

# University System of New Hampshire

This guide provides direction on how to manage your University System of New Hampshire (USNH) 403(b) Retirement Plan and 457(b) Deferred Compensation Plan through the USNH Retirement Plan website at [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh). This site can be accessed through MyUSNHBenefits.net

The website may be used by eligible employees and allows you to:

- Change your retirement plan contribution amount
- Change your retirement plan provider (Fidelity Investments or TIAA)
- Enroll in the Plan
- View Plan details
- Use interactive tools and calculators to help set financial goals

## New user site registration

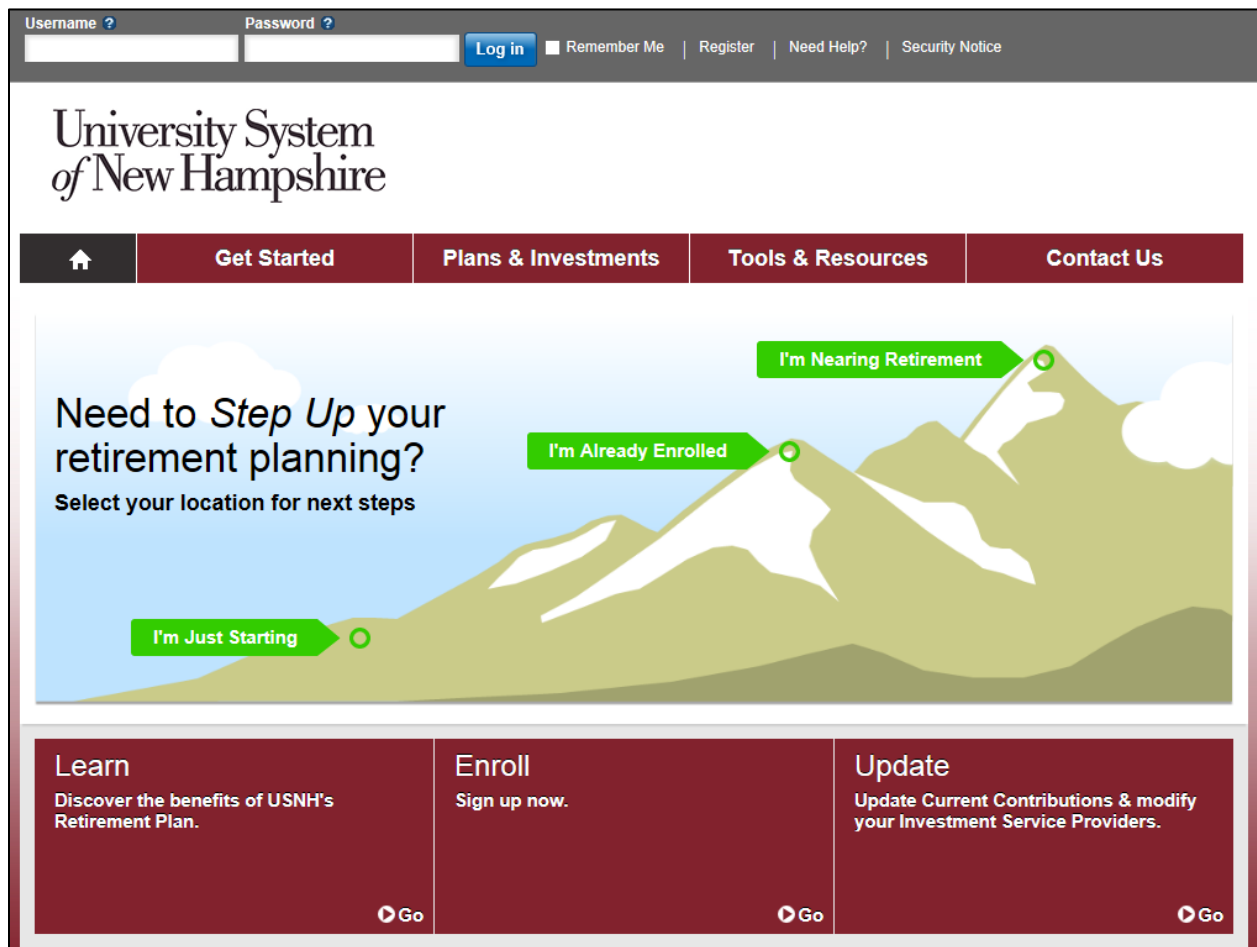
If you have not set up your NetBenefits® Username and Password previously, visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh), click the *Register* link at the top of the site, and follow the prompts to establish a Username and Password.



The image shows a dark grey navigation bar with the following elements from left to right: a 'Username ?' label above a white input field; a 'Password ?' label above a white input field; a blue 'Log in' button; a 'Remember Me' checkbox; a 'Register' link highlighted with a red circle; and a 'Need Help?' link.

## How to make changes to current elections

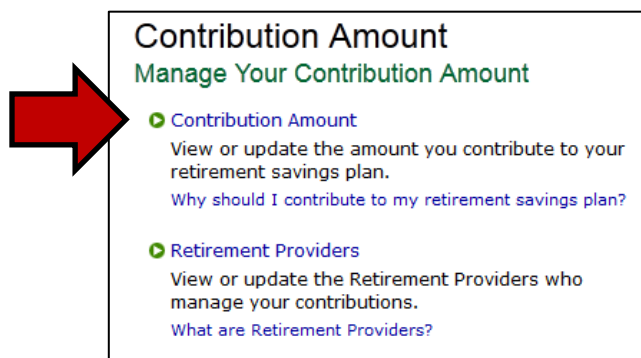
On the home page click the “Update” panel at the right center of the home page. Enter your Username and Password, and click “Log in”. If you do not have a Username and Password please see the “New user site registration” section above.



