How to Make Changes to Contributions and Select Investment Providers

University of Louisville 403(b) Plan participants can make changes to their contribution elections and plan provider selections any time throughout the calendar year. Our Plan Master Administrator portal www.Netbenefits.com manages all contribution election updates and changes for Fidelity and TIAA.

Steps to Change Your 403(b) Contribution Elections

Go to Fidelity NetBenefits at http://www.netbenefits.com

- At the Login screen, enter your Social Security Number (without hyphens) or Customer ID and your Password. Click "Login." Note: If this is your first time logging into the website, select "New User Registration" from the Login screen and provide the information requested.

- Your Portfolio Profile will populate for the University of Louisville.

- On the right hand side under "Quick Links", select "Contribution Amount".

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On the next screen, you will see one large box with four smaller boxes inside where you will need to enter your contribution percentages.

**Employee Contributions:**

- **Employee Additional**: any percentage amount above the 2.5% match that you wish to contribute from your paycheck.
- **Roth Additional**: any percentage amount above the 2.5% match that you wish to contribute in the Roth 403(b) from your paycheck.

**Employer Match Contributions:**

- **Employer 7.5%**: Eligible participants will automatically receive a University contribution after completing a one year waiting period.
- **Employee Match 2.5%**: By electing the “Employee Match 2.5%” option, you will see a 2.5% deduction from your paycheck, as well as a 2.5% contribution from the University.
After you have made your deduction elections click the "Change Contribution Amount" button, then click on "Submit".

- When you click on “Submit”, a confirmation page will be displayed, which you may print and save for your records.
- Your changes can take up to two pay periods to go into effect.
- Fidelity will send you a confirmation statement acknowledging your elections.

You can view your current and year to date contributions on your pay advice in ULink.

- **Employee Additional** and **Employee 2.5%** match contributions are listed on the left side of the pay advice under “Before Tax Deductions”.
- **Roth Additional** contributions are listed in the middle of the pay advice in the “After Tax Deduction”.
- **Employer 7.5%** and **Employer 2.5%** match contributions are listed on the right hand side of your pay advice in the box labeled, “Employer Paid Benefits”.

**Steps to Change Your 403(b) Plan Provider**

Go to Fidelity NetBenefits at [http://www.netbenefits.com](http://www.netbenefits.com)

- At the Login screen, enter your Social Security Number or Customer ID and your Password. Click "Login."
  - **Note**: If this is your first time logging into the website, select "New User Registration" from the Login screen and provide the information requested.

- Your Portfolio Profile will populate for the University of Louisville.
- On the right hand side under "Quick Links", select "Contribution Amount, then select “Retirement Providers”.
• In the "Retirement Provider Elections" table, you will see your current provider election percentages, representing how much of your total contribution are allotted to each available provider.

• Enter your new desired percentages in the boxes provided (the total must add up to 100%).

• Click the "Change Retirement Provider Elections" button to submit your elections.

• At the "Review and Submit Retirement Provider Elections" screen, select "Submit."

• At this point, you may select TIAA as your Investment Provider. After submitting your desired Provider percentages, click on TIAA-CREF in the middle of the page. This will direct you to the TIAA website, www.TIAA.org where you can select your TIAA mutual fund investments and designate your beneficiaries.

• After the initial set up with TIAA, you will need to log directly on to www.TIAA.org to view your account balance.