

NetBenefits[®] User Guide

To help you prepare for the upcoming University of Nebraska Retirement Plans Investment Option changes, use this guide to help you make investment elections for your Retirement Plan accounts at Fidelity.

This guide will help you navigate Fidelity NetBenefits[®] and how to:

- Access your plan accounts online
- Change your investment options for the 401(a), 457(b) and Pre-90 Basic Plans
- Select your investment options for the new 403(b) Supplement Plan
- Participate in the one-time transfer in-kind to BrokerageLink[®]

Fidelity is here to help!

If you need any assistance, please call the Fidelity Retirement Service Center at **800-343-0860** from 7:30 a.m. to 11 p.m. Monday through Friday.

HOW TO ACCESS YOUR PLAN ACCOUNTS

To access your University of Nebraska Retirement Plan accounts at Fidelity log on to Fidelity NetBenefits at www.netbenefits.com/universityofnebraska. You may also access your accounts by calling the Fidelity Retirement Service Center at **800-343-0860**, 7:30 a.m. to 11 p.m. Monday through Friday.

1. At the top of the page, enter your username and password and click *Log in*. If you have forgotten your password, click *Need Help?* and follow the prompts.

The screenshot shows the top section of the Fidelity NetBenefits website. At the top, there is a dark grey login bar containing two input fields labeled 'Username ?' and 'Password ?', a blue 'Log in' button, and several links: 'Remember Me' (with a checked checkbox), 'Register', 'Need Help?', and 'Security Notice'. Below this bar, the 'UNIVERSITY OF Nebraska' logo is on the left and the 'Fidelity INVESTMENTS' logo is on the right. A green navigation bar below the logos contains five items: a home icon, 'Plans & Investments', 'Tools & Resources', 'Contact Us', and 'Meet with Us'. At the bottom of the page, there is a large banner with a scenic image of a lake at sunset. On the right side of the banner, the text reads 'Get Ready for Your Future' followed by 'Enroll in your workplace retirement savings plan today.' and a blue 'Start Now' button.

HOW TO CHANGE YOUR INVESTMENT OPTIONS

for the 401(a), 457(b) and 403(b) Pre-90 Basic Plans

Follow simple steps to change your investment options for the University of Nebraska 401(a) Basic Retirement Plan, 457(b) Deferred Compensation Plan and the Pre-90 Basic Retirement Plan.

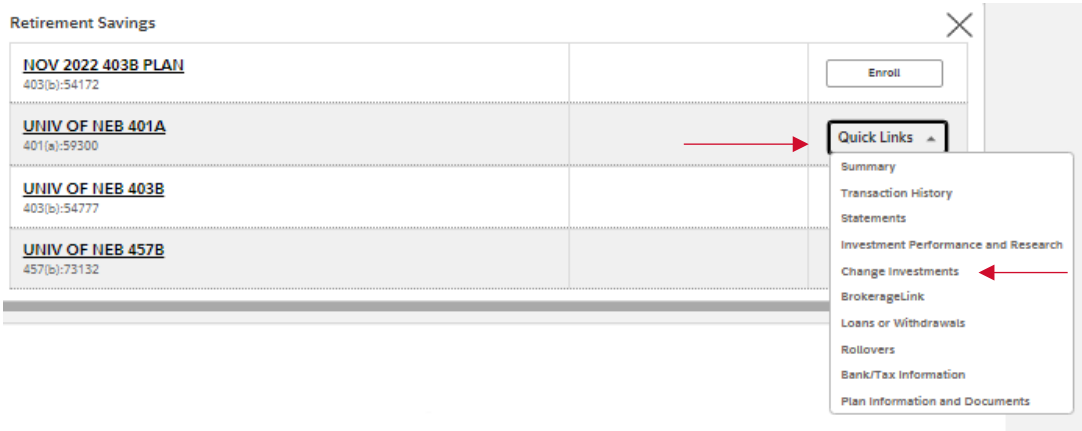
You can also use these steps to make changes to the current 403(b) Supplement Plan, however the new investment lineup change does not apply to the plan. Please refer to the following section to select investments in the new 403(b) Supplemental Plan that will be effective November 8, 2022.

Any changes to your investment elections for future contributions will be effective for contributions received following your changes. Any exchanges to existing balances are effective as of the next market close (generally 3 p.m. Central time).

1. Log on to your account at www.netbenefits.com/universityofnebraska, enter your username and password at the top of the website, and click *Log in*.

