

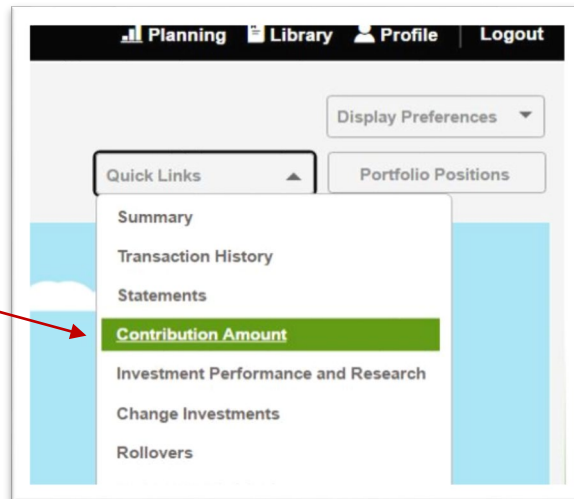
How to Make Changes to Your 457(b) Contributions & Select Your 457(b) Investment Providers

University of Louisville 457(b) Plan participants can make changes to their contribution elections and investment provider selections any time throughout the calendar year. The UofL Plan Master Administrator website www.Netbenefits.com/UL is used to manage all of your changes to your 457(b) contribution elections and changes to your investment provider selections for Fidelity and TIAA.

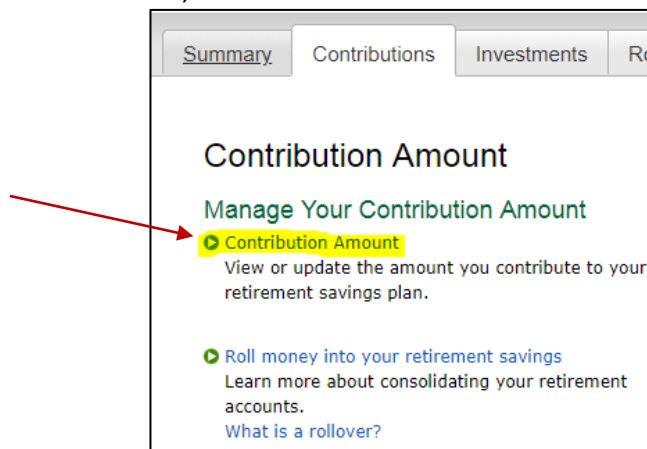
Steps to Change Your 457(b) Contribution Elections

Go to Fidelity NetBenefits site at <http://www.netbenefits.com/UL>

- At the NetBenefits Log in screen, enter your NetBenefits Username and your Password. Click "Login." *Note:* If this is your first time logging into the website, select "Register" from the Login screen and provide the information requested. If you forgot your Username or Password, click the "Need Help?" link to receive assistance from Fidelity.
- Your Portfolio Profile will populate for the University of Louisville.
- Choose the plan called "U OF LOUISVILLE 457B"
- On the right hand side under "Quick Links", select "Contribution Amount".



- On the Contributions Tab, select "Contribution Amount"



- On the next screen titled “Contribution Amount per Pay Period”, you will see a box with a space for you to enter either a contribution percentage amount *or* a flat dollar amount. This is the percent or flat dollar amount you want deducted from each paycheck for your 457(b) plan. Please enter either a percentage or a flat dollar amount that you want deducted from each paycheck. Note: Do not enter both a percentage and a flat dollar amount.

Other Contributions

ELECTIVE DEFERRAL PERCENT

Current Election 0.00 %

Desired Election %

(0.00% to 100.00% in increments of 0.50%)

(ELECTIVE DEFERRALS PERCENT ELECTION. YOU MAY MAKE YOUR DEFERRAL ELECTION IN PERCENT OR DOLLARS, BUT NOT BOTH.)

ELECTIVE DEFERRAL DOLLAR

Current Election \$750.00

Desired Election \$

(\$0.00 to \$36,000.00 in increments of \$1.00)

(ELECTIVE DEFERRAL DOLLAR ELECTION. YOU MAY MAKE YOUR DEFERRAL ELECTION IN PERCENT OR DOLLARS, BUT NOT BOTH.)

Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

- After you have entered either a percentage *or* a flat dollar amount in the box, click the "Change Contribution Amount" button, then click “Submit”.
- When you click “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.
- You can view your current and year to date contributions on your pay advice in ULink. 457(b) contributions are listed on the left side of the pay advice under “Before Tax Deductions”.

Steps to Change Your 457(b) Investment Provider

Go to Fidelity NetBenefits site at <http://www.netbenefits.com/UL>

- At the NetBenefits Log in screen, enter your NetBenefits Username and your Password. Click "Log in." *Note:* If this is your first time logging into the website, select "Register" from the Login screen and provide the information requested. If you forgot your Username or Password, click the “Need Help?” link to receive assistance from Fidelity.
- Your Portfolio Profile will populate for the University of Louisville.
- Choose the plan called “U OF LOUISVILLE 457B”

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

The screenshot shows a web interface with tabs for 'Summary', 'Contributions', 'Investments', and 'Roll'. The 'Contributions' tab is active, displaying the 'Contribution Amount' section. Under 'Manage Your Contribution Amount', there are three options: 'Contribution Amount', 'Roll money into your retirement savings', and 'Retirement Providers'. A red arrow points to the 'Retirement Providers' option, which is highlighted in yellow. Below it, there is a description: 'View or update the Retirement Providers who manage your contributions.' and a link: 'What are 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 Fidelity and/or TIAA.
- In the boxes provided, enter your new desired percentages representing how much of your total 457(b) contribution you are allotting to Fidelity and/or to TIAA. Note: the total must add up to 100%.

