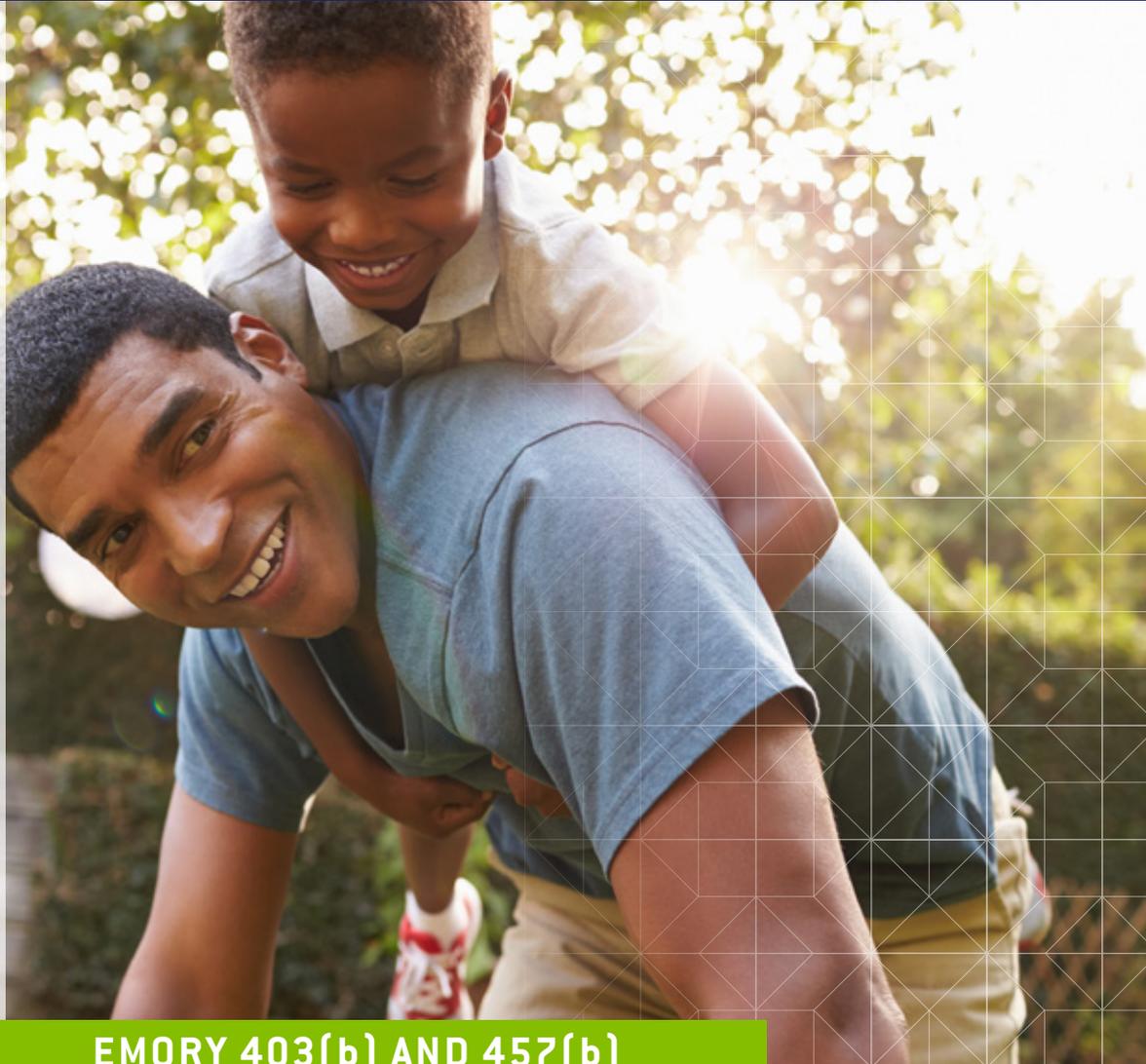
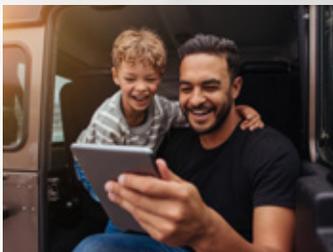




EMORY
UNIVERSITY

EMORY
HEALTHCARE



EMORY 403(b) AND 457(b) RETIREMENT PLANS



ONE-ON-ONE
CONSULTATIONS



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](https://www.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	4
• Retirement Provider	5
• Investment Options	6
• Beneficiaries	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.



New user registration

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.

For illustrative purposes only.

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)

For illustrative purposes only.

3 Create a password

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**.

4 Select 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
- Select **Submit**.

For illustrative purposes only.

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.

For illustrative purposes only.



