



# ***NetBenefits® User Guide***



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)

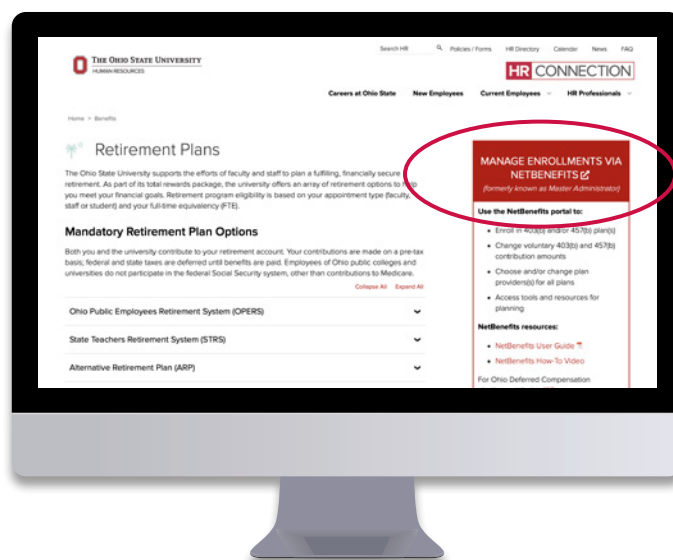
\*Ohio Deferred Compensation elections and contribution changes must be made through [Ohio457.org](https://Ohio457.org) or (877) 644-6457.

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## Accessing NetBenefits

Visit [hr.osu.edu/benefits/retirement](https://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.



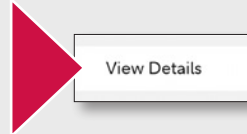
*All screen examples in this Guide are for illustrative purposes only.*



# How to Enroll in the 403(b) and/or 457(b) Plans

1. Visit [hr.osu.edu/benefits/retirement](https://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*.

OHIO STATE 403(B)  
403(b):84920

Enroll

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*.

THE OHIO STATE UNIVERSITY

Set Contributions | Select Retirement Providers | Choose Investments | Complete Enrollment

Enter your contribution per pay period

Enter the dollar amount you would like to contribute to the plan on a per pay period basis. This is NOT an annual amount.

To determine your pay period contribution, take the total annual \$ amount you want to contribute to the plan and divide it by the number of pay periods remaining in the year. This will give you the "per pay period" contribution amount to enter below.

Contribution Type	Desired Contribution per Pay Period
PRETAX 403(B)	\$ 0.00
ROTH 403(B)	\$ 0.00
Contribution Amount Total	\$ 0.00

The contribution amount entered above will be taken as soon as administratively feasible. This election will remain in effect until a future election is made or you separate from service.

NOTE: If you want to alter your contribution for a specific period of time remember to come back and revise the amount when appropriate.

Continue

Cancel without saving

TOOLS TO HELP YOU DECIDE

- Contribution Calculator
- Roth 401(k) Modeler
- Take Home Pay Calculator

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

Select a Retirement Provider

You may only contribute to one provider at a time per plan. Enter 100% next to your desired provider.

Your elections will be applied to the following contributions: **Source Group 1.**

Provider	Election %
AIG	0 %
Fidelity Investments	0 %
TIAA	0 %
Voya	0 %
<b>Total (must equal 100%)</b>	<b>100 %</b>

Continue

Cancel without saving





# How to Enroll in the 403(b) and/or 457(b) Plans (continued)

## 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.

### You're almost done!

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

➡ Select investments with TIAA [↗](#)

### 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.

✓ Set Contributions | ✓ Select Retirement Providers | ➡ Choose Investments | Complete Enrollment