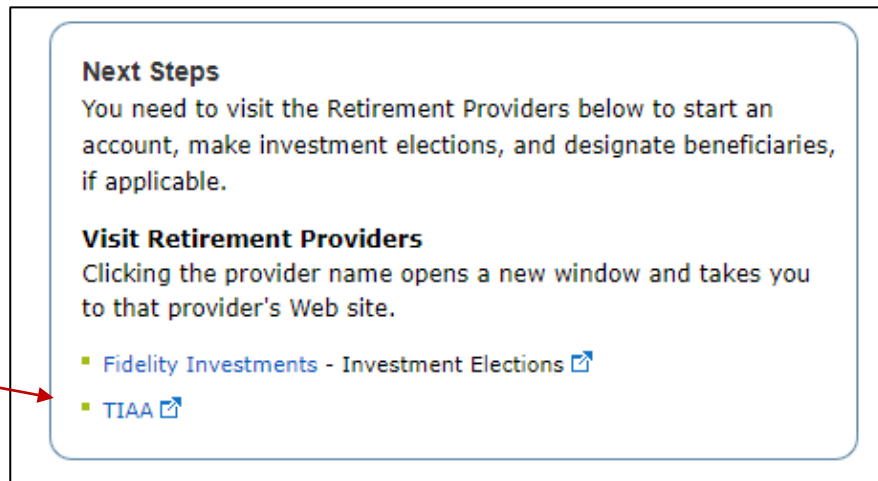
The screenshot shows the 'Retirement Providers' page. It includes an information box stating that contributions are currently allocated across the default set of providers. There are sections for 'Tools & Learning' and 'About Your Other Retirement Providers'. The main content area explains how to view or change provider elections and lists the contribution types to which elections will be applied: EMPLOYER 7.5%, EMPLOYEE MATCH 2.5%, EMPLOYEE ADDITIONAL, and ROTH ADDITIONAL. Below this is the 'Retirement Provider Elections' table, which has a red arrow pointing to the 'Desired %' column. The table shows current and desired percentages for Fidelity Investments and TIAA, with a total of 100%.

Provider	Current %	Desired %
Fidelity Investments	100 %	50 %
TIAA	0 %	50 %
Total: (must equal 100%)	100 %	100 %

Below the table is a button labeled 'Change Retirement Provider Elections'.

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

- At the "Review and Submit Retirement Provider Elections" screen, select "Submit."
- When you click "Submit", a confirmation page will be displayed, which you may print and save for your records.
- At this point, you may select your investment funds with Fidelity and/or TIAA. You can also set up your new TIAA 457(b) account if you are selecting TIAA for your new 457(b) plan.



Next Steps
You need to visit the Retirement Providers below to start an account, make investment elections, and designate beneficiaries, if applicable.

Visit Retirement Providers
Clicking the provider name opens a new window and takes you to that provider's Web site.

- [Fidelity Investments - Investment Elections](#)
- [TIAA](#)

- **Fidelity** - If you chose Fidelity as your Retirement Provider, click on the Fidelity Investments link under "Visit Retirement Providers" section near bottom of the page. This will direct you to the Fidelity website, www.netbenefits.com where you can select your Fidelity mutual fund investments and designate your beneficiaries. After the initial set up with Fidelity, you will need to log directly on to www.netbenefits.com to view your account balance.
- **TIAA** – If you chose TIAA as your Retirement Provider, click on the TIAA link under the "Visit Retirement Providers" section near bottom of the page. This will direct you to the TIAA website, www.TIAA.org. If you are setting up a new 457(b) plan with TIAA, please complete the following steps to set up your new TIAA 457(b) account:
 - On the NetBenefits Retirement Provider page, click the TIAA link under the "Visit Retirement Providers" section near bottom of the page
 - Then on next page click Continue to Retirement Provider link
 - This takes you to the TIAA website and you will click Ready to Enroll button to set up your UofL TIAA 457(b) account
 - Under the "Choose the plans you want to enroll in" page, choose the "University of Louisville 457(b) Deferred Compensation Plan" option and click next.
 - Then, on the next page scroll to bottom and click Begin Enrollment button.
 - Go to the left side of the next screen where it says "Register with TIAA" to set up your TIAA log in information. If you already have a UofL TIAA login, go to the section that says "Already registered with TIAA?" and enter your TIAA username and password.
 - Once you have logged in to the TIAA website, you can select your TIAA mutual fund investments and designate your TIAA beneficiaries.
 - After you have created your TIAA 457(b) account, you will need to log directly on to www.TIAA.org to view your TIAA account balance.