Fidelity’s NetBenefits website is available for you to complete the following actions:

- Enroll in the 403(b) and/or 457(b)* plans.
- Update your 403(b) and/or 457(b)* contribution amounts.
- Update your provider for the plans in which you participate.
- If you’ve chosen Fidelity as your provider, you can also:
  - Set or change your investment elections
  - Change your investment mixes
  - Designate your Beneficiary(ies)

*Ohio Deferred Compensation elections and contribution changes must be made through Ohio457.org or (877) 644-6457.

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### Accessing NetBenefits

Visit [hr.osu.edu/benefits/retirement](http://hr.osu.edu/benefits/retirement) and connect through the NetBenefits link.

If this is your first time accessing Fidelity’s NetBenefits 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 NetBenefits link without the use of this information. Certain transactions, such as changes to your profile information, may require your unique username and password for security purposes.

All screen examples in this Guide are for illustrative purposes only.
How to Enroll in the 403(b) and/or 457(b) Plans

1. Visit hr.osu.edu/benefits/retirement and connect through the NetBenefits link.

2. On the NetBenefits home page, click View Details.

3. Click the Enroll button for the appropriate plan, continue, and click Begin.

4. Enter your contribution amount as a flat dollar amount from $0.01 up to the annual IRS contribution limit. Choose PRETAX and / or ROTH Contributions. Contribution elections will become effective as soon as administratively feasible and will be withheld each pay period and directed to your chosen provider and investment elections. Click Continue.

5. Enter 100% for the provider you wish to select. You may only contribute to one provider per plan. Click Continue.
6. Choose your investments.

a. If you chose to direct your contributions to a provider other than Fidelity:
   On the confirmation screen you'll see a link to your chosen provider. You will need to continue to your chosen provider's website to make your investment elections.

b. If you have chosen Fidelity as your provider:
   To make your investment elections, you can choose “Go with a target date fund” to select an investment option from Tier I or “Choose your own investments” to choose from the full menu of investment options available in Tier II.

   - Confirm you have reviewed the prospectus for the investments you have chosen (you can view them online), then review your elections and click Submit. You will receive an online confirmation upon submitting your elections.

   - Review and Submit your elections. You will receive an online confirmation upon submitting your elections.
How to Change Your Provider

1. Visit hr.osu.edu/benefits/retirement and connect through the NetBenefits link.

2. On the NetBenefits home page, choose Contribution Amount in the Quick Links menu for the plan in which you want to change your provider.

3. On the next page select Retirement Providers.

4. Enter 100% for the provider you wish to select. You may only contribute to one provider per plan. Click Change Retirement Provider Election to review and submit your change. You will receive an online confirmation upon submitting your elections.
How to Change Your 403(b) and/or 457(b) Contribution Amount

1. Visit hr.osu.edu/benefits/retirement and connect through the NetBenefits link.

2. On the NetBenefits home page, choose Contribution Amount in the Quick Links menu for the plan in which you want to change your contribution election.

3. On the next page select Contribution Amount.

4. Enter your contribution amount as a flat dollar amount from $0.01 up to the annual IRS contribution limit. Choose PRETAX and / or ROTH Contributions. Contribution elections will become effective as soon as administratively feasible and will be withheld each pay period and directed to your chosen provider and investment elections. You will receive an online confirmation upon submitting your elections. If you’d like to stop contributing to the plan, enter $0 as a contribution amount.
How to Change Your Investment Elections

If you chose to direct your contributions to a provider other than Fidelity, you should visit your chosen provider’s website directly to make investment election changes. Contact information for all providers can be found at the end of this guide or by visiting hr.osu.edu/benefits/retirement.

If you have chosen Fidelity as your provider:

1. Visit hr.osu.edu/benefits/retirement and connect through the NetBenefits link.

2. On the NetBenefits home page, choose Change Investments in the Quick Links menu for the plan in which you want to change your investment election.

3. Choose the action you wish to take.

   Please note: Future Investments and Current Investments are two separate elections. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.

4. Next, you can choose “Go with a target date fund” to select an investment option from Tier I or “Choose your own investments” to choose from the full menu of investment options available in Tier II.

5. For future contributions, choose the investments to which you want to direct your future contributions and click Next.

   For existing balances, choose the current fund you want to exchange from and then the new fund you want to move those assets to and click Next.

6. Confirm you have reviewed the prospectus for the investments you have chosen (you can view them online), then review your elections and click Submit. You will receive an online confirmation upon submitting your elections.
How to select investments within Tier III (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 existing balances and future contributions 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 provider. **Please note, if Fidelity is not your chosen provider, beneficiary information is not maintained within NetBenefits.** Contact information for all providers can be found at the end of this guide or by visiting [hr.osu.edu/benefits/retirement](http://hr.osu.edu/benefits/retirement).

If you have chosen Fidelity as your provider follow the steps below to update your beneficiary information:

1. On the NetBenefits home page, choose *Accounts & Benefits* at the top left corner of the page.

   [Home Accounts & Benefits Plan & Learn]

2. Then under *Popular Tasks*, and *About you*, choose *Update your beneficiaries*. You can also request a paper form by contacting Fidelity at *(800) 343-0860*.

   ![NetBenefits Home Page](image)

Set your mail preferences for required notices

1. On the NetBenefits home page, choose *Accounts & Benefits* at the top left corner of the page.

   [Home Accounts & Benefits Plan & Learn]

2. Then under *Popular Tasks*, and *About you*, choose *Update your profile*.

   ![About You Menu](image)

3. Under *Communication*, choose your preferred delivery method for communications from the plan.
Provider Contact Information

**AIG:**
Call (614) 436-4501 or (800) 44-VALIC Weekdays, 8 a.m. – 9 p.m. ET, or access your account online at aigrs.com/osu.

**Fidelity/Lead Administrator:**
Call 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 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.
Investing involves risk, including risk of loss.

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