

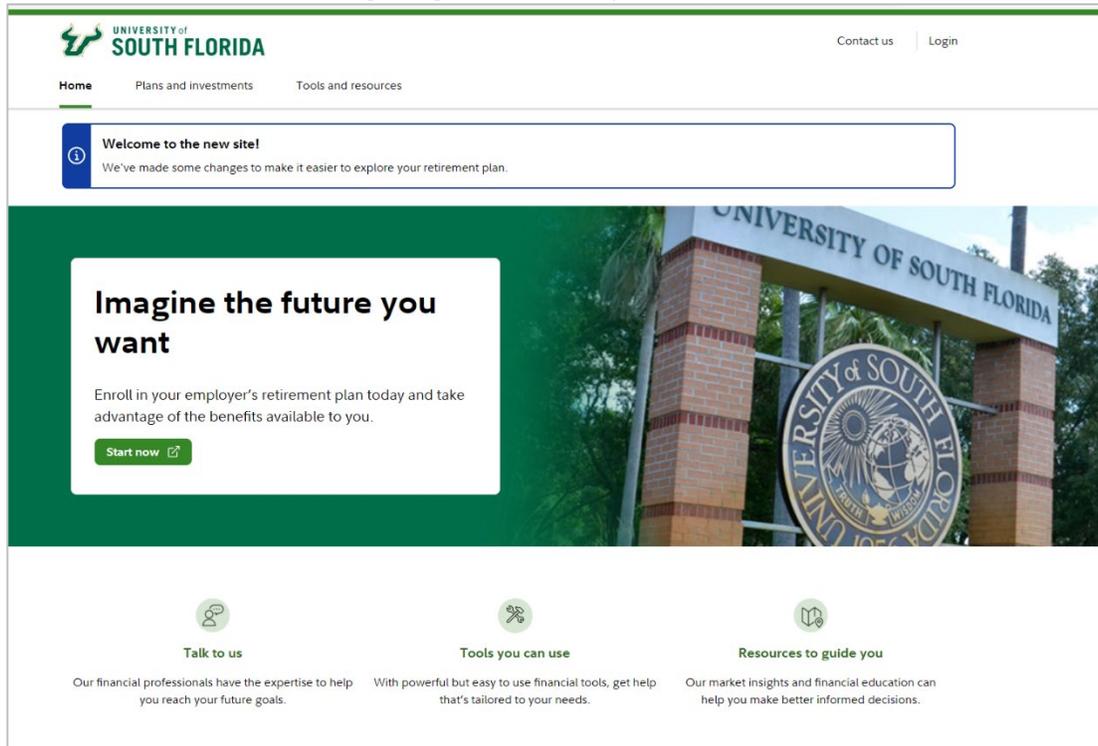


This guide provides direction on how to use the USF Single Sign On Voluntary 403(b) Plan Website.

The site, which may be used by all employees (current Fidelity Investments® or TIAA participants, as well as first-time enrollees), allows you to:

- Enroll in the University of South Florida 403(b) Plan (the “Plan”)
- Change your Voluntary 403(b) Plan contribution amount
- Change your Voluntary 403(b) Retirement Provider (Fidelity Investments or TIAA)
- Log in to your Fidelity account
- Link to your TIAA account
- View Plan details
- Use interactive tools and calculators to help set financial goals

You can access the USF Single Sign On Voluntary 403(b) Plan Website at www.netbenefits.com/usf.



All screen examples in this Guide are for illustrative purposes only

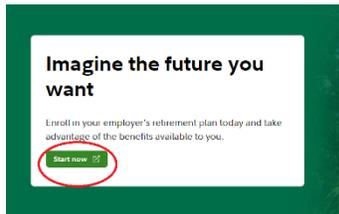
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Current Fidelity Participants

If you are a current Fidelity customer and already have a Username and Password, you can use them to log in to your account through the new website. If you have forgotten your Username and/or Password, click *Log in* at the top of the website and follow the prompts to reset your Username or Password.

New user site registration

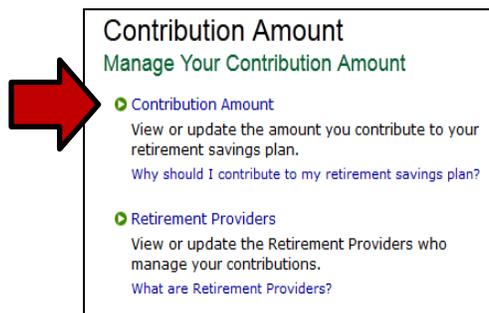
If you have not set up your NetBenefits® Username and Password previously, visit www.netbenefits.com/usf, click the *Start now* button on the homepage of the site. The next screen will ask for your last name, Date of birth and the last 4 numbers of your SSN so it can find your account. Upon verifying your identity the site will guide you through the process to establish your Username and Password.



