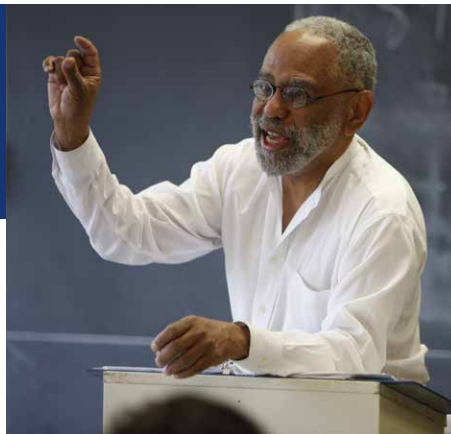


Your Brandeis University
Defined Contribution Retirement Plan

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



Brandeis University Retirement Planning Website User Guide

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.

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Brandeis University Retirement Plan Features

Plan Features	
Eligibility	<p><u>Employee Pretax Contributions</u> 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.</p> <p><u>Employer Matching Contributions</u> You are eligible to receive the Employer matching contributions once you meet the following:</p> <ul style="list-style-type: none"> • Are a regular faculty and staff members who are scheduled to work half-time or more. • Are a regular staff scheduled to work half time or more for not less than 39 weeks per year. • Completed one year of benefit eligible service.* • Attained 21 years of age. <p>*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.</p>
Your Contributions	<p>Non-Exempt Employees — 3% required contribution in order to receive a 6% University contribution. For participants over age 50, University contribution increases to 8%.</p> <p>Faculty and Exempt Staff — 5% required contribution in order to receive an 8% University contribution. For participants over age 50, University contribution increases to 10%.</p> <p>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%. <i>Otherwise, you will leave money on the table!</i></p> <p>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.</p>

Roth Contributions	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, or become disabled or die.
Annual Increase Program	You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
Contribution Limits	<u>2024 Limits</u> \$23,000, under age 50 \$30,500, age 50 or older Visit www.irs.gov for details.
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 . Select the icon labeled <i>Profile & Settings</i> , then <i>Beneficiaries</i> 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 .

Accessing your Brandeis University account with Fidelity

Access your Fidelity plan account online on NetBenefits at 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/>.

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. You can also enroll by calling the Retirement Service Center at **800-343-0860**.

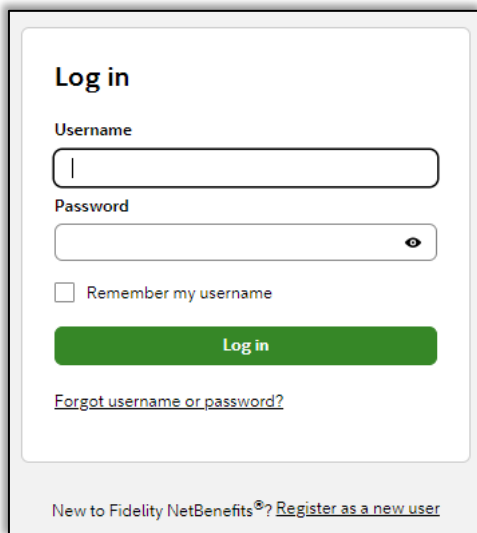
To view your available investment options, log on to NetBenefits at www.netbenefits.com/brandeis.

Enroll in five easy steps:

1. Visit www.netbenefits.com/brandeis and follow the steps to set up your username and password. If you already have a Fidelity account, you can use your existing credentials to log on.
2. Choose the amount you wish to contribute to the Plan.
3. Choose your investment options.
4. Designate your beneficiaries.