All screen examples in this Guide are for illustrative purposes only.

Once you are log in to NetBenefits®

1. On the home page, choose “Contribution Amount” in the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose Contribution Amount on the next screen.



## Deferral election screen

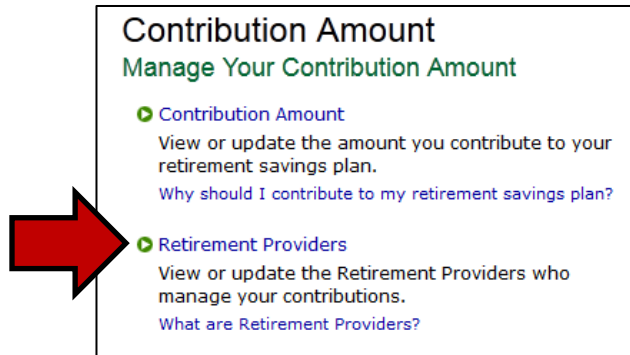
Contribution Amount	
<b>PRE-TAX CONTRIBUTION</b>	
Current Election	6.00 %
Desired Election	<input type="text" value="6.00"/> %
(2.50% to 6.00% in increments of 0.10%)	
<b>PRE-TAX SUPPLEMENTAL</b>	
Current Election	0.00 %
Desired Election	<input type="text" value="4.00"/> %
(0.10% to 64.00% in increments of 0.10%)	
<b>ROTH CONTRIBUTION</b>	
Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(2.50% to 6.00% in increments of 0.10%)	
<b>ROTH SUPPLEMENTAL</b>	
Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(0.10% to 64.00% in increments of 0.10%)	
<b>Contribution Amount Total</b>	
Current Election	<b>6.00 %</b>
Desired Election	<b>10.00 %</b>
(0.00% to 70.00%)	

Your deferral election will be effective the 1st of the month following your election.

3. Enter the percentage of pay you wish to contribute to the Plan. Deferral elections will be withheld during each pay period and directed to your chosen retirement plan provider and investment elections. You must choose a pre-tax contribution of 6% before you can elect a supplemental contribution.
4. You may choose pre-tax or Roth contributions but not both for the same contribution type.
5. Click "Change Contribution Amount".
6. Review and submit your contribution amount.

## How to change your Retirement Provider

1. On the NetBenefits home page, choose “Contribution Amount” in the Quick Links menu for the Plan you wish to choose the provider for.
2. Select “Retirement Providers”.



You can split your deferral election to contribute a portion to each Retirement Provider.

**For example;** if you make a 6% deferral election, you can then elect to direct 50% of your deferrals (3%) to Fidelity and the other 50% to TIAA. Or any other split you prefer. You can also direct your contributions to retirement provides by source by clicking the blue text in the screen example, below.

You can make your elections by provider below, or [make your elections by contribution type](#).

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity Investments	100 %	<input type="text" value="100"/> %
TIAA	0 %	<input type="text" value="0"/> %
Total: (must equal 100%)	100 %	<input type="text" value="100"/> %

You can also make your elections by provider by contribution type by clicking the blue link “make your elections by contribution type”.

3. Review and submit your retirement provider elections.

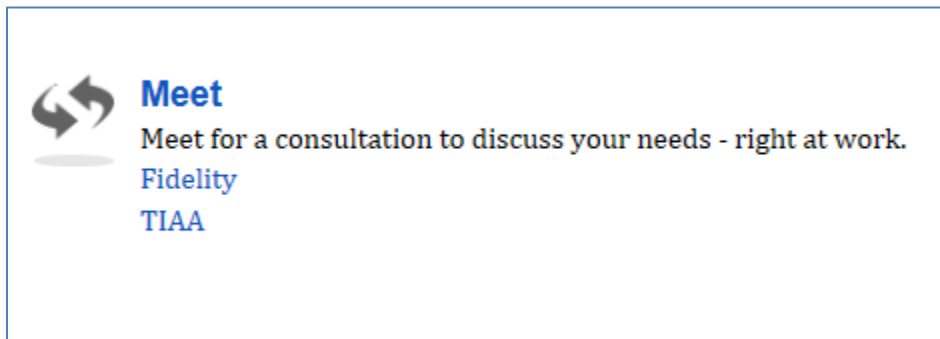
## How to change your investment elections

Investment changes are made with each Retirement Provider by log into your account either at Fidelity or TIAA [www.tiaa.org/usnh](http://www.tiaa.org/usnh). For a list of USNH Investments visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) - on the home page click the “Learn” panel at the left center of the home page.

## Schedule a confidential one-on-one consultation

Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals. Guidance provided is educational.

Visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click the provider of your choice in the “Meet” box at the bottom of the home page.



## Contact Numbers for All Participants

**If you have any questions about the [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) website or need assistance with a Fidelity account,** please contact the Fidelity Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

**For questions regarding TIAA accounts** please go online at [www.tiaa.org/usnh](http://www.tiaa.org/usnh) or call 1-800-842-2252, weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. ET.