How to change your contribution elections for the USF Voluntary 403(b) Plan

After registering for the site, visit www.netbenefits.com/usf, enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the USF Plan. If you do not see the Quick Links menu, click on the three-button icon beside your plan to access *Contribution Amounts* that way.
2. Choose *Contribution Amount* on the next screen



Follow the steps to update your election. You may contribute to your account as pretax or Roth contributions or a combination of both.

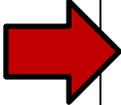
Pretax contributions are withheld before taxes are withheld and grow tax free until they are withdrawal. Pretax contributions and any earnings are taxable as regular income for the year in which they are withdrawn.

Roth contributions are withheld after-tax. Roth contributions and any earnings can be withdrawn tax free and penalty-free, provided the y have been in the Plan for at least 5 years and one of the following conditions is met: age 59½, disability, or death.

You can elect your contribution amount as a percentage of pay or a flat dollar amount. Contribution elections will be withheld each pay period and directed to your chosen Voluntary 403(b) Plan Provider and investment elections.

How to change your USF Voluntary 403(b) Plan Provider

1. After registering for the site, visit www.netbenefits.com/usf and enter your Username and Password at the top of the website and click *Log in*.
2. On the NetBenefits home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for. If you do not see the Quick Links menu, click on the three-button icon beside your plan to access *Contribution Amounts* that way.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



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

You can split your contribution election to contribute a portion to each USF Voluntary 403(b) Plan Provider if you wish.

For example: if you have chosen a 10% deferral election, you can then elect to direct 50% of your deferrals to Fidelity and the other 50% to TIAA. Or any other split you prefer.

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity	50 %	<input type="text" value="60"/> %
TIAA	50 %	<input type="text" value="40"/> %
Total: (must equal 100%)	100 %	<input type="text" value="100"/> %

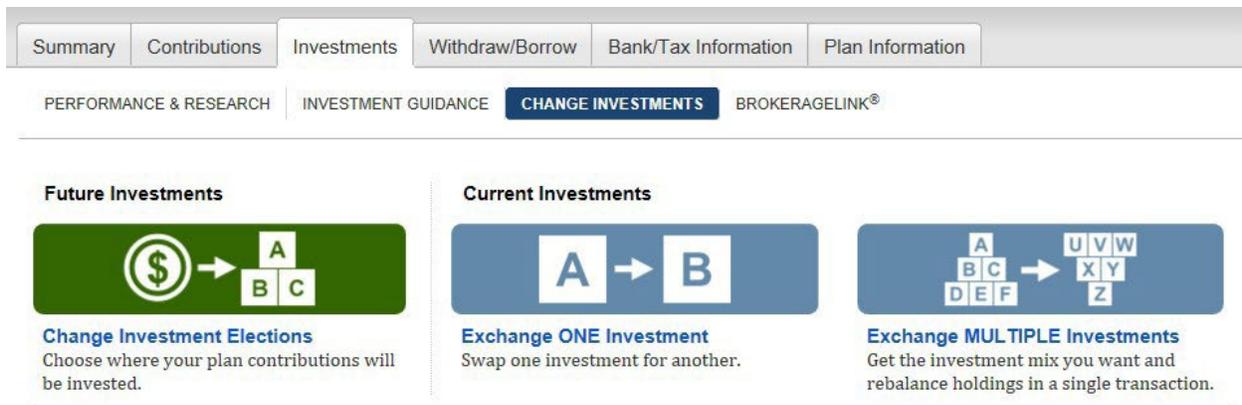
Fidelity Participants continued

How to change your investment elections

After registering for the site, visit www.netbenefits.com/usf, enter your Username and Password at the top of the website, and click *Log in*.

On the NetBenefits home page, choose *Change Investments* in the Quick Links for the USF Plan. If you do not see the Quick Links menu, click on the three-button icon beside your plan to access *Change Investments* that way.

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.



Summary Contributions Investments Withdraw/Borrow Bank/Tax Information Plan Information

PERFORMANCE & RESEARCH INVESTMENT GUIDANCE **CHANGE INVESTMENTS** BROKERAGELINK®

Future Investments

Change Investment Elections
Choose where your plan contributions will be invested.

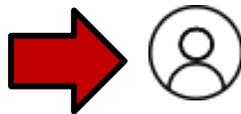
Current Investments

Exchange ONE Investment
Swap one investment for another.

