Fidelity’s Master Administrator website will be open from October 1, 2020 through December 31, 2020 for you to complete the following actions:

1. Select your ongoing provider for the plans in which you participate.

2. If Fidelity is your ongoing provider, you will be able to make your ongoing investment elections for your new account.

Elections made during this time-frame will become effective January 4, 2021.

If your current account is with an ongoing provider (AIG, Fidelity, TIAA, Voya) as of October 1, 2020, a new account will be automatically opened for you with that same ongoing provider.

If your current account is with a legacy provider as of October 1, 2020, a new account will be automatically opened for you with Fidelity, the default provider. If you do not make your ongoing provider election, starting January 4, 2021 your contributions will be directed to Fidelity Investments and invested in a Vanguard Target Retirement Fund Investor Shares based on your date of birth and the assumption that you will retire at age 65. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

While legacy providers will continue to administer existing accounts, no future contributions, exchanges, or rollovers can be directed to an account held at a legacy provider after December 31, 2020.

If you would like to update your current payroll deduction, please visit go.osu.edu/2021RetirementRedesign to download and complete the applicable form.
How to Select or Change Your Ongoing Provider

Accessing Master Administrator

Visit go.osu.edu/2021RetirementRedesign and connect through the Master Administrator link.

If this is your first time accessing Fidelity’s Master Administrator website, the first screen will ask for your last name, date of birth and the last 4 numbers of your SSN to find your account. Upon verifying your identity, the site will guide you through the process to establish your unique username and password. You should keep track of your username and password, however subsequent visits by active employees will allow you to use single sign-on to pass through via the Master Administrator link without the use of this information.

Participants Currently with a Legacy Provider

Select your ongoing provider (AIG, Fidelity, TIAA, or Voya)

Please note: Elections must be made individually for each plan in which you participate.

1. Visit go.osu.edu/2021RetirementRedesign and connect through the Master Administrator link.

2. On the Master Administrator home page, click View Details.

3. Click the Enroll button for the plan in which you want to choose your ongoing provider, continue and click Begin.

4. On the Retirement Provider page, enter 100% for the ongoing provider you wish to select. You may only have one provider for your account. Click Continue to review and submit your election.
How to Select or Change Your Ongoing Provider (continued)

How to select a different ongoing provider

1. Visit go.osu.edu/2021RetirementRedesign and connect through the Master Administrator link.

2. On the Master Administrator home page, choose Contribution Amount in the Quick Links menu for the plan in which you wish to make an election.

3. Select Retirement Providers and follow the steps to update your ongoing provider election.

4. You may only have one provider for your account. Enter 100% for the provider you wish to select.
How To Make Your Investment Elections Within the New Tiered Investment Lineup

Investment elections for the new tiered investment lineup will be effective January 4, 2021.

If you chose to direct your contributions to an ongoing provider other than Fidelity, use the provided link on the provider election confirmation screen to continue to the ongoing provider’s website. For example, if you choose TIAA as your ongoing provider, you can link to the TIAA website to make your investment elections directly with TIAA.

If you have chosen Fidelity Investments as your ongoing provider, you can choose your investments on NetBenefits for each plan in which you participate. Please follow the below steps:

1. On the Confirmation page click Continue.
2. Click View Your Account
3. Navigate to the Investments tab and select Change Investments. To make your election for the new tiered investment lineup choose Change Investment Elections under Future Investments.
4. Click *Change Your Investment Elections*. 

5. To select from the new tiered investment lineup at the bottom of the next page, find **Source: EARLY CHOICE ELECTION**. Change the dropdown to *Change investment elections for this source* and click *Go*.

6. Choose the investments you wish to direct your future contributions to and click *Update and Continue*.

7. Scroll to the bottom of the source screen and click *Next*.

8. Provide your consent to receive plan information online and then confirm you have reviewed the prospectus for the investments you have chosen. You can also select to have them mailed to you or review them online if available. Click *Next*.

9. Review your elections and click *Submit* to complete your election. You will receive an online confirmation statement upon submitting your elections. Print or keep an electronic copy for your records.

**Please note: The confirmation statement will show a current effective date, but the new tiered investment lineup will not be available until January 2021.**

**How to select BrokerageLink® with Fidelity**

1. On the NetBenefits home page, choose *Change Investments* in the Quick Links for the plan in which you want to make this election. Choose BrokerageLink on the next screen.

2. Click *Open Account* and follow the prompts to open your BrokerageLink account. Once the BrokerageLink account is open, you can direct your future contributions beginning January 4, 2021 to BrokerageLink via the *Investment Election* steps.
Information for All Participants

Review your beneficiaries.

Now is a good time to review or update your beneficiary information if you’ve experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. If you would like to update your beneficiaries for your account, please contact your chosen ongoing provider. Contact information for all providers is available on the last page of this guide.

Set your mail preferences for required notices.

Log in and click Profile.

You can add your email address under Personal & Contact Information if you would like to receive plan communications electronically.

Under Communication, you can choose your delivery method for communications from the plans.

Schedule a confidential one-on-one consultation.

Now is a great time to schedule an appointment for a confidential consultation with a licensed professional at your chosen ongoing provider to discuss your retirement planning goals. Visit go.osu.edu/2021RetirementRedesign and navigate to How to Contact Ongoing Providers.
**AIG:**
Call (614) 436-4501 or (800) 44-VALIC Weekdays, 8 a.m. – 10 p.m. ET, Saturday, 9 a.m. – 6 p.m. ET, or access your account online at aigrs.com/osu.

**Fidelity/ Master Administrator:**
Contact the Fidelity Retirement Service Center at (800) 343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to Midnight ET.

**TIAA:**
Call (800) 842-2252, Weekdays, 8 a.m. – 10 p.m. ET, Saturday, 9 a.m. – 6 p.m. ET, or online at TIAA.org/osu.

**Voya:**
Call (614) 431-5000 or (800) 862-4287 Weekdays, 8 a.m. – 9 p.m. ET, except on New York Stock Exchange holidays, or access your account online at VoyaOhioHigherEd.com/osu.

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**Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

Investing involves risk, including risk of loss.

AIG, TIAA, Voya and Fidelity Investments are all independent entities and are not legally affiliated.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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