you may gain or lose money.

More about target date funds

Retirement Age: 67

Choose One Fund

Do it myself

Choose Your Investments

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

View all available funds

Choose Investments



“Do it for me” investment approach

Select your retirement age and then click *Continue*. You will then review the prospectus or request to receive prospectus and then click *Continue*.

DARTMOUTH Employee Benefits

✓ Set Contributions | **Choose Investments** | Complete Your Enrollment

The fund below is highlighted based on the expected retirement age you provided. Click "Continue" to accept the fund, or use the radio buttons to select a different fund.

Click on each fund's name to learn about its investment approach and timeframe. These funds automatically become more conservative over time and are designed for investors expecting to retire around the date in the fund name.

| Retirement Age | Target Date Fund |
|--|----------------------------|
| <input type="radio"/> 55 - 57 | Inception Date: 10/27/2003 |
| <input type="radio"/> 58 - 62 | Inception Date: 10/27/2003 |
| <input checked="" type="radio"/> 63 - 67 | Inception Date: 10/27/2003 |
| <input type="radio"/> 68 - 72 | Inception Date: 10/27/2003 |

DARTMOUTH Employee Benefits

✓ Set Contributions | **Choose Investments** | Complete Your Enrollment

Get Prospectuses for Your Investments

We are required to provide you with a prospectus for each of the funds you've chosen. Please select an option for each fund in the table below:

| Fund Prospectus | I've reviewed this prospectus within the last 30 days | View prospectus now |
|-----------------------|---|--|
| <input type="radio"/> | <input type="radio"/> | <input type="radio"/> Not available online. Send by U.S. Mail. |

Your company has appointed Fidelity to provide additional information on the investment options available through the plan.




“Do it myself” investment approach





After selecting investments totaling 100%, click *Continue*.

Choose how you want your contributions invested

Select a percentage of your total contribution to assign to each investment. These total percentages must equal 100%. Click an investment to view quarter-end returns, risk, fees, and expenses.

Your plan is made up of various contribution types. You can invest all of your plan's contribution types the same way, or you can invest each individual type differently.

Note:Your choices include investment offered by Fidelity and other retirement providers (denoted by ). You will be directed to the other retirement provider's website to complete enrollment. Failure to enroll with the other retirement provider may result in your contributions being directed to plan's default investment.

| TIER 1 - TARGET DATE FUNDS | | | | | | | |
|---|------------------------|--------|--------|-------|--------|------------|------------------------------------|
| Investment | Average Annual Returns | | | | | As of | Desired % |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | |
| | 0.43% | 3.39% | 4.6% | 5.25% | 5.24% | 04/30/2016 | <input type="text" value="50"/> % |
| | -1.21% | 5.67% | 6.03% | -- | 5.81% | 04/30/2016 | <input type="text" value="0"/> % |
| TIER 2 - Index Funds | | | | | | | |
| Investment | Average Annual Returns | | | | | As of | Desired % |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | |
| | -10.74% | 0.30% | 0.02% | 1.60% | 4.17% | 04/30/2016 | <input type="text" value="0"/> % |
| TIER 3 - Actively Managed Funds | | | | | | | |
| | 1.91% | 11.68% | 10.83% | 7.90% | 12.29% | 04/30/2016 | <input type="text" value="0"/> % |
| TIER 4 - Annuities | | | | | | | |
| Investment | Average Annual Returns | | | | | As of | Desired % |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | |
|  | 3.91% | 4.02% | 4.06% | 4.45% | -- | 04/30/2016 | <input type="text" value="50"/> % |
|  | 6.89% | 9.47% | 9.96% | 4.03% | 6.51% | 04/30/2016 | <input type="text" value="0"/> % |
|  | -- | -- | -- | -- | -- | 04/30/2016 | <input type="text" value="0"/> % |
|  | -- | -- | -- | -- | -- | 04/30/2016 | <input type="text" value="0"/> % |
| TOTAL (must equal 100%) | | | | | | | <input type="text" value="100"/> % |



Standard Enroll – Enroll in the SRA Plan

Select *Enroll New Plan*.

