



UNIVERSITY OF NEBRASKA RETIREMENT PLANS

NetBenefits[®] User Guide

NETBENEFITS USER GUIDE

University of Nebraska is please to share this *NetBenefits User Guide* to help employees enroll and manage your University of Nebraska Retirement Plans account online.

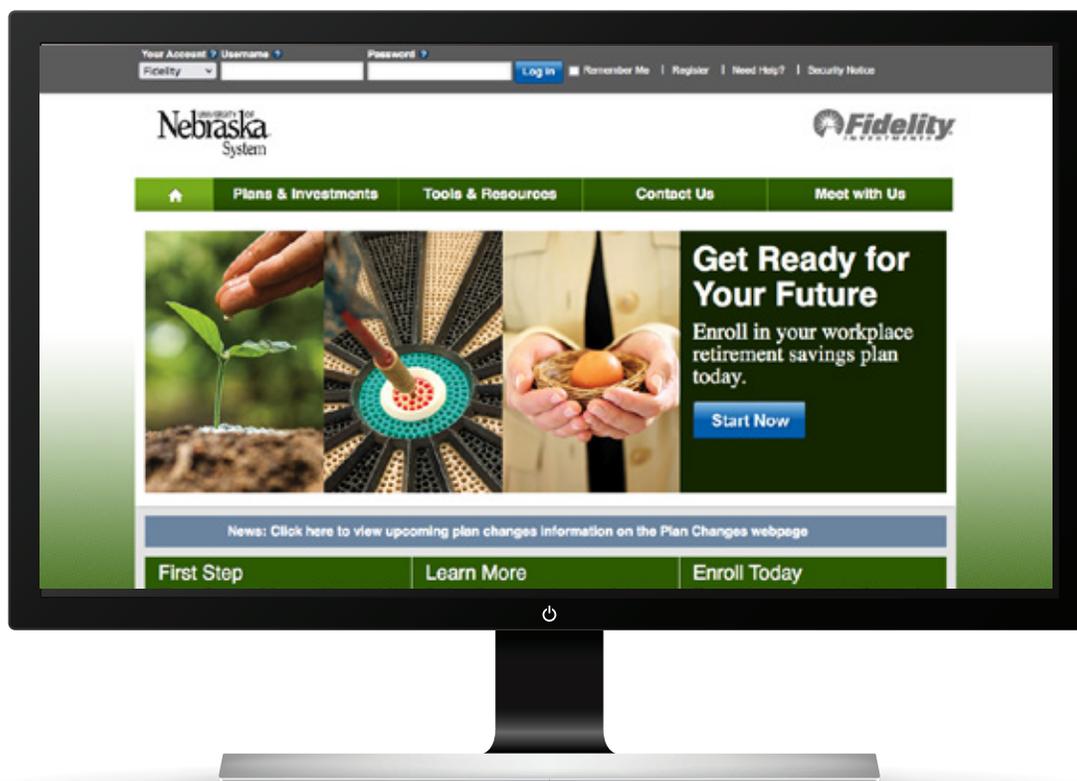
The NetBenefits website is open to all University of Nebraska employees regardless of whether you are invested with Fidelity or TIAA.

When you log on to your account at www.netbenefits.com/universityofnebraska you can:

- ACCESS YOUR PLAN ACCOUNTS
- CHANGE YOUR INVESTMENT OPTIONS
- ENROLL IN THE 403(b) PLAN
- CHANGE YOUR RETIREMENT PROVIDER

If you need any assistance accessing your account, enrolling, or making changes to your elections, please call the Retirement Service Center at **800-343-0860**.

You do not need to re-enroll in the Plans if you are already contributing, except for your 457(b) plan if you want to continue or change contributions for 2023. You will no longer need to complete a salary reduction agreement form for your 403(b) and 457(b) Plan accounts to make changes to your deferral amount or retirement provider (Fidelity or TIAA). All future changes will be made online or by calling the Retirement Service Center. If you are a TIAA plan participant, please continue to log on to TIAA to make investment changes or update your beneficiary designation.



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HOW TO ACCESS YOUR PLAN ACCOUNTS

All employees can access their Plan accounts online when you log on to NetBenefits at www.netbenefits.com/universityofnebraska or by calling the Retirement Service Center at **800-343-0860**.

At the top of the page, next to the Fidelity drop-down, enter your NetBenefits username and password and click *Log in*. If you change *Your Account* drop-down to TIAA, you will be directed to TIAA's website to log on to your TIAA account.

- If do not have a NetBenefits username and password, click *Register* and follow the prompts. **Please note**, during the new user registration process, you may be asked to take an additional security step to help us authenticate your account.
- If you have forgotten your password, click *Need Help?* and follow the prompts.

