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>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Employees: How to Register for Access to Your Account on NetBenefits®</td>
<td>3</td>
</tr>
<tr>
<td>Making Changes to Your Account: View or Change Your:</td>
<td></td>
</tr>
<tr>
<td>• Contribution Amount</td>
<td>4</td>
</tr>
<tr>
<td>• Retirement Provider</td>
<td>5</td>
</tr>
<tr>
<td>• Investment Options</td>
<td>6</td>
</tr>
<tr>
<td>• Beneficiaries</td>
<td>8</td>
</tr>
<tr>
<td>Resources</td>
<td>9</td>
</tr>
<tr>
<td>Download the NetBenefits® Mobile App</td>
<td>10</td>
</tr>
</tbody>
</table>
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.

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)

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.

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.
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.

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.
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.
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.*

**ALERTS**
Get messages about timely actions to take within your account.

**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 Score℠.

**LEARN**
Access articles, videos, podcasts, and interactive tools.

Fidelity.com/go/NetBenefitsapp

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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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