Making Changes to Your Account

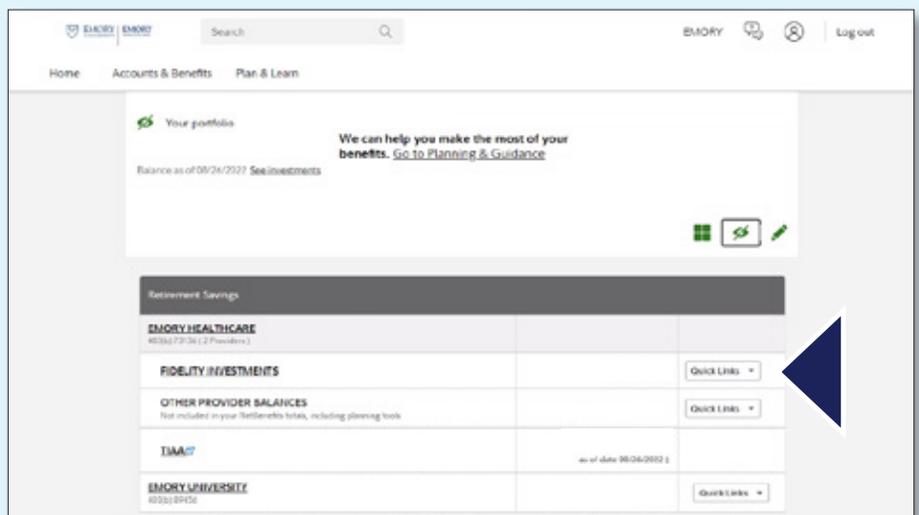
Once you've set-up your username and password, follow the steps outlined below to help you:

- 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.

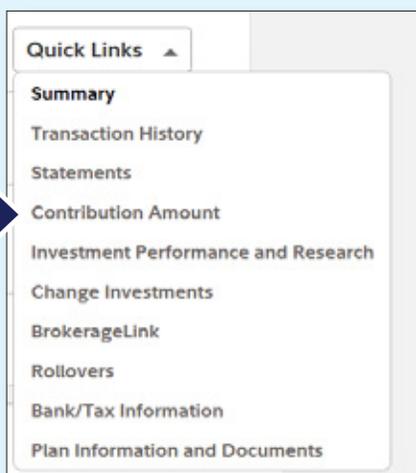
VIEW OR CHANGE YOUR CONTRIBUTION AMOUNT

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

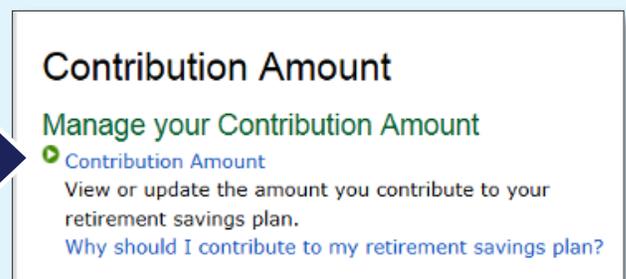
1. Click the *Quick Links* drop-down.



2. Choose *Contribution Amount*.



3. Click *Contribution Amount* on the next screen, and follow the prompts.



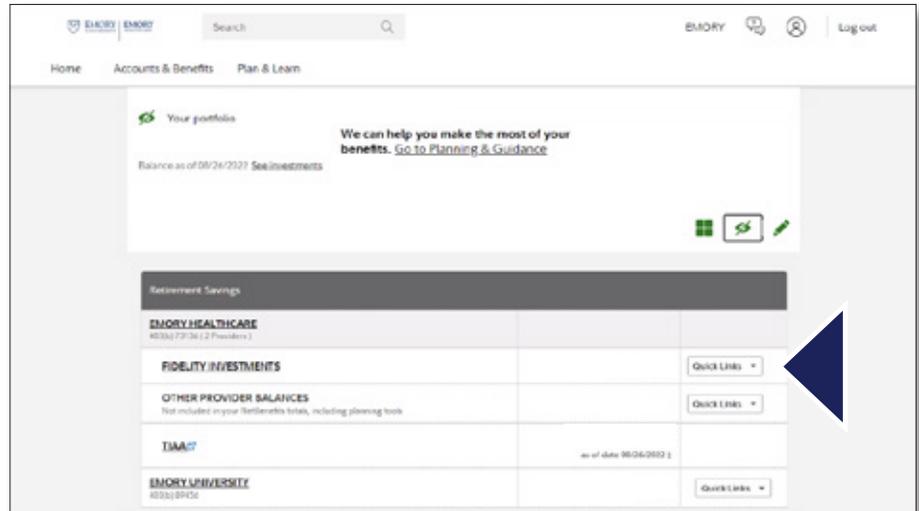
Choose *Contribution Amount* on the next screen, and follow the steps to view or update your contribution.

