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. 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, click the Register link at the top of the site, and follow the prompts to establish a Username and Password.

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.
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 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. For a list of USNH Investments visit 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 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 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 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.