This is a close-up view of the login bar from the previous screenshot. It shows the 'Username ?' and 'Password ?' input fields, the blue 'Log in' button, and the links for 'Remember Me' (checked), 'Register', 'Need Help?', and 'Security Notice'. A red arrow points to the 'Log in' button.

- On the NetBenefits home page, from the Quick Links menu click *Change Investments* for the Plan in which you wish to make investment changes.



- Choose the action you wish to take. Select *Change Investment Elections* to change how future contributions are directed. Select *Exchange ONE or MULTIPLE Investments* to move balances between investment options.

Please note, Changes to *Future Investments* and *Current Investments* are two separate elections. *Change Investment Elections* applies to only future contributions. *Exchanging Investments* applies to moving existing balances between investment options. If you change future investments, it will not affect existing balances and if you exchange balances, it will not affect future investments.

The navigation bar includes: Summary, Investments, Withdrawals/Loans, Rollovers, Bank/Tax Information, Plan Information. Below it are links for PERFORMANCE & RESEARCH, INVESTMENT STRATEGIES, CHANGE INVESTMENTS (highlighted), and BROKERAGELINK®.

Future Investments (indicated by a red arrow pointing right):

- Change Investment Elections**: Choose where your plan contributions will be invested. (Diagram: Dollar sign icon pointing to a box with 'A', 'B', and 'C' inside).

Current Investments (indicated by a red arrow pointing left):

- Exchange ONE Investment**: Swap one investment for another. (Diagram: Box 'A' pointing to box 'B').
- Exchange MULTIPLE Investments**: Get the investment mix you want and rebalance holdings in a single transaction. (Diagram: Box with 'A', 'B', 'C', 'D', 'E', 'F' pointing to box with 'U', 'V', 'W', 'X', 'Y', 'Z').

Pending Exchanges

HOW TO SELECT YOUR INVESTMENT OPTIONS

for the new 403(b) Supplemental Plan

Follow simple steps to select your investment options for the new University of Nebraska 403(b) Supplemental Plan effective November 8, 2022. The elections you make in the new *Nov 2022 403B Plan* will be effective for contributions made on or after November 8, 2022. Until then, investment elections and account balances in the current 403(b) Supplemental Plan will continue to be directed according to your elections on file. The current 403(b) Supplemental Plan will not be affected by the investment lineup changes.

1. Log on to your account at www.netbenefits.com/universityofnebraska, enter your username and password at the top of the website, and click *Log in*.



2. On the NetBenefits home page, click *Enroll* for the NOV 2022 403B PLAN.



3. Click *Begin* to get started.

Let's get started

We'll help you understand your options and provide the information you need. You'll be able to change your elections at any time after you are enrolled in the plan.



4. Choose how you want your future contributions directed. Keep in mind, elections made in this Plan will be effective for contributions made on or after November 8, 2022. Follow the remaining steps for your elections.

➤ Choose Investments

Choose how to invest your money

<p>Go with a target date fund</p> <p>Target date funds help take the guesswork out of investing by automatically rebalancing your investments as you get closer to retirement.</p> <p>Select target date fund</p>	<p>Choose your own investments</p> <p>Build your own portfolio by reviewing all of your choices and deciding how you'd like to invest and allocate your money. Then monitor your portfolio regularly so it stays aligned with your financial goals.</p> <p>Select investments</p>
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HOW TO PARTICIPATE IN THE ONE-TIME TRANSFER IN-KIND

To BrokerageLink®

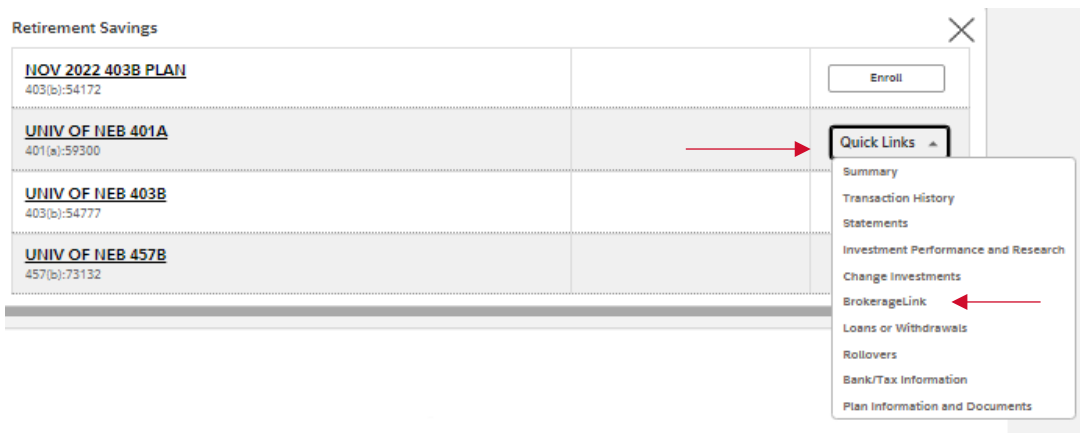
If you would like your mutual funds at Fidelity to be transferred in-kind to the same fund(s) within Fidelity BrokerageLink®, you must open a BrokerageLink account before October 7, 2022. Doing so will serve as your request to transfer all your mutual funds in-kind into the brokerage account. This offer is available to the 401(a) Basic Plan, 457(b) Deferred Compensation Plan and the Pre-90 Basic Plan.