Exchange MULTIPLE Investments
Get the investment mix you want and rebalance holdings in a single transaction.

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.

To access beneficiary information for your Fidelity account; Log in to NetBenefits and choose Profile image at the top right of the home page.



Then choose *Beneficiaries* and follow the step-by-step instructions to verify or make changes to your elections. You can also request a paper form by contacting Fidelity at 1-800-343-0860.

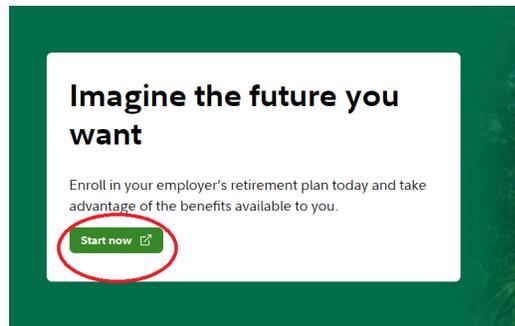
Current TIAA Participants

Accessing the USF Voluntary 403(b) Plan web site

NetBenefits® is a **Fidelity Investments** web portal which is used to manage certain USF Plan account options for both Fidelity and TIAA.

Visit www.netbenefits.com/usf. If you have existing accounts with Fidelity you can use your current Username and Password to access your USF account.

If this will be the first time accessing NetBenefits, click the *Start now* button on the homepage of the website.

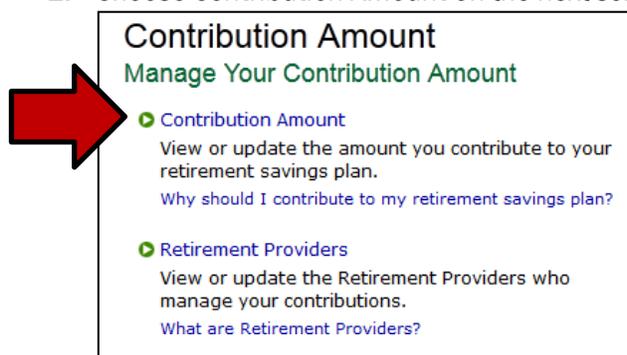


The next screen will ask for your last name, Date of birth and the last 4 numbers of your SSN so it can find your account. Upon verifying your identity the site will guide you through the process to establish your Username and Password.

How to change your Voluntary 403(b) Plan payroll contribution

After registering for the site, visit www.netbenefits.com/usf, enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Contribution Amounts* in the Quick Links menu for the USF Plan. If you do not see the Quick Links menu, click on the three-button icon beside your plan to access *Contribution Amounts* that way.
2. Choose *Contribution Amount* on the next screen and follow the steps to update your election.



You may contribute to your account as pretax or Roth contributions or a combination of both.

Pretax contributions are withheld before taxes are withheld and grow tax free until they are withdrawal. Pretax contributions and any earnings are taxable as regular income for the year in which they are withdrawn.

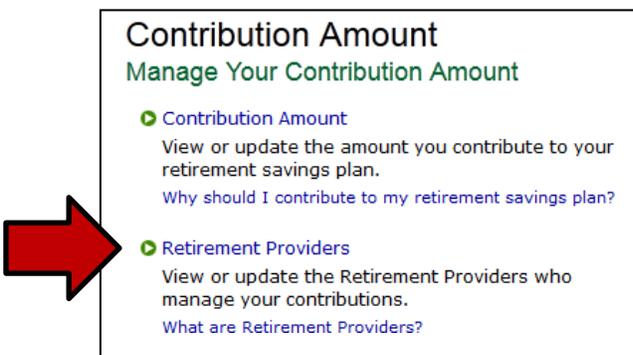
Roth contributions are withheld after-tax. Roth contributions and any earnings can be withdrawn tax free and penalty-free, provided the y have been in the Plan for at least 5 years and one of the following conditions is met: age 59½, disability, or death.

TIAA Participants continued

You can elect your contribution amount as a percentage of pay or a flat dollar amount. Contribution elections will be withheld each pay period and directed to your chosen Voluntary 403(b) Plan Provider and investment elections.

How to change your Voluntary 403(b) Plan Provider

1. After registering for the site, visit www.netbenefits.com/usf, enter your Username and Password at the top of the website, and click *Log in*. (shown on page 5)
2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the USF Plan. If you do not see the Quick Links menu, click on the three-button icon beside your plan to access *Contribution Amounts* that way.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



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

You can split your deferral election to contribute a portion to each Voluntary 403(b) Plan Provider if you wish.

