

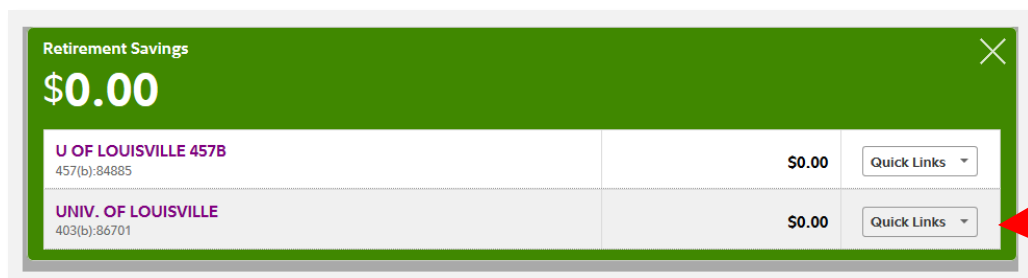
Instructions on How to Enter Your 403(b) Contribution Elections and Select Your 403(b) Investment Providers (Effective 7-1-2021)

University of Louisville 403(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 403(b) contribution elections and changes to your investment provider selections for Fidelity and TIAA.

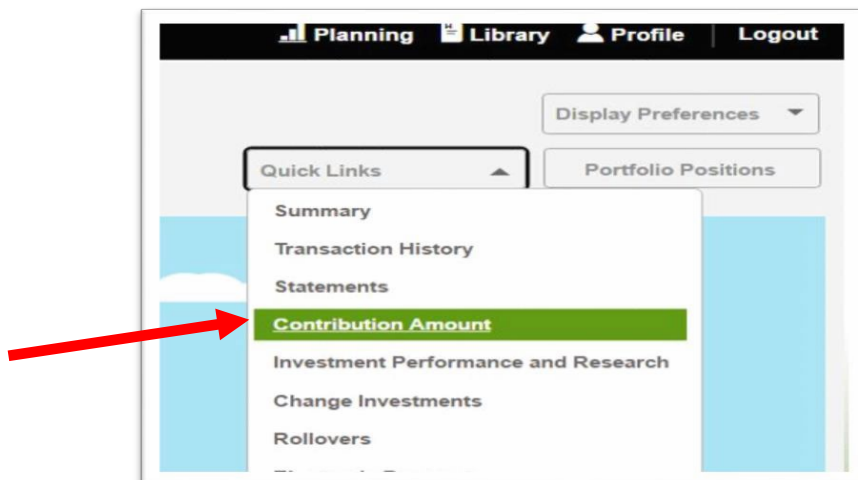
Steps to Change Your 403(b) Contribution Elections

Go to Fidelity NetBenefits at www.netbenefits.com/UL

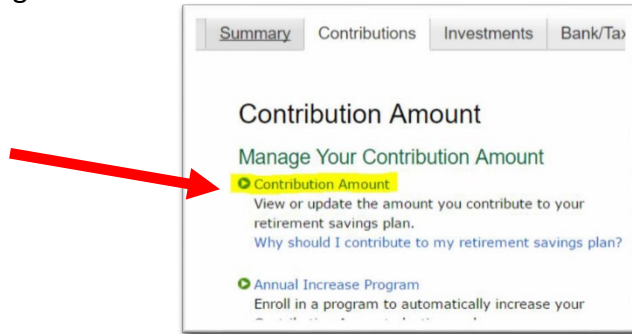
- At the NetBenefits Log in screen, enter your NetBenefits Username and your Password at the top of the page. Click "Log in". **Note:** If this is your first time logging into the website, select "Register" from the Log in screen and provide the information requested. Your initial Username is your Social Security Number. If you forgot your Username or Password, click the "Need Help?" link to receive assistance from Fidelity.
- On the NetBenefits home screen, you will see a green bar that says "Retirement Savings". Click on the green bar and the following UofL plans will be displayed:



- To make updates to your 403(b) retirement contribution, go to the second line with the plan named "Univ. of Louisville 403(b):86701", click on "Quick Links" on the right side and select "Contribution Amount".



- On the Contribution Amount page, select the "Contribution Amount" link near the top of the page.



- On the screen titled "Contribution Amount per Pay Period", you will see one large box separated into sections where you will need to enter the percentage you want deducted from each paycheck for your 403(b) plan.
 - Employee Additional:** This box is for you to enter any pre-tax employee contributions that are not matched by the University.
 - Roth Additional:** This box is for you to enter any after-tax Roth employee contributions that are not matched by the University.
 - Employee Match 2.5%:** *Note: Only eligible employees who have completed their one year waiting period or received the waiver will see the "Employee Match 2.5%" box on their screen.*
 - If you want to have 2.50% deducted from your paycheck on a pre-tax basis and receive the 2.5% matching contribution from the University, enter 2.50% in the "Employee Match 2.5%" box.
 - If you would like to contribute more than 2.5% to your 403(b) plan, you may enter any additional percentage amount you want to contribute above 2.5% in the Employee Additional and/or Roth Additional box.