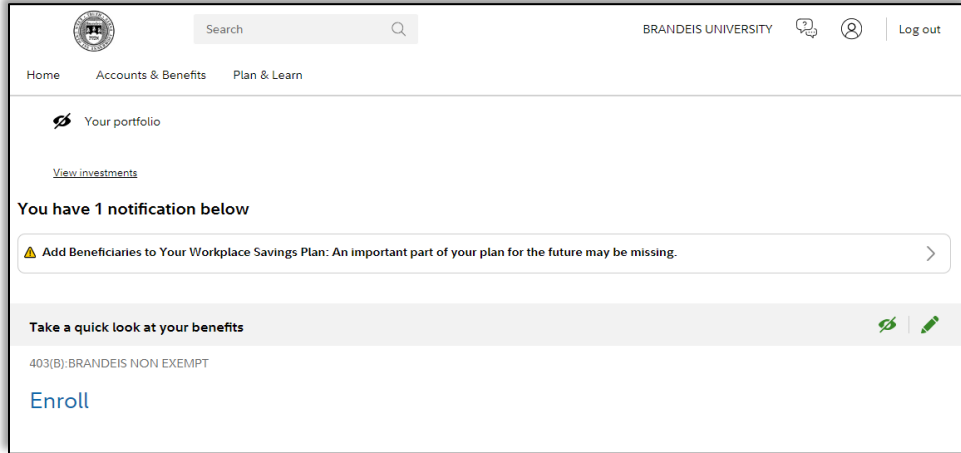
Below are details of each of these steps with screenshots.

Visit 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 use your existing credentials to log on.

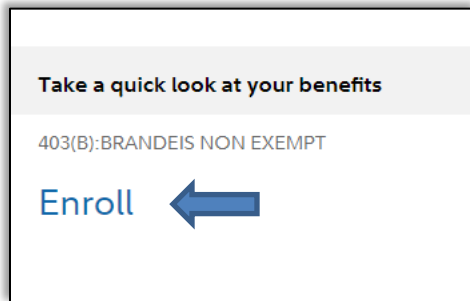


The screenshot shows a login form titled "Log in". It includes a "Username" field with a cursor, a "Password" field with a toggle icon, a "Remember my username" checkbox, a green "Log in" button, and a link for "Forgot username or password?". At the bottom, there is a link for "New to Fidelity NetBenefits®? Register as a new user".

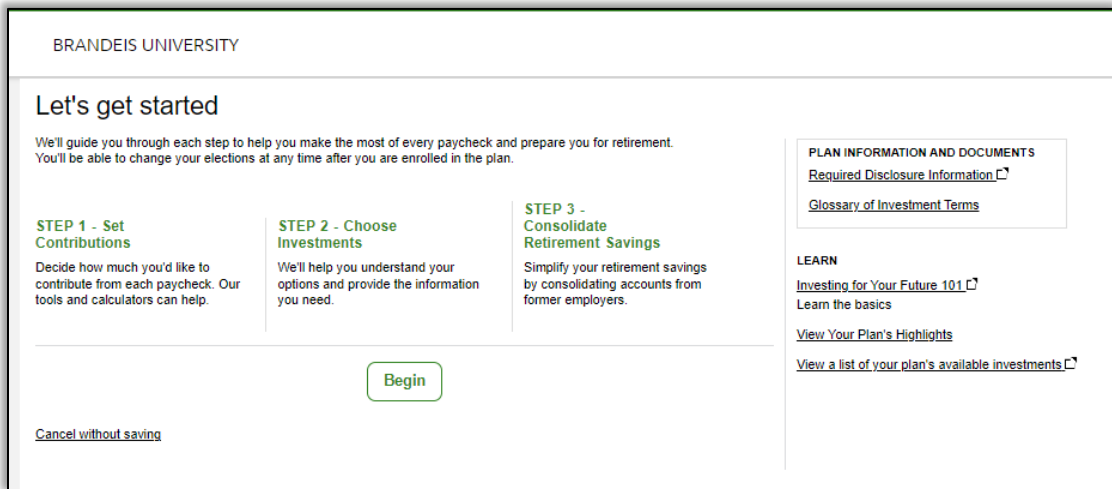
After establishing your username and password, you will see the below home page.



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.

BRANDEIS UNIVERSITY

[Set Contributions](#) | [Choose Investments](#) | [Consolidate Retirement Savings](#)

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 Type	Desired Contribution per Pay Period
PRE-TAX EMPLOYEE DEFERRAL 0% to 100% in increments of 1%	<input type="text" value="3"/> %
ROTH VOLUNTARY 0% to 100% in increments of 1%	<input type="text" value="0"/> %
Contribution Amount Total	<input type="text" value="3"/> %

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

[Continue](#)

[Cancel without saving](#)

LEARN

- [FAQs about contributing to your plan](#)
- [View your plan's guidelines](#)

TOOLS TO HELP YOU DECIDE

- [Take-Home Pay Calculator](#)
What can you afford to contribute now?
- [Contribution Calculator](#)
See how your savings can grow over time.
- [Roth 401\(k\) Modeler](#)
Find out if after-tax Roth contributions are right for you.
- [Take Home Pay Calculator](#)
See how your pre-tax contribution might affect your home pay

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.