Making Changes to Your Account (continued)

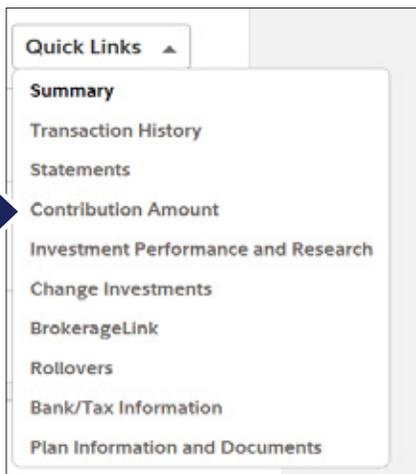
VIEW OR CHANGE YOUR RETIREMENT SERVICE PROVIDER(S)— FIDELITY AND/OR TIAA

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

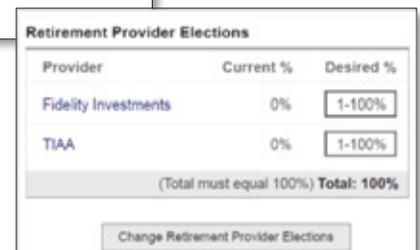
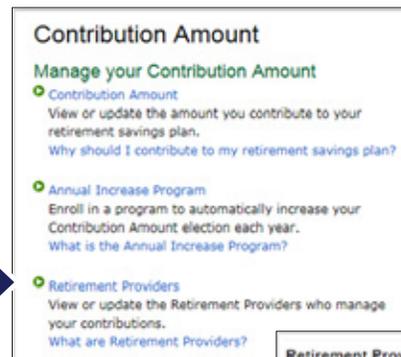
1. Click the *Quick Links* drop down menu.



2. Choose *Contribution Amount*.



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%.



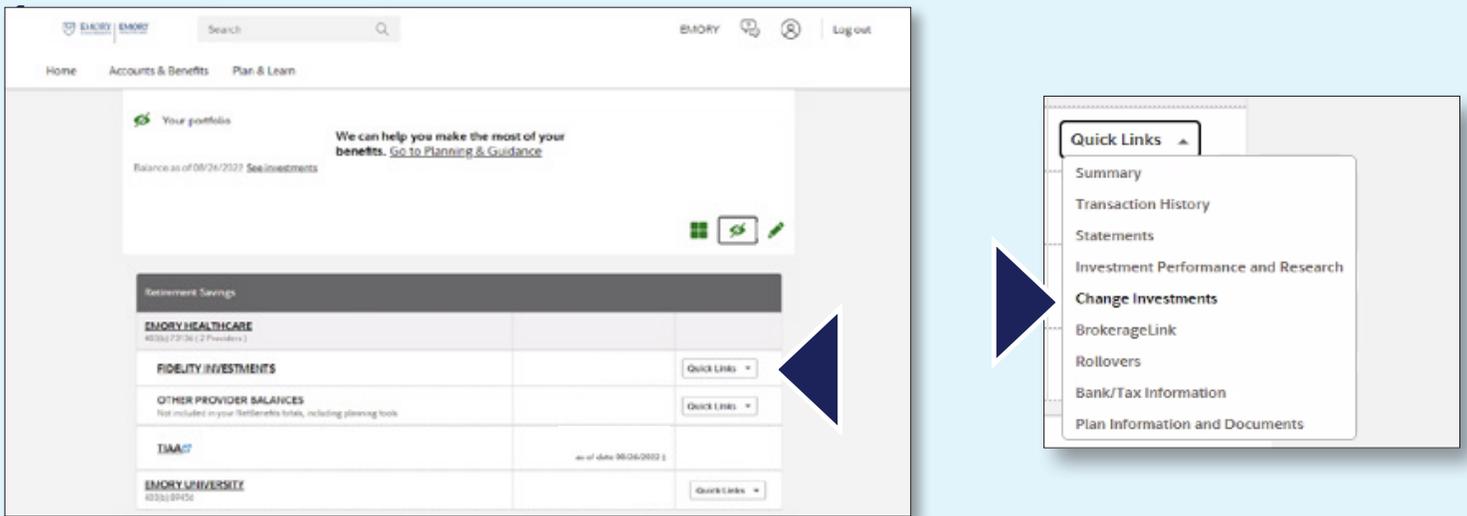
Making Changes to Your Account (continued)

TO CHANGE INVESTMENTS AT TIAA, PLEASE VISIT [TIAA.ORG](https://www.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 NetBenefits® 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.

Future Investments	Current Investments	
Change Investment Elections Choose where your plan contributions will be invested.	Exchange ONE Investment Swap one investment for another.	Exchange MULTIPLE Investments Get the investment mix you want and rebalance holdings in a single transaction.

Making Changes to Your Account (continued)

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.