Contribution Amount	
EMPLOYEE ADDITIONAL	
Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(0.00% to 100.00% in increments of 0.50%)	
ROTH ADDITIONAL	
Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(0.00% to 100.00% in increments of 1.00%)	
Contribution Amount Total	
Current Election	0.00 %
Desired Election	0.00 %
(0.00% to 100.00%)	
Other Contributions	
EMPLOYEE MATCH 2.5%	
Current Election	0.00 %
Desired Election	<input type="text" value="0.00"/> %
(0.00% to 2.50% in increments of 0.50%)	
(EMPLOYEE MATCH 2.5%)	
Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.	
<input type="button" value="Change Contribution Amount"/>	

- After you have entered your percentages in the separate boxes, click the "Change Contribution Amount" button, then click "Submit". When you click on "Submit", a confirmation page will be displayed, which you may print and save for your records. **Note:** Your changes can take up to two pay periods to go into effect.
- **Note:** Eligible employees who completed the one year waiting period or received the waiver will automatically receive a University contribution to their 403(b) Plan account of **7.5%** of their eligible compensation.
- You can view your current and year to date 403(b) 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 Deductions".
 - **Employer 7.5%** and **Employer 2.5% Matching** contributions are listed on the right-hand side of your pay advice in the box labeled "Employer Paid Benefits".

Steps to Select Your 403(b) Plan Provider

Go to Fidelity NetBenefits at www.netbenefits.com/UL

- At the NetBenefits Log in screen, enter your NetBenefits Username and your Password at the top of the page. Click "Log in". **Note:** If this is your first time logging into the website, select "Register" from the Log in screen and provide the information requested. If you forgot your Username or Password, click the "Need Help?" link to receive assistance from Fidelity.
- On the NetBenefits home screen, you will see a green bar that says "Retirement Savings". Click on the green bar and the following UofL plans will be displayed:

Retirement Savings		
\$0.00		
U OF LOUISVILLE 457B 457(b): 84885	\$0.00	Quick Links ▾
UNIV. OF LOUISVILLE 403(b): 86701	\$0.00	Quick Links ▾

- To make updates to your 403(b) retirement plan, go to the second line with the plan named "Univ. of Louisville 403(b): 86701", click on "Quick Links" on the right side and select the "Contribution Amount" link and , then choose "Retirement Providers".

Contribution Amount

Manage Your Contribution Amount

● Contribution Amount
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)

Once you've set up your Contribution Amount, you can return here to enroll in the Annual Increase Program.
[What is the Annual Increase Program?](#)

● Retirement Providers
View or update the Retirement Providers who manage your contributions.
[What are Retirement Providers?](#)

● Roll money into your retirement savings
Learn more about consolidating your retirement accounts.
[What is a rollover?](#)

- 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 403(b) contribution you are allotting to Fidelity and/or to TIAA. Note: 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." When you click "Submit", a confirmation page will be displayed, which you may print and save for your records.

Retirement Providers

i Your contributions are currently allocated across the default set of Retirement Providers shown below. You can maintain these allocations, or change them below.

Here you can view or change which Retirement Providers to direct your future contributions to, and how much to direct to each provider.

Enter your new elections and click Change Retirement Provider Elections to review and confirm your changes. Your changes will take effect as soon as administratively feasible.

Your elections will be applied to the following employee and employer contribution types:

- EMPLOYER CONTRIBUTIONS
- EMPLOYEE 2.5%
- EMPLOYEE ADDITIONAL
- ROTH ADDITIONAL

You can make your elections by provider below, or [make your elections by contribution type](#).

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity Investments	100 %	<input type="text" value="50"/> %
TIAA	0 %	<input type="text" value="50"/> %
Total: (must equal 100%)	100 %	<input type="text" value="100"/> %

[Change Retirement Provider Elections](#)

Tools & Learning

[More about Retirement Providers](#)

About Your Other Retirement Providers

Click the provider name to learn more about your other investment options.


- [TIAA](#)

- At this point, you may select your investment funds with Fidelity and/or TIAA. You can also set up your new TIAA 403(b) account if you are selecting TIAA for your new 403(b) plan.
 - **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. If an investment selection is not made, your account will default to a life cycle fund age based for you.
 - **TIAA** – If you chose TIAA as your Retirement Provider and you are setting up a new 403(b) plan with TIAA for the first time, you will need to complete the following steps to set up your new TIAA 403(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 403(b) account
 - Under the “Choose the plans you want to enroll in” page, choose the first plan called “University of Louisville Retirement Program” 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 Now” to set up your TIAA log in information. If you already have a UofL TIAA login, go to the section that says “Already registered?” and enter your TIAA User ID 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 403(b) account, you will need to log directly on to www.TIAA.org to view your TIAA account balance.

Retirement Provider Elections	
Provider	Desired %
Fidelity Investments	50%
TIAA	50%
Total	100%

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](#) 