BRANDEIS UNIVERSITY

[Set Contributions](#) | [Choose Investments](#) | [Consolidate Retirement Savings](#)

Choose how to invest your money

Go with a target date fund

Target date funds help take the guesswork out of investing by automatically rebalancing your investments as you get closer to retirement.

[Select target date fund](#)

Choose your own investments

Build your own portfolio by reviewing all of your choices and deciding how you'd like to invest and allocate your money. Then monitor your portfolio regularly so it stays aligned with your financial goals.

[Select investments](#)

[Cancel without saving](#)

Step 3: Review and submit your elections.

BRANDEIS UNIVERSITY

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

Contribution Type	Desired Contribution	Action
Contributions per Pay Period		
PRE-TAX EMPLOYEE DEFERRAL	3%	Edit
ROTH VOLUNTARY	0%	Edit
Annual Increase Program Election		
	Increase my contribution amount by 1.00% per pay period every year on February 4	Edit

Investments

Investment	Desired Percentage	Action
All Eligible Sources		
VANG TARGET RET 2050	100%	Edit

[Submit](#)

[Cancel without saving](#)

Once your account is open, you may request an account statement by calling Fidelity. You may also view your account statement online at Fidelity NetBenefits.

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.

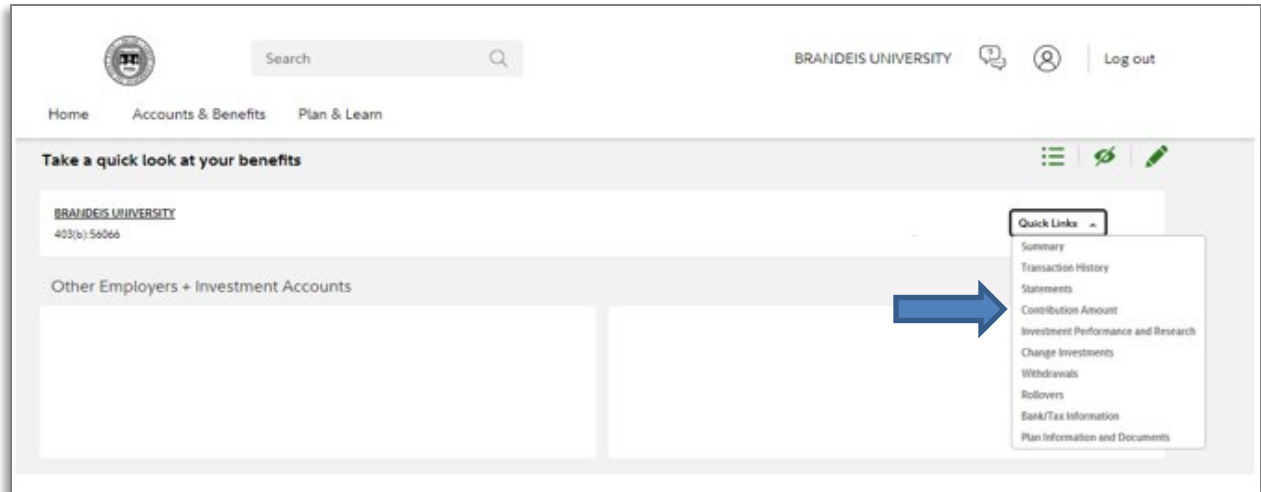
Contact phone numbers

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.

