















USER-FRIENDLY RESOURCES



ONLINE WEBINARS

Your User Guide for

EMORY'S RETIREMENT PLANNING WEBSITE

Emory is pleased to share the Emory Retirement Planning Website with you. This site is open to all Emory employees regardless of **whether you are invested with TIAA or Fidelity** and allows you to:

- Enroll in the Plan for the first time
- View your account balance with Fidelity and/or TIAA
- Update your contribution amount (Fidelity and/or TIAA)
- Change your retirement providers (Fidelity and/or TIAA)
- Link to your current Fidelity or TIAA account
- Use interactive tools and calculators to help set financial goals
- Locate additional information on the Emory Retirement Plans (Benefits Guide, Summary Plan Description, and more)

You do not need to re-enroll in the plan if you are already contributing.

Use this guide when you wish to make changes to your account. You will no longer need to make changes through Emory's self-service portal. All future changes will be made online or by calling the Retirement Service Center at **800-343-0860**. If you are a TIAA plan participant, please continue to log on to **TIAA.org** to make investment changes or update your beneficiary designation.



To access the Emory Retirement Planning website, visit **NetBenefits.com/Emory.**

You may also access your account through the Retirement Service Center at 800-343-0860.

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

TABLE OF CONTENTS	PAGE
All Employees: How to Register for Access to Your Account on NetBenefits [®]	3
Making Changes to Your Account: View or Change Your: • Contribution Amount • Retirement Provider • Investment Options • Beneficiaries	4 5 6 8
Resources	9
Download the NetBenefits® Mobile App	10



How to Register for Access to Your Account on Fidelity NetBenefits®

If you have previously registered with Fidelity.com, NetBenefits®, or eWorkplace®, you do not need to register again. Use your existing username and password to access your account.

If you have not registered, please visit **NetBenefits.com/Emory**, and use the instructions below to help you setup your workplace savings account on NetBenefits.

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1 III	MORY EMORY			G Fidelity
	Plans & Investments	Resources	Contact Us	Meet with Us

New user registration

1

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

1 Verify your identity

Enter information in the following required fields:

• Your first and last name

- Your date of birth
- Last four digits of your Social Security number

Select the **Submit** button.

2 Set up your username

We require that you 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 #, DOB)



Your 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 #, DOB)
- A password you've used before

After confirming your password, select Submit.

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For illustrative purposes only.



For illustrative purposes only.

4 Select a security question 4

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

Select Submit.

5 New user registration confirmed

You have successfully registered. If you have other accounts through **Fidelity.com**, NetBenefits, or eWorkplace, your new login information applies to these accounts, as well as to accessing your account by phone.

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Security Guestion	Select your question	
Your Answer	Answers are not case-sensitive and mus 3 and 31 characters, including spaces	t be between

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For illustrative purposes only.



Making Changes to Your Account

Once you've set-up your username and password, follow the steps outlined below to help you:

- View or change your contribution amount.
- View or change your retirement service provider(s)—Fidelity and/or TIAA.
- Verify or change your investment options if you are using Fidelity. If you are using TIAA, you will be directed to their website to make updates.
- Verify or change beneficiary designations if you are using Fidelity. If you are using TIAA, you will be directed to their website to make updates.

VIEW OR CHANGE YOUR CONTRIBUTION AMOUNT

Once you are logged on, from the NetBenefits® home page:

1 • Click the Quick Links drop-down.

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3. Click Contribution Amount on the next screen,

and follow the prompts.

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?

Choose *Contribution Amount* on the next screen, and follow the steps to view or update your contribution.

VIEW OR CHANGE YOUR RETIREMENT SERVICE PROVIDER(S)— FIDELITY AND/OR TIAA

Once you are logged on, from the NetBenefits® home page:

1. Click the Quick Links drop

down menu.

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2. Choose Contribution Amount.

Quick Links	*
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BrokerageLin	k
Rollovers	
Bank/Tax Info	ormation
Plan Informat	ion and Documents

3. Select *Retirement Providers*, and follow the steps to update your retirement service provider elections. **Please note:** You may elect 100% of your deferral (and any applicable employer contributions) to be allocated to Fidelity or 100% to TIAA, or a combination to the two providers that totals 100%.

Contribution Amount			
Manage your Contribution A Contribution Amount View or update the amount you or retirement savings plan. Why should I contribute to my ret	Amount ontribute to your tirement savings plan?		
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TO CHANGE INVESTMENTS AT TIAA, PLEASE VISIT TIAA.ORG.

You can also view the document, Making Investment Changes for TIAA.

To view or change your investment options at Fidelity, follow the steps below.

Once you are logged on, from the NetBenef ts® home page:



2. Select *Change Investment Elections*. Or you can move your current Fidelity account balances between investment options.

Future investment elections and current investments are two separate elections.



Exchanging one investment for another applies to moving existing balances between investments and will not change the direction for new contributions to the Plan. Likewise, changing your future contribution elections will not affect existing balances.

- Select an option under Change Your Investment Elections for contributions directed to Fidelity.
- Select the *Manage your TIAA investment elections* link, to be directed to the TIAA website to update your investment options with TIAA.

OUR CURRENT INVESTMENT Elections or any future contributions that you make ections, shown in the table below. Your co ay, with the same fund choices and perce PRE-TAX ROTH	, your money will be invested in y ontribution sources are all investe ntages applied to each of the follo	our current d the same wving:	 Learn About Investing How to invest your contributions. What is a source?
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Avestment Elections with other Ref Your retirement plan is currently distributed Manage your TIAA investment elections of Change Your Investment Election If you would like your future contributions 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	tirement Providers among the following providers to be invested differently, choose I'll manage on my own Choose your own invest Take control of your portfolic your investments from a list funds. These investments wi over time and you may gain View list of funds Select Funds	e one of the ments o and choose of available il fluctuate or lose money.	



VERIFY OR CHANGE BENEFICIARY DESIGNATIONS



Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with Fidelity, TIAA, or both if you have split your provider elections.

To view or change beneficiaries for Fidelity accounts:

Once you are logged on, from the NetBenefits[®] home page, choose *Beneficiaries* from the Menu to view or change your beneficiary at Fidelity. You can also contact Fidelity at **800-343-0860**.

To view or change beneficiaries for TIAA accounts:

To update your beneficiaries for your TIAA account, visit **TIAA.org** and enter your user ID and password. Follow the step-by-step instructions to verify or make changes to your beneficiary at TIAA. You can also contact TIAA at **800-842-2252**.



Resources

Access your account the way you prefer. Visit the Emory Planning website at **NetBenefits.com/Emory**.

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 midnight Eastern time. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

TO REACH TIAA

You may contact TIAA by calling toll-free **800-842-2252**. Consultants are available every weekday from 8 a.m. to 10 p.m. Eastern time and Saturday from 9 a.m. to 6 p.m. Eastern time. Or visit **TIAA.org** to access accounts. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.



Download the NetBenefits® Mobile App.

Access all your Fidelity® workplace accounts — anytime, anywhere.*





Review account balances, investments, your personal rate of return, next steps, and more.



Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.



See how much you may need in retirement and get your Fidelity Retirement ScoreSM.



Access articles, videos, podcasts, and interactive tools.



Fidelity.com/go/NetBenefitsapp



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



*There is a maintenance period when some services may not be available.

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Investing involves risk, including risk of loss.

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

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