DARTMOUTH Employee Benefits

✓ Set Contributions | ✓ Choose Investments | **Complete Your Enrollment**

You are now enrolled in: DARTMOUTH 401(a)

Your Fidelity confirmation number is 201251642W777

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

We will send an e-mail notification to sample.name@gmail.com including a link to details of your latest transaction(s).

At this point, you may continue with one of two options:

| | |
|---|---|
| Enroll Additional Plans The following plan has not been enrolled: DARTMOUTH SRA | Next Steps Consolidate retirement accounts and name beneficiaries for your Fidelity account |
|---|---|

Standard Enroll – Step 3. Set Your Voluntary SRA Contribution Amount

The SRA is a voluntary plan that employees may choose to make contributions. You are not required to enroll in the SRA plan, if you choose not to enroll in the SRA plan skip to page 19.

Decide how much of your salary you'd like to save in your SRA Plan account and then click *Continue*.

You may elect to contribute a percentage of pay or a dollar amount of pretax or Roth after-tax amount. The election must be expressed in whole percentages or whole dollar amounts. The minimum amount you can contribute is \$200 a year; the maximum is up to 94 percent of your compensation not to exceed the Annual IRS Contribution Limit. All contributions are withheld from each paycheck.

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➤ **Set Contributions** | Choose Investments | Complete Enrollment

Enter your contribution per pay period

Consider saving 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 |
| VOLUNTARY 1% to 100% in increments of 1% \$8 to \$26,000 in increments of \$1 | OR <input type="text" value="0"/> % \$ <input type="text" value="0"/> |
| ROTH 1% to 100% in increments of 1% \$8 to \$26,000 in increments of \$1 | OR <input type="text" value="0"/> % \$ <input type="text" value="0"/> |

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



Standard Enroll – Step 4. Select Your Retirement Provider for Your SRA

- ✓ Select your retirement provider (Fidelity and/or TIAA).
You can elect to have all your contributions directed to one provider, or a combination of both.

The screenshot shows the 'DARTMOUTH Employee Benefits' portal. The user is at the 'Choose Investments' step. The page title is 'Get Prospectuses for Your Investments'. Below the title, it says 'We are required to provide you with a prospectus for each of the funds you've chosen. Please select an option for each fund in the table below.' There is a table with columns for 'Fund Prospectus', 'I've reviewed this prospectus within the last 30 days', and 'View prospectus now'. The 'View prospectus now' column has radio buttons for 'Not available online. Send by U.S. Mail.' and 'View prospectus now'. There is a 'Continue' button and a 'Cancel Enrollment' link.

Standard Enroll – Step 5. Choosing Your Investments with Fidelity for Your SRA

Two options are available:

- ✓ **Do it for me:** Choose a Vanguard Target Retirement Fund that will automatically 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.

Please Note: You will see the step on the following page only 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. You will need to enter your TIAA user ID and password to login to your TIAA account. If you do not have a user ID and password, go to page 21 and follow the steps to establish them.

The screenshot shows the 'DARTMOUTH Employee Benefits' portal. The user is at the 'Choose Investments' step. The page title is 'Choose Your Investments'. Below the title, there are two main sections: 'Do it for me' and 'Do it myself'. The 'Do it for me' section has a 'Choose one Fund' button and text about selecting a target date fund. The 'Do it myself' section has a 'Choose Your Investments' button and text about building a portfolio. There is also a 'Retirement Age' dropdown menu set to 67 and a 'Choose One Fund' button.



“Do it for me” investment approach

Select your retirement age and then click *Continue*. You will then review the prospectus or request to receive prospectus and then click *Continue*.



“Do it myself” investment approach

After selecting investments totaling 100%, click *Continue*.

Choose how you want your contributions invested

Select a percentage of your total contribution to assign to each investment. These total percentages must equal 100%. Click an investment to view quarter-end returns, risk, fees, and expenses.


Your plan is made up of various contribution types. You can invest all of your plan's contribution types the same way, or you can invest each individual type differently.