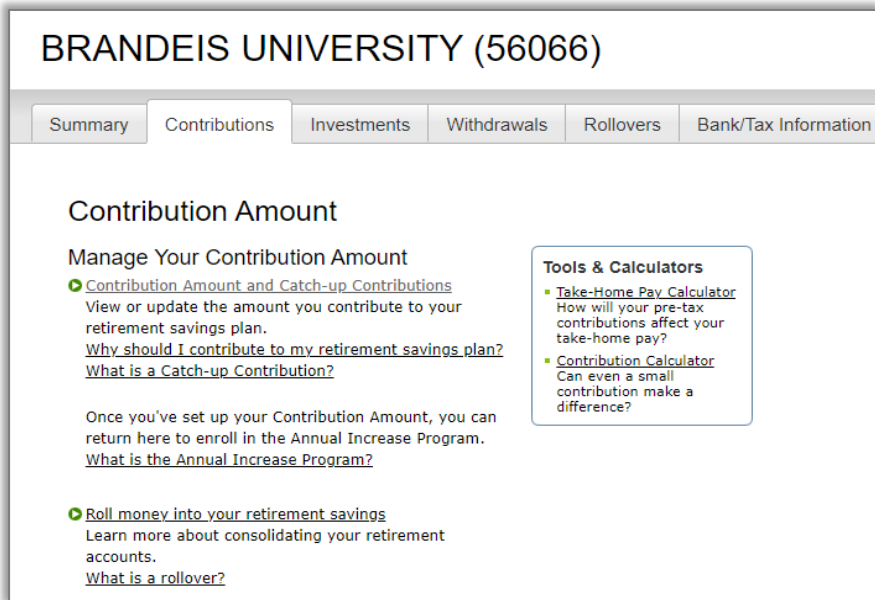
For Existing Participants: How to Change Your Contributions

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.

BRANDEIS UNIVERSITY (56066)

Summary
Contributions
Investments
Withdrawals
Rollovers
Bank/Tax

Contribution Amount per Pay Period

Consider This...

[View your plan's guidelines](#)

Contribution Amount	
PRE-TAX EMPLOYEE DEFERRAL	
Current Election	10 %
Desired Election	<input type="text" value="10"/> %
<small>(0% to 100% in increments of 1%)</small>	
ROTH VOLUNTARY	
Current Election	0 %
Desired Election	<input type="text" value="0"/> %
<small>(0% to 100% in increments of 1%)</small>	
Contribution Amount Total	
Current Election	10 %
Desired Election	10 %
<small>(0% to 100%)</small>	

Change Contribution Amount

Have a retirement account from a former employer?

Simplify your finances by rolling it over now.

Tools & Calculators

[Learn about your Contribution Amount](#)

- [Take-Home Pay Calculator](#)
How will your pre-tax contributions affect your take-home pay?
- [Contributions Calculator](#)
Can even a small contribution make a difference?
- [Roth Contribution Modeler](#)
Find out if after-tax Roth contributions may be right for you.

Questions? Call (800) 343-0860

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.

Review and Submit Contribution Amount

Your Contribution Amount per Pay Period

Contributions	Current	Desired
Contribution Amount		
PRE-TAX EMPLOYEE DEFERRAL	8%	8%
ROTH VOLUNTARY	0%	0%
Contribution Amount Total	8%	8%

Previous
Submit

✕ [Cancel Changes to Contribution Amount](#)