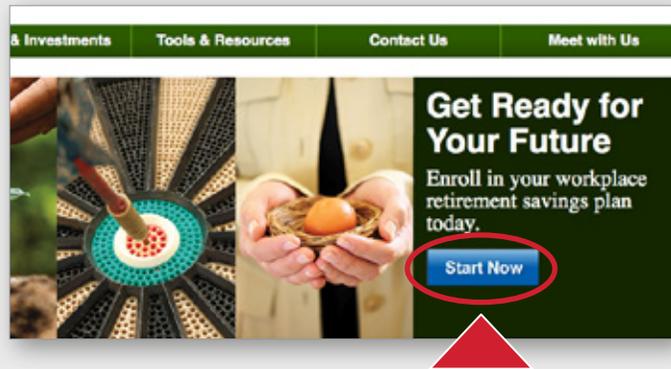
The screenshot shows the top navigation bar of the NetBenefits website. A dark grey bar contains the following elements from left to right: a dropdown menu labeled "Your Account ?" with "Fidelity" selected and a red triangle pointing to it; a text input field for "Username ?"; a text input field for "Password ?"; a blue "Log in" button circled in red with a red triangle pointing to it; a "Remember Me" checkbox; a "Register" button circled in red with a red triangle pointing to it; and a "Need Help?" button circled in red with a red triangle pointing to it. Below the navigation bar is the "UNIVERSITY OF Nebraska System" logo on the left and the "Fidelity INVESTMENTS" logo on the right. A green navigation bar contains five buttons: "Home" (with a house icon), "Plans & Investments", "Tools & Resources", "Contact Us", and "Meet with Us". Below the navigation bar is a promotional banner with three images: a hand watering a seedling, a hand holding a dart in a target, and a hand holding a bird's nest with an egg. To the right of the images is the text "Get Ready for Your Future" and "Enroll in your workplace retirement savings plan today." with a blue "Start Now" button.

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HOW TO ENROLL IN THE 403(b) PLAN

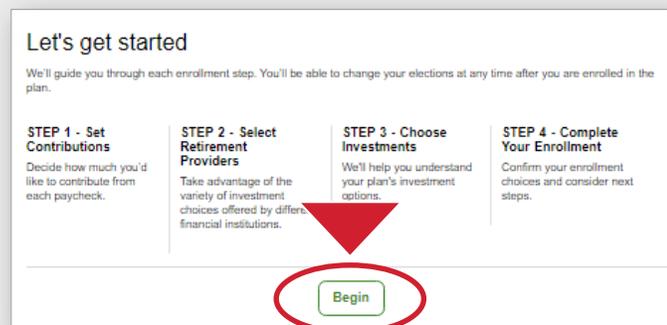
If you are enrolling in the 403(b) Supplemental Retirement Plan for the first time, you can select your contribution amount and to which retirement provider (Fidelity and/or TIAA) your contributions are directed and how your contributions are invested. Your enrollment and contributions in the 403(b) Supplemental Plan are in addition to the 401(a) Basic mandatory employee contributions, if applicable.

1. To enroll, visit www.netbenefits.com/universityofnebraska.
2. Select from the home page *Start Now*. You will be directed to the login steps for NetBenefits.



3. Once you are logged in to NetBenefits, select the *Univ of Neb 403B* and click the *Enroll* link.

4. Select *Begin* to enroll and follow the prompts.



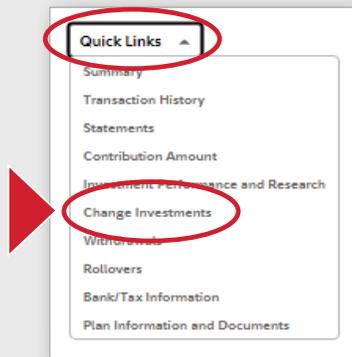
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HOW TO CHANGE YOUR INVESTMENT OPTIONS

Follow simple steps to change your investment options for your accounts with Fidelity. To change your investment options for your accounts with TIAA, you must log on to your TIAA account.

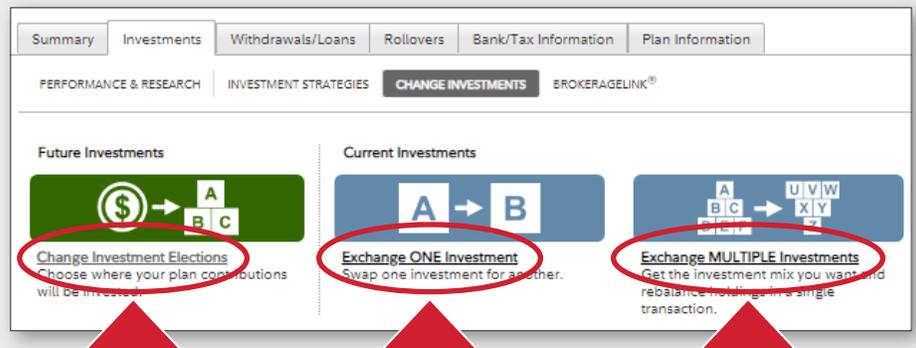
Any changes to your investment elections for future contributions will be effective for contributions received following your changes. Any exchanges to existing balances are effective as of the next market close (generally 3 p.m. Central time).