Note:Your choices include investment offered by Fidelity and other retirement providers(denoted by ). You will be directed to the other retirement provider's website to complete enrollment. Failure to enroll with the other retirement provider may result in your contributions being directed to plan's default investment.

| TIER 1 - TARGET DATE FUNDS | | | | | | | | |
|----------------------------|------------------------|-------|-------|-------|-------|------------|---------------------------------|--|
| Investment | Average Annual Returns | | | | | As of | Desired % | |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | | |
| | 0.43% | 3.39% | 4.6% | 5.25% | 5.24% | 04/30/2016 | <input type="text" value="50"/> | |
| | -1.21% | 5.67% | 6.03% | -- | 5.81% | 04/30/2016 | <input type="text" value="0"/> | |

| TIER 2 - Index Funds | | | | | | | | |
|----------------------|------------------------|-------|-------|-------|-------|------------|--------------------------------|--|
| Investment | Average Annual Returns | | | | | As of | Desired % | |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | | |
| | -10.74% | 0.30% | 0.02% | 1.60% | 4.17% | 04/30/2016 | <input type="text" value="0"/> | |

| TIER 3 - Actively Managed Funds | | | | | | | | |
|---------------------------------|------------------------|--------|--------|-------|--------|------------|--------------------------------|--|
| Investment | Average Annual Returns | | | | | As of | Desired % | |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | | |
| | 1.91% | 11.68% | 10.83% | 7.90% | 12.29% | 04/30/2016 | <input type="text" value="0"/> | |

| TIER 4 - Annuities | | | | | | | | |
|---|------------------------|-------|-------|-------|-------|------------|---------------------------------|--|
| Investment | Average Annual Returns | | | | | As of | Desired % | |
| | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Life | | | |
| | 3.91% | 4.02% | 4.06% | 4.45% | -- | 04/30/2016 | <input type="text" value="50"/> | |
|  | 6.89% | 9.47% | 9.96% | 4.03% | 6.51% | 04/30/2016 | <input type="text" value="0"/> | |
|  | -- | -- | -- | -- | -- | 04/30/2016 | <input type="text" value="0"/> | |
|  | -- | -- | -- | -- | -- | 04/30/2016 | <input type="text" value="0"/> | |

TOTAL (must equal 100%)



Standard Enroll – Step 6. Review Your Elections.

- ✓ Once your plan selections are made, you can review a summary of the choices you selected.
- ✓ You can click *Edit* to modify selections for the plan.
- ✓ Once all selections are made, click *Submit* to complete enrollment.

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.


Contribution

| | Desired Contribution | Action |
|---|----------------------|--------|
| Contributions per Pay Period | | |
| PRE-TAX | 10% | Edit |
| ROTH | 0% | |
| Increase my contribution amount by 1.00% per pay period every year on April 1 | | |

Investment Selections

You've chosen to direct your contributions to the following investments at the percentages shown.

| | Requested % | Action |
|--|-------------|--------|
| | 50% | Edit |
| | 50% | |

Note: Your choices include investment offered by Fidelity and other retirement providers (denoted by ). You will be directed to the other retirement provider's website to complete enrollment. Failure to enroll with the other retirement provider may result in your contributions being directed to plan's default investment.

Investments Selections By Retirement Provider

Investments at Fidelity

You've chosen to invest in the following investments at Fidelity.

Provider % shown how 100% of your contribution to Fidelity will be divided among your investment selections.

| All Eligible Sources | Provider % |
|---------------------------------|------------|
| Vanguard Target Retirement 2045 | 100% |

Investments at TIAA

You've chosen to invest in the following investments at TIAA. These elections must be made directly with TIAA. See note above.

Provider % shown how 100% of your contribution to TIAA will be divided among your investment selections.

| All Eligible Sources | Provider % |
|----------------------|------------|
| | 100% |

You're almost done!

Investments at TIAA

Attention: To complete your enrollment at TIAA, you must go to the [TIAA](#) website and enter your investment choices and appropriate %. This information can be found in the bottom section of your confirmation, which can be printed below. Once you have completed your selections at TIAA you will receive confirmation directly from that provider. Failure to enroll with TIAA may result in your contributions being directed to your plan's default investment.