For example: If you make a 10% contribution election, you can then elect to direct 50% of your contributions to Fidelity and the other 50% to TIAA. Or any other split you prefer. You may also elect a flat dollar amount but may not mix dollar and percent.

Retirement Provider Elections

Provider	Current %	Desired %
Fidelity	50 %	<input type="text" value="60"/> %
TIAA	50 %	<input type="text" value="40"/> %
Total: (must equal 100%)	100 %	<input type="text" value="100"/> %

[Change Retirement Provider Elections](#)

TIAA Participants continued

How to change your Voluntary 403(b) Plan investment elections

You will need to contact TIAA directly to change your investment elections.

A link to the TIAA website is provided on the *Contact us* section which can be accessed by clicking on the link at the top of the website, www.netbenefits.com/usf.

We're here to help you

Fidelity TIAA CAPTRUST

 **Schedule time**

Schedule some time with TIAA for a consultation to discuss your retirement needs.

[Schedule](#)

 **Login**

Visit TIAA's benefit portal for more information about your benefits.

[Log in to your account](#)

 **Call**

Call TIAA for a consultation to discuss and plan for your retirement needs.

[View phone number](#)

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. To update your beneficiaries for your TIAA account, please contact TIAA directly as shown above or call 1-800-842-2252.

New Hires/First Time Enrollees

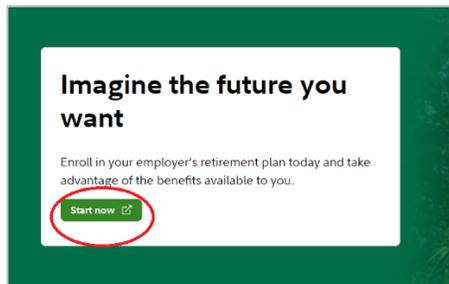
Accessing the USF Single Sign On Voluntary 403(b) Plan web site

NetBenefits® is a Fidelity Investments web portal which is used to manage certain USF Plan account options for both Fidelity and TIAA.

Visit www.netbenefits.com/usf.

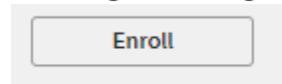
If you have existing accounts with Fidelity Investments you can use your current Username and Password to access your USF account.

If this will be your first time accessing NetBenefits click *Start now* on the homepage of the website.

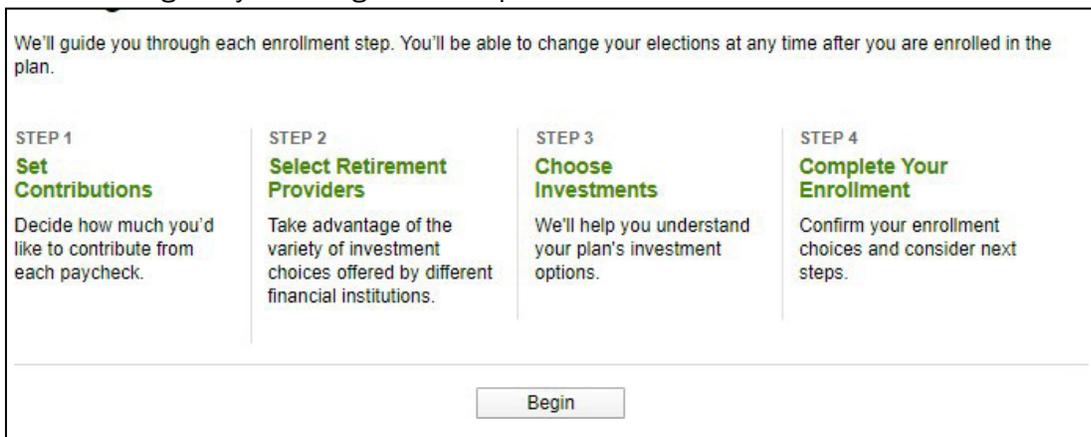


Follow the prompts to establish a Username and Password.

Once registered, log in to NetBenefits and click the Enroll button showing on your USF Plan.



The site will guide you through the 4 steps to enroll.



Step 1: Set the amount per pay period you wish to direct to the Plan.

You may contribute to your account as pretax or Roth contributions or a combination of both.

Pretax contributions are withheld before taxes are withheld and grow tax free until they are withdrawal. Pretax contributions and any earnings are taxable as regular income for the year in which they are withdrawn.

Roth contributions are withheld after-tax. Roth contributions and any earnings can be withdrawn tax free and penalty-free, provided the y have been in the Plan for at least 5 years and one of the following conditions is met: age 59½, disability, or death.