### Choose how to invest your money

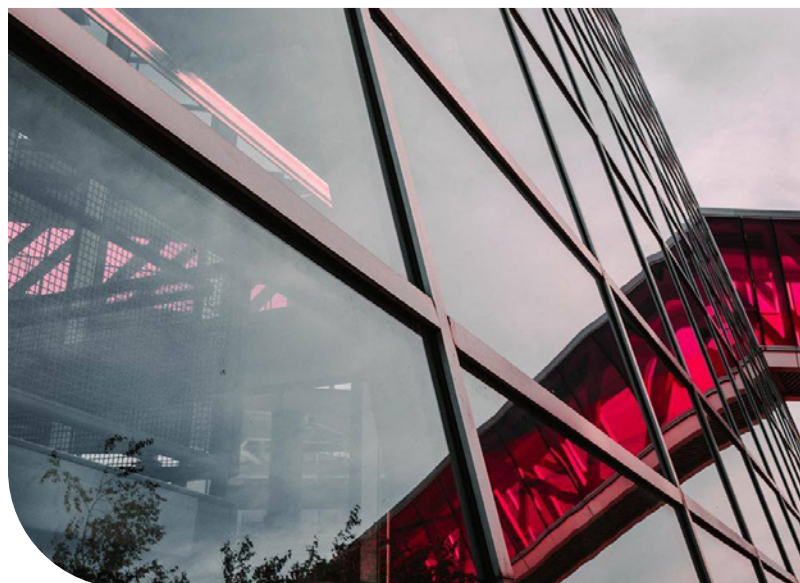
**Go with a target date fund**  
Target date funds help take the guesswork out of investing by automatically rebalancing your investments as you get closer to retirement.

Select Target Date Fund

**Choose your own investments**  
Build your own portfolio by reviewing all of your choices and deciding how you'd like to invest and allocate your money. Then monitor your portfolio regularly so it stays aligned with your financial goals.

Select Investments

- 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.

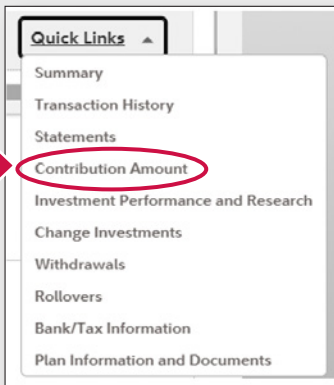




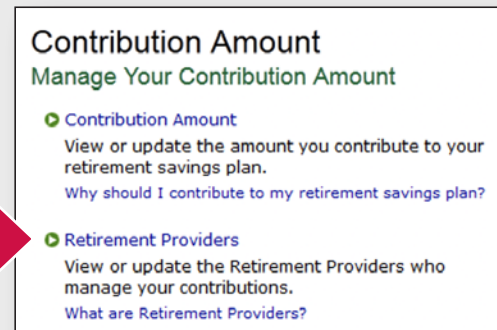
# How to Change Your Provider

1. Visit [hr.osu.edu/benefits/retirement](https://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.

Contribution Amount per Pay Period

**Consider This...**

- All contributions will be directed to your chosen provider. You can view or change your provider on the previous page by selecting the Retirement Provider link.

[View your plan's guidelines](#)

**Tools & Calculators**

[Learn about your Contribution Amount](#)

- Take-Home Pay Calculator**  
How will your pre-tax contributions affect your take-home pay?
- Contributions Calculator**  
Can even a small contribution make a difference?
- Roth Contribution Modeler**  
Find out if after-tax Roth contributions may be right for you.

Contribution Amount	
<b>PRETAX 403(B)</b>	
Current Election	\$0.00
Desired Election	\$ 0.00
(\$0.00 to \$20,500.00 in increments of \$0.01)	
<b>ROTH 403(B)</b>	
Current Election	\$0.00
Desired Election	\$ 0.00
(\$0.00 to \$20,500.00 in increments of \$0.01)	
<b>Contribution Amount Total</b>	
Current Election	\$0.00
Desired Election	\$ 0.00
(\$0.00 to \$20,500.00)	

The contribution amount entered above will be taken as soon as administratively feasible. This election will remain in effect until a future election is made or you separate from service.