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*.
2. If you change *Your Account* drop-down to TIAA, you will be directed to TIAA's website to log on to your TIAA account.



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

4. 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 at Fidelity between investment options.



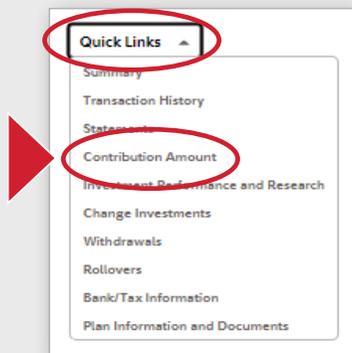
Please note, changes to Future Investments and Current Investments are two separate elections. Change Investment Elections applies to only future contributions. Exchanging Investments applies to moving existing balances between investment options. If you change future investments, it will not affect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

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HOW TO CHANGE YOUR CONTRIBUTION AMOUNT

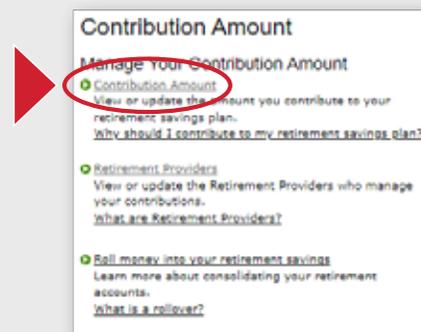
Regardless of your selected retirement provider (Fidelity or TIAA), follow simple steps to change your contribution amount for the 403(b) Supplemental Plan or the 457(b) Deferred Compensation Plan. You no longer are required to complete a salary reduction agreement form.

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. Do not change *Your Account* drop-down to TIAA. Changes to your contribution amount may only be done through NetBenefits.



3. Once logged on to NetBenefits, from the home page, select *Contribution Amount* from the *Quick Links* menu for the Plan in which you wish to make contribution changes.

4. Select the *Contribution Amount* link.



Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(0.00% to 100.00% in increments of 0.01%)	
OR	
Current Election	\$0.00
Desired Election	<input type="text" value="0.00"/> \$
(\$0.00 to \$20,500.00 in increments of \$0.01)	

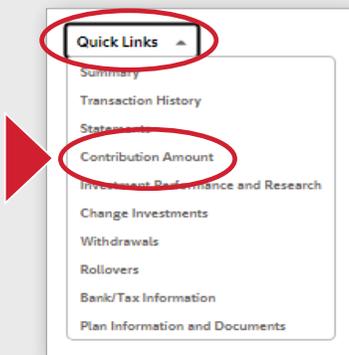
5. Choose the deferral dollar or percentage amount you wish to contribute and follow the steps until you get to the confirmation page.

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HOW TO CHANGE YOUR RETIREMENT PROVIDER

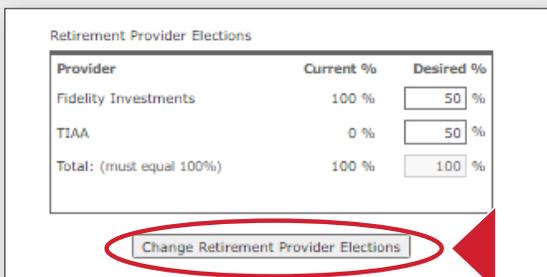
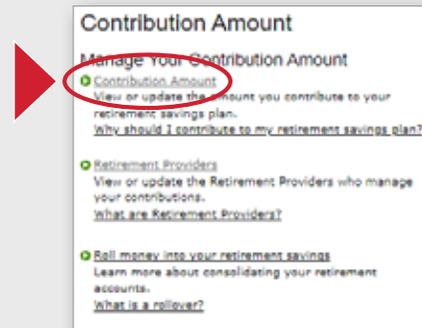
Regardless of your selected retirement provider (Fidelity or TIAA), follow simple steps to change your Retirement Provider for which your contributions are directed. You no longer are required to complete a salary reduction agreement form.

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. Do not change *Your Account* drop-down to TIAA. Changes to your retirement provider may only be done through NetBenefits.



3. Once logged on to NetBenefits, from the home page, select *Contribution Amount* from the *Quick Links* menu for the Plan in which you wish to make contribution changes.

4. Select the *Contribution Amount* link.



5. Follow the screens to change your retirement provider election. You may choose any combination that totals 100%.



Screenshots are for illustrative purposes only.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of University of Nebraska 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.

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