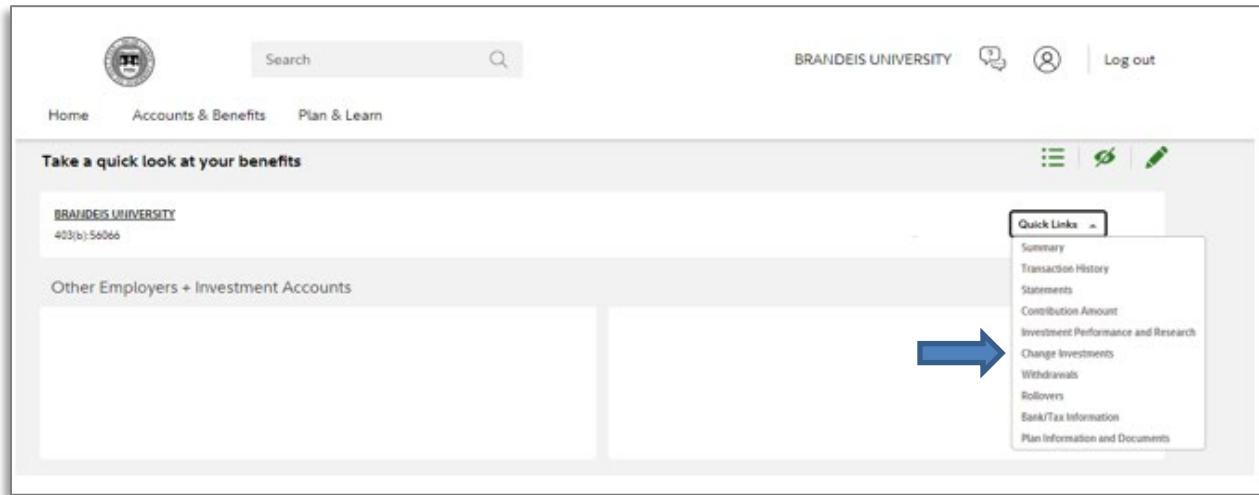
Questions? Call (800) 343-0860

How to Change Your Investment Elections

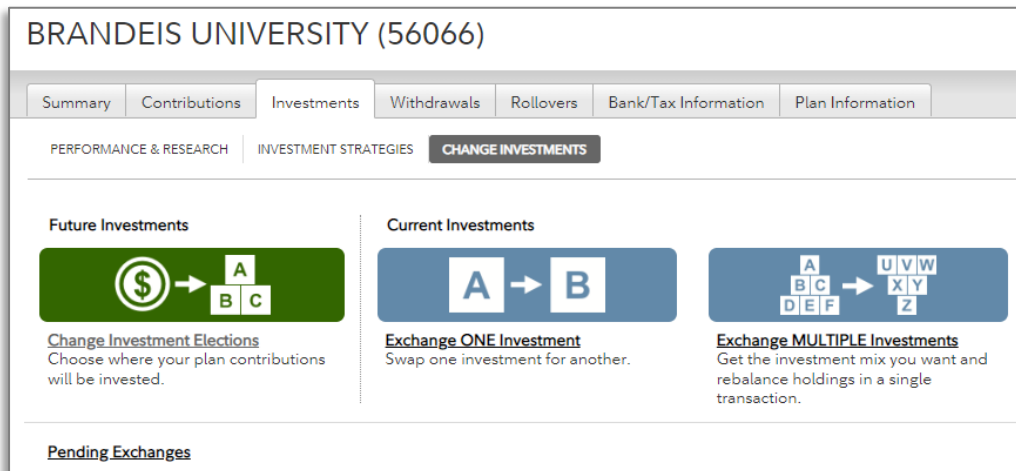
The instructions below detail how to make changes to your investment elections in your Fidelity Investments account.

Visit www.netbenefits.com/brandeis 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.

Change Your Investment Elections

If you would like your future contributions to be invested differently, choose one of the options available below.

Help me manage my investments

Target Date Fund

Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

[Select Target Date Fund](#)

I'll manage on my own

Choose your own investments

Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.

[View list of funds](#)

[Select Funds](#)

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.

Target Date Fund

Select a target date fund

You can choose a fund with the year closest to when you hope to retire or review the other fund options.

- Click a fund name to see its investment approach and time frame.

Target Date Funds

- [VANG TARGET RET 2020](#)
- [VANG TARGET RET 2025](#)
- [VANG TARGET RET 2030](#)
- [VANG TARGET RET 2035](#)
- [VANG TARGET RET 2040](#)
- [VANG TARGET RET 2045](#)
- [VANG TARGET RET 2050](#)
- [VANG TARGET RET 2055](#)
- [VANG TARGET RET 2060](#)
- [VANG TARGET RET 2065](#)
- [VANG TARGET RET 2070](#)
- [VANG TARGET RET INC](#)