Investments at Fidelity

View and print your confirmation [📄](#)

Your Fidelity confirmation number is **16090105W642**. This confirms your Fidelity Investments selections.

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

Next Steps: Consolidate retirement accounts and name beneficiaries for your Fidelity account

Please note: If you chose to direct any of your deferrals to TIAA, click on 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 user ID and password, go to page 21 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 Vanguard Target Retirement Fund with a target date closest to the year in which you will reach age 65. Once you have made your elections, be sure to designate your beneficiary directly with TIAA. You can click *Edit* to modify selections for the plan.



Designate Your Beneficiaries

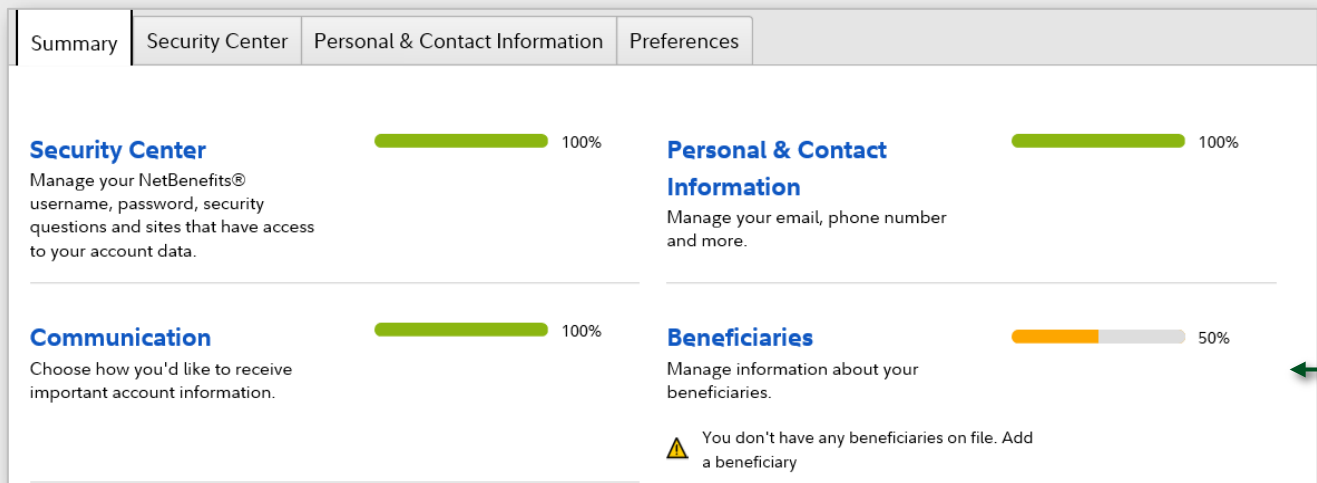
Now that you've enrolled in your plan(s), don't forget to take the important step of naming the beneficiary or beneficiaries for your account. It takes only a few minutes to do so!

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**.



TIAA

To update your beneficiaries for your TIAA account(s), visit www.TIAA.org/dartmouth and enter your 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**.

You're Enrolled!

If you chose Standard Enrollment, you're done!



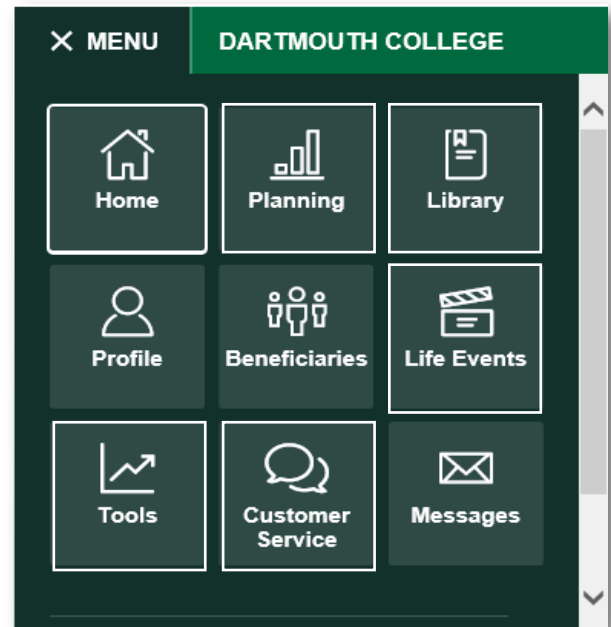
Tools and Resources

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 www.netbenefits.com/Dartmouth.