New Hires/First Time Enrollees continued

You can elect your contribution amount as a percentage of pay or a flat dollar amount. Contribution elections will be withheld each pay period and directed to your chosen Voluntary 403(b) Plan Provider and investment elections.

Enter your contribution per pay period

Consider saving at least 15% of your income each year for retirement. This includes all retirement savings across different accounts plus any employer contributions.

Contribution Amount

Type: **PRE-TAX**  0% to 85% in increments of 1%

Desired Contribution per Pay Period

0%  85% %

See the potential impact on your paycheck and retirement income

These calculations will apply to your pre-tax contributions

Annual Pay (\$)

Paycheck Received

ROTH  0% to 85% in increments of 1%

%

Contribution Amount Total %

Step 2: Select your Voluntary 403(b) Plan Provider (Fidelity or TIAA)

You can split your contribution election to contribute a portion to each Voluntary 403(b) Plan Provider if you wish. For example, if you make a 10% contribution election you can then elect to direct 50% of your contributions to Fidelity and the other 50% to TIAA. Or any other split you prefer.

Your contributions are allocated across the retirement providers as shown below. You can maintain these allocations, or change them.

Your elections will be applied to the following contributions: **PRE-TAX, ROTH, AFTER TAX**
[Make elections for each type of contribution separately.](#)

Provider	Desired % (In increments of 1%)
Fidelity	<input type="text" value="50"/> %
TIAA	<input type="text" value="50"/> %
Total (must equal 100%)	<input type="text" value="100"/> %

Step 3: If you have chosen Fidelity Investments for any of your contributions, choose your investments for the Plan at Fidelity.

Step 4: If you chose to direct any of your contributions to TIAA, use the provided link to continue to the TIAA website to confirm your investment elections on their website.

You're almost done!

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

 [Select investments with TIAA](#) 

Review and confirm your elections. You will receive online confirmation upon submitting your elections.

New Hires/First Time Enrollees continued

Be sure to designate your beneficiaries with your chosen Voluntary 403(b) Plan Provider(s). Beneficiary elections are maintained individually with each provider.

For Fidelity choose *Profile* at the top right of the NetBenefits home page and then *Beneficiaries*. Or, call 1-800-343-0860 for a form to complete and return.

To update beneficiaries for a TIAA account, access your TIAA account online at tiaa.org/public/tcm/usf or call 1-800-842-2252 for a form to complete and return.

You can also link to the TIAA website from www.netbenefits.com/usf by clicking the link *Contact us* at the top of the homepage.

We're here to help you

Fidelity **TIAA** CAPTRUST

 **Schedule time**

Schedule some time with TIAA for a consultation to discuss your retirement needs.

[Schedule](#)

 **Login**

Visit TIAA's benefit portal for more information about your benefits.

[Log in to your account !\[\]\(abc6ffe33b6d3c2ec786be9965e47387_img.jpg\)](#)

 **Call**

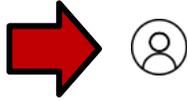
Call TIAA for a consultation to discuss and plan for your retirement needs.

[View phone number](#)

All Plan Participants

Set your mail preferences.

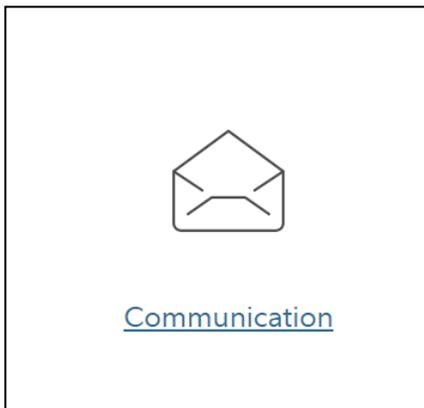
Once registered for the site, Log on and click *Profile*.



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



Then, under *Communication* you can choose your delivery method for communications from the Plan.



Schedule a confidential one-on-one consultation. Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA to discuss your retirement planning goals. Guidance provided is educational.

Visit www.netbenefits.com/usf. Click *Contact us* at the top of the homepage and select the provider of your choice to view availability and schedule an appointment.

Contact Numbers For Fidelity and TIAA

If you have any questions about the USF Single Sign On Voluntary 403(b) Plan web site or need assistance with a Fidelity account, please contact the Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

For questions regarding TIAA accounts please call TIAA at 1-800-842-2252, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. ET, or online at tiaa.org/public/tcm/usf.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

TIAA and Fidelity Investments are independent entities and are not legally affiliated.