Investment Elections

Your Current Investment Elections

For any future contributions that you make, your money will be invested in your current elections, shown in the table below. Your contribution sources are all invested the same way, with the same fund choices and percentages applied to each of the following:

- PRE-TAX
- ROTH

Learn About Investing

- [How to invest your contributions.](#)
- [What is a source?](#)

Asset Class	Subclass	Fund Name	Current %
			100%
			Total: 100%

Investment Elections with other Retirement Providers

Your retirement plan is currently distributed among the following providers

- [Manage your TIAA investment elections](#)

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](#)

I'll manage on my own

Choose your own investments

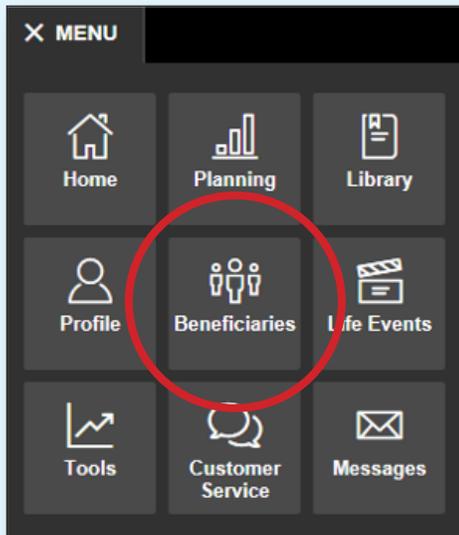
Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.

[View list of funds](#)



Making Changes to Your Account (continued)

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](tel:800-343-0860).

To view or change beneficiaries for TIAA accounts:

To update your beneficiaries for your TIAA account, visit [TIAA.org](https://www.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](tel: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.

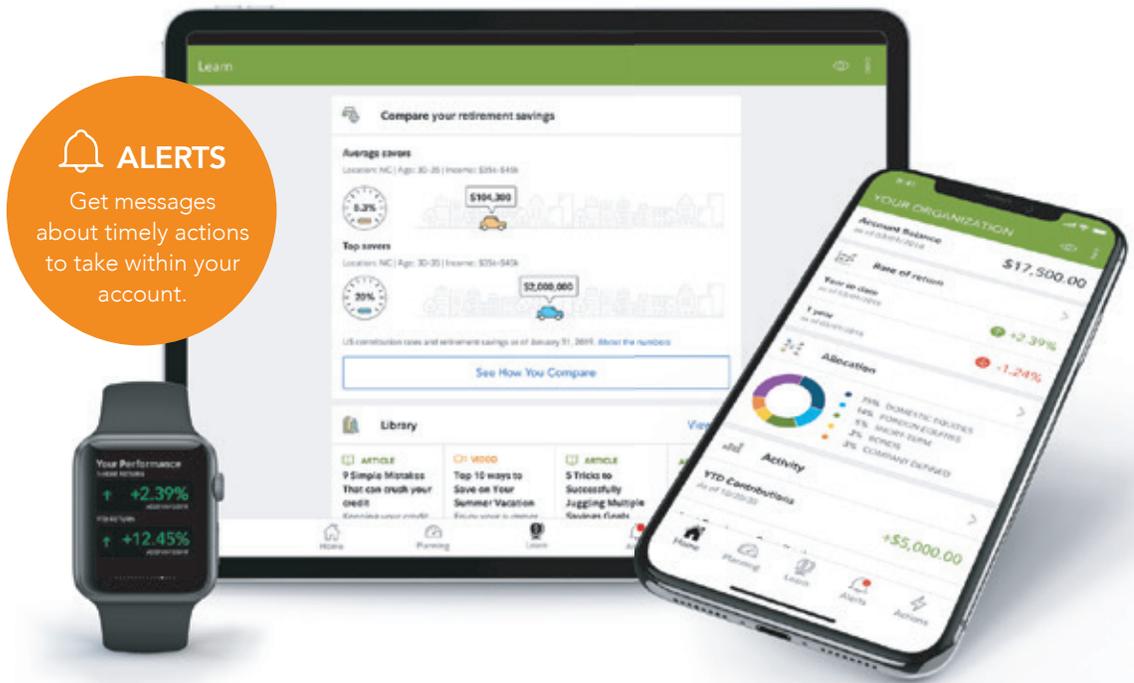
TO REACH TIAA

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.*



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



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



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



LEARN
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.

Screenshots are for illustrative purposes only.

System availability and response times may vary.

Apple and the Apple logo are registered trademarks of Apple Inc. App Store is a registered service mark of Apple Inc.

Android and Google Play are registered trademarks of Google LLC.

Any third-party trademarks or service marks appearing herein are the property of their respective owners. All other trademarks and service marks appearing herein are the property of FMR LLC or an affiliated company and may be registered.



EMORY
UNIVERSITY

EMORY
HEALTHCARE

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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

©2022 FMR LLC. All rights reserved.

1045873.1.0