Determine which tool you want to use from the Menu tab:

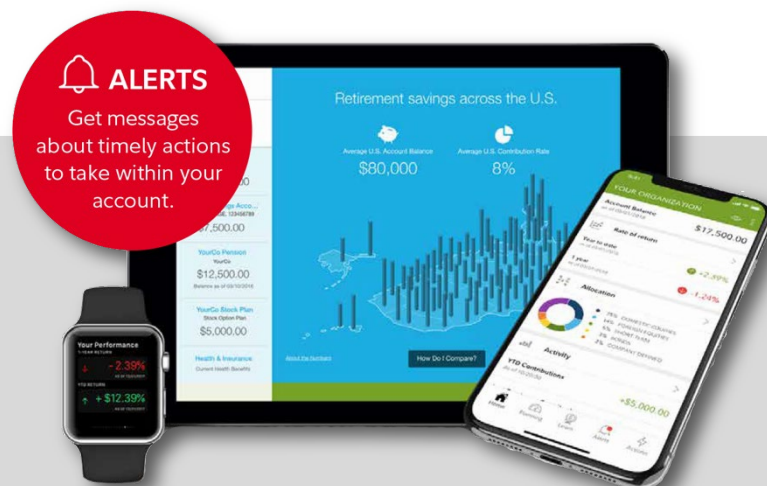
- Select the **Planning** icon to access the Planning & Guidance Center. Here is where you can get help identifying any asset mix that aligns with your goals.
- Select the **Library** icon to browse featured articles, infographics, videos, and financial learning resources that suit your interests and 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 insight 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!

Fidelity.com/go/NetBenefitsapp



System availability and response times may vary.

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Contact Information

To reach Human Resources:

You may contact Dartmouth College Human Resources by calling **(603) 646-3588** or via email at human.resources.benefits@dartmouth.edu.

To reach the Retirement Service Center:

You may speak with a Customer Service Representative by calling toll-free **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to 8:00 p.m. Eastern time. You may also use the automated voice response system, available virtually 24 hours, 7 days a week.

To reach TIAA:

You may contact TIAA by calling toll-free **800-842-2252**. Consultants are available weekdays from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 6 p.m. Eastern time.

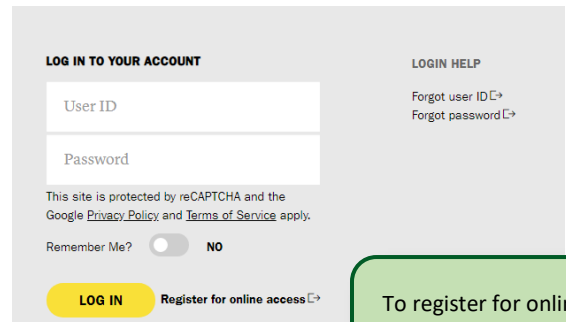
You can access your TIAA account online at tiaa.org/dartmouth. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week. Enter your User ID and Password to login to your account. If you have not set up a User ID or password, click on *Register for online access* and follow the prompts.

To create a User ID

- Start with a letter
- Use 6-20 alpha-numeric characters

To create a password

- Use 8-20 characters (letters are case sensitive)
- At least one number
- At least one uppercase character
- At least one lowercase character
- Special characters are allowed (e.g. ! \$ # % @)



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

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.

Screenshots are for illustrative purposes only.

This document provides only a summary of the main features of the Dartmouth College Retirement Plans, and the plan documents will govern in the event of any discrepancies.

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