[Next Step](#)



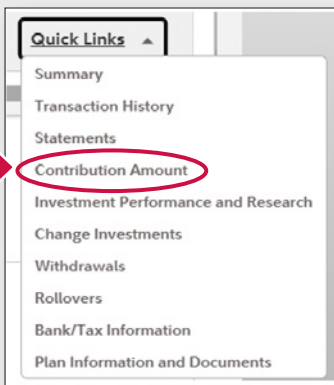




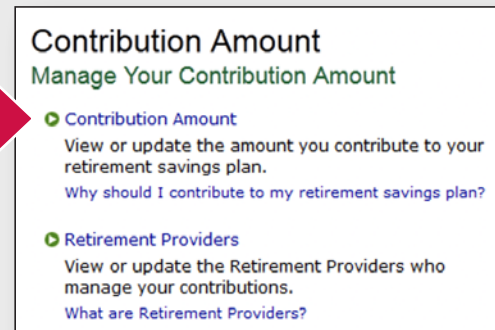
# How to Change Your 403(b) and/or 457(b) Contribution Amount

1. Visit [hr.osu.edu/benefits/retirement](https://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.



**Contribution Amount per Pay Period**

**Consider This...**

- All contributions will be directed to your chosen provider. You can view or change your provider on the previous page by selecting the Retirement Provider link.

[View your plan's guidelines](#)

**Tools & Calculators**

[Learn about your Contribution Amount](#)

- [Take-Home Pay Calculator](#)  
How will your pre-tax contributions affect your take-home pay?
- [Contributions Calculator](#)  
Can even a small contribution make a difference?
- [Roth Contribution Modeler](#)  
Find out if after-tax Roth contributions may be right for you.

Contribution Amount	
<b>PRETAX 403(B)</b>	
Current Election	\$0.00
Desired Election	<input type="text" value="0.00"/>
(\$0.00 to \$20,500.00 in increments of \$0.01)	
<b>ROTH 403(B)</b>	
Current Election	\$0.00
Desired Election	<input type="text" value="0.00"/>
(\$0.00 to \$20,500.00 in increments of \$0.01)	
<b>Contribution Amount Total</b>	
Current Election	\$0.00
Desired Election	\$ 0.00
(\$0.00 to \$20,500.00)	

The contribution amount entered above will be taken as soon as administratively feasible. This election will remain in effect until a future election is made or you separate from service.

[Next Step](#)



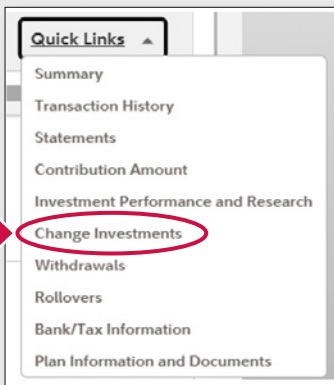
# How to Change Your Investment Elections

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](http://hr.osu.edu/benefits/retirement).

## If you have chosen Fidelity as your provider:

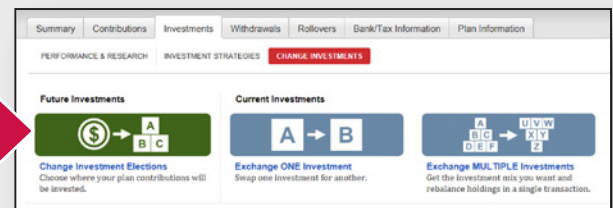
1. Visit [hr.osu.edu/benefits/retirement](http://hr.osu.edu/benefits/retirement) and connect through the NetBenefits link.

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.