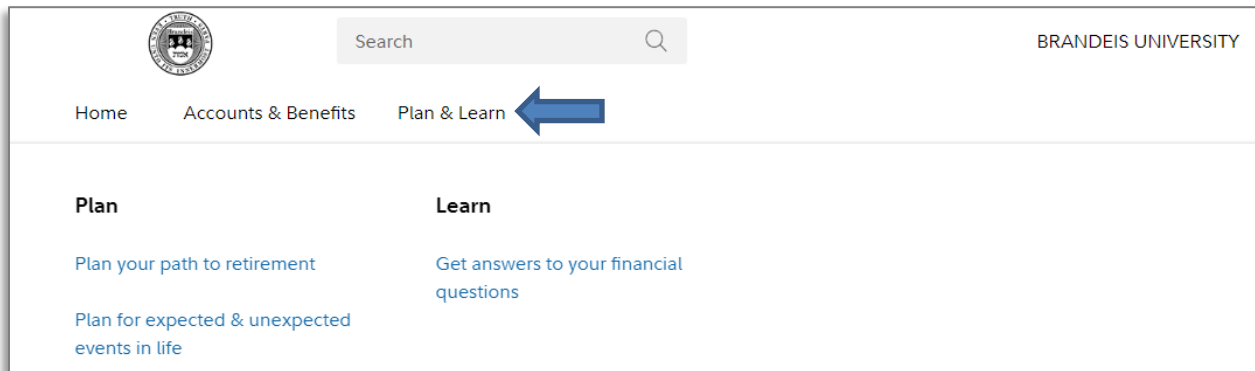
[Continue](#)

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.

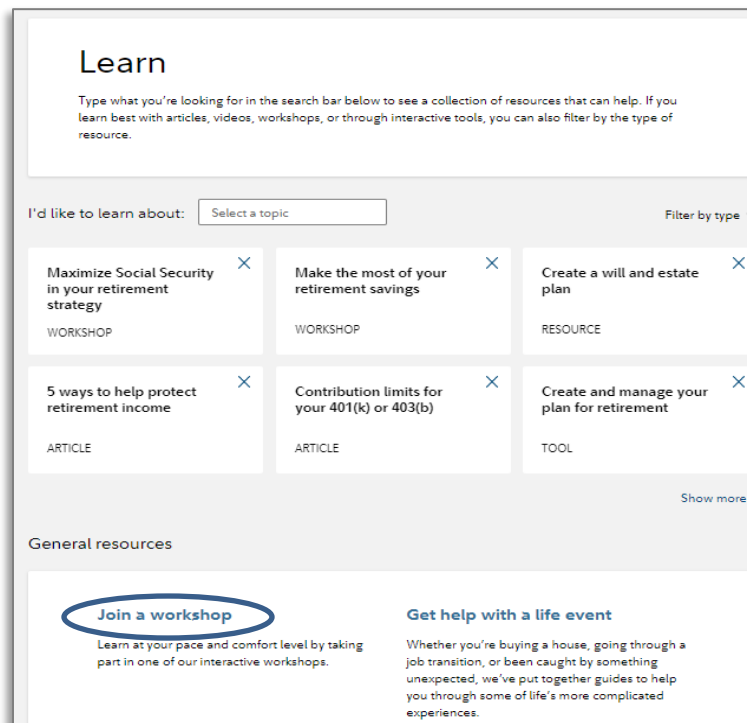
Additional Educational Resources

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.

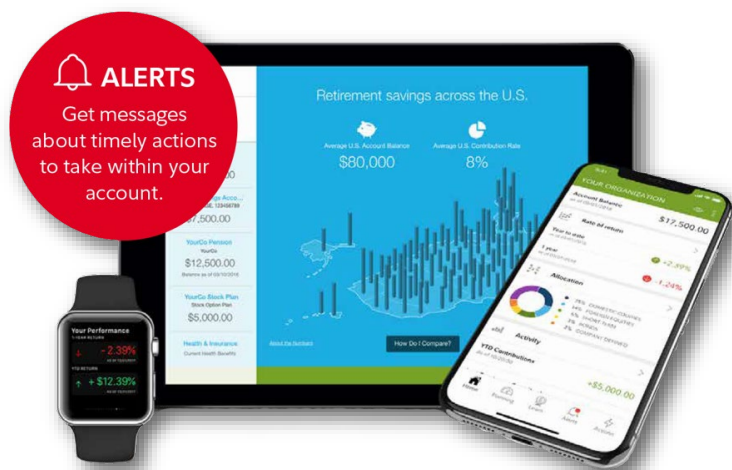
Click the *Plan & Learn* at the top left-hand corner, then *Get answers to your financial questions*.



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.

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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.

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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
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