You can open a BrokerageLink account online or by completing a paper form. For assistance establishing a BrokerageLink account online or via paper form, call the Fidelity Retirement Service Center at **800-343-0860**.

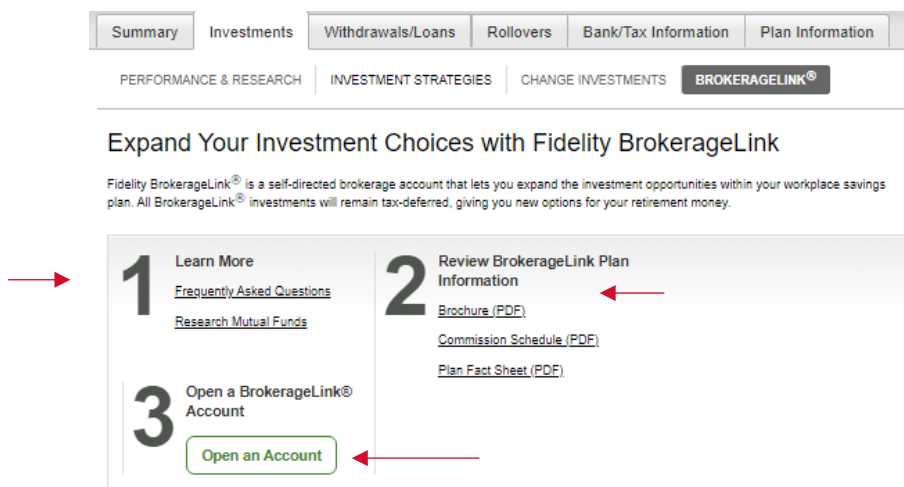
1. Log on to your account at **www.netbenefits.com/universityofnebraska**, enter your username and password at the top of the website, and click *Log in*. If you have forgotten your password, click on *Need Help?* and follow the prompts.



2. On the NetBenefits home page, from the Quick Links menu click *BrokerageLink* for the Plan in which you wish open a brokerage account.



3. Follow the three steps and then click *Open an Account*.



4. Select additional plans if you'd like to open a brokerage account for more than one plan. After you select *Open Account(s)* the account setup is complete and the new account number(s) will be provided directly on the screen. You will receive communications about the new account(s) and may begin receiving these communications while the Plan changes are still in process.

Summary Investments Withdrawals/Loans Rollovers Bank/Tax Information Plan Information

PERFORMANCE & RESEARCH | INVESTMENT STRATEGIES | CHANGE INVESTMENTS | BROKERAGELINK®

Open a Fidelity BrokerageLink® Account Print

You are about to open a Fidelity BrokerageLink® account for the following plan:

UNIV OF NEB 401A (59300)
[Plan Fact Sheet](#) | [Commission Schedule \(PDF\)](#)

Want to Open More BrokerageLink® Accounts Right Now?

You have other savings plans for your employer that are also eligible for a BrokerageLink® account. We'll open a separate BrokerageLink account for each plan you select.

UNIV OF NEB 457B (73132)
[Plan Fact Sheet](#) | [Commission Schedule \(PDF\)](#)

NOV 2022 403B PLAN (54172)
[Plan Fact Sheet](#) | [Commission Schedule \(PDF\)](#)

Please note, you should not “Fund the Account” if you want your balances to transfer in-kind. Select *Return to the Account Summary* page. Otherwise, you may choose to Fund the Account if you'd like to exchange investments from your standard plan lineup or start making contributions into the BrokerageLink account.

Screenshots are for illustrative purposes only.

Investing involves risk, including risk of loss.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

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