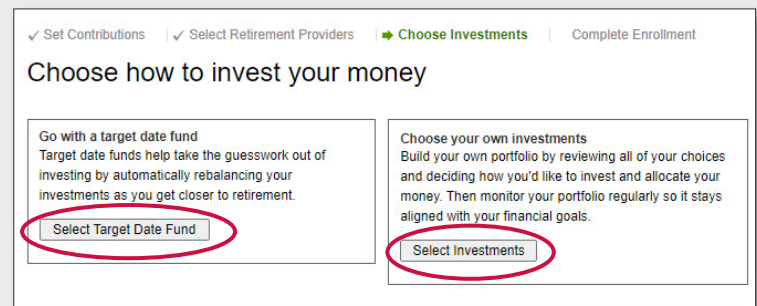


3. Choose the action you wish to take.

**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*.

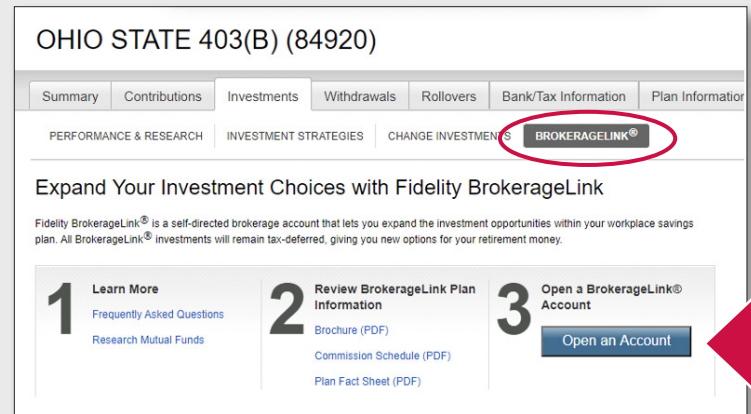
6. Confirm you have reviewed the prospectus for the investments you have chosen (you can view them online), then review your elections and click *Submit*. You will receive an online confirmation upon submitting your elections.



# How to Change Your Investment Elections (continued)

## 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.







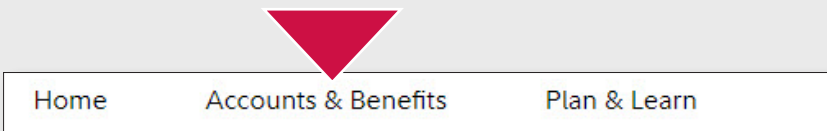
# Information for All Participants

## Review your beneficiaries

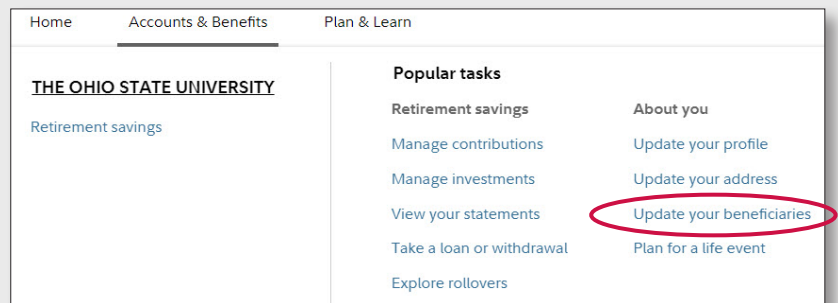
Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. If you would like to update your beneficiaries for your account, please contact your chosen provider. **Please note, if Fidelity 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.

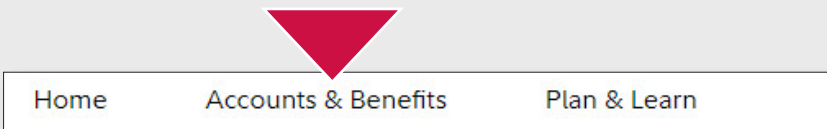


2. Then under *Popular Tasks*, and *About you*, choose *Update your beneficiaries*. You can also request a paper form by contacting Fidelity at **(800) 343-0860**.

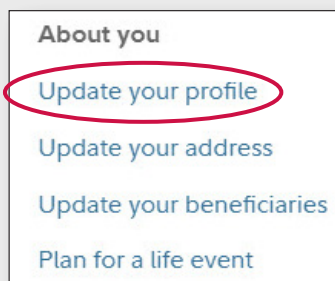


## Set your mail preferences for required notices

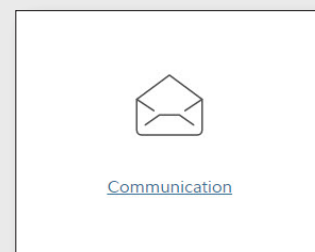
1. On the NetBenefits home page, choose *Accounts & Benefits* at the top left corner of the page.



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



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





# Provider Contact Information

## Corebridge Financial (formerly AIG Retirement Services):

Call **(614) 436-4501** or **(800) 448-2542** Weekdays, 8 a.m. – 9 p.m. ET, or access your account online at **[corebridgefinancial.com/rs/osu](https://corebridgefinancial.com/rs/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](https://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](https://VoyaOhioHigherEd.com/osu)**.



Investing involves risk, including risk of loss.

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