



This guide provides direction on how to use the Bentley University Retirement Plan Website.

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

- Enroll in the Bentley University Retirement Plan
- Change your retirement plan contribution amount
- Opt-out/change Automatic Enrollment and Automatic Increase elections
- Change your Retirement Provider (Fidelity Investments or TIAA)
- Link to your TIAA account
- View Plan details
- Use interactive tools and calculators to help set financial goals

Current Fidelity participants -	pages 2-4
Current TIAA participants -	pages 5-7
New Hires/new Enrollees-	pages 8-12
Additional information for all users –	pages 13-14

You can access the Bentley University Retirement Plan Website at www.netbenefits.com/bentley

A screenshot of the Bentley University Retirement Plan Website. The top navigation bar includes links for "Your Account", "Username", "Password", "Log in", "Remember Me", "Register", "Need Help?", and "Security Notice". Below this is the Bentley University logo and a navigation menu with "Plans & Investments", "Resources", "Contact Us", and "Meet with Us". The main content area features a large banner with the text "Get Ready for Your Future" and "Enroll in your workplace retirement savings plan today." with a "Start Now" link. Below the banner are three steps: "Step 1: Choose how much to save. Our calculator can help you determine what's right for you." with a "Go" button; "Step 2: Review your investment options. We're here to help if you need it." with a "Go" button; and "Step 3: Enroll Now. We'll guide you through the steps." with a "Go" button.

All screen examples in this guide are for illustrative purposes only.

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 *Need Help?* at the top of the website 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/bentley, click *Register* at the top of the site, and follow the prompts to establish a Username and Password.




Username ? Password ?

☐ Remember Me **Register** Need Help? |

How to change your Retirement Provider

1. After registering for the site, visit www.netbenefits.com/bentley and enter your Username and Password at the top of the website and click *Log in*. (shown above)
2. On the NetBenefits home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



Contribution Amount

Manage Your Contribution Amount

- **Contribution Amount and Catch-up Contributions**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
[What is a Catch-up Contribution?](#)
- **Annual Increase Program**
Enroll in a program to automatically increase your Contribution Amount election each year.
[What is the Annual Increase Program?](#)
- **Retirement Providers**
View or update the Retirement Providers who manage your contributions.
[What are Retirement Providers?](#)

Fidelity Participants continued

You can direct your contributions to the Plan, and contributions from Bentley University, to one provider or split your elections to direct a portion to each Retirement Provider if you wish. **For example;** if you make 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.

If you wish to direct your contributions differently from the Bentley University contributions click on the link to *make your elections by contribution type*

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

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](#)

How to change your deferral elections for the Plan

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

1. On the NetBenefits® home page, choose *Contribution Amount* in the Quick Links menu for the Bentley University Plan.
2. Choose Contribution Amount on the next screen (shown on page 2) and follow the steps to update your election. You must choose a percentage of pay. Deferral elections will be withheld during each pay period and directed to your chosen Retirement Provider and investment elections.

Contribution Amount	
Pre-Tax Basic	
Current Election	17 %
Desired Election	<input type="text"/> %
(0% to 100% in increments of 1%)	
Contribution Amount Total	
Current Election	17 %
Desired Election	0 %
(0% to 100%)	

Employees who are paid biweekly have until 4pm the Friday before the payroll date to make their deferral elections/changes for it to take effect in the following payroll cycle.

Fidelity Participants continued

How to change your investment elections

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

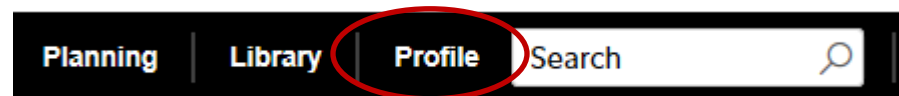
On the NetBenefits home page, choose *Change Investments* in the Quick Links for the Plan in which you wish to make investment changes.

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.

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* at the top of the page.



Then choose *Beneficiaries* under *About You* 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

Register for the site

Visit www.netbenefits.com/bentley, click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password.

Please keep the “Your Account” option on listed as Fidelity for the site registration.



Your Account ? Username ? Password ?
Fidelity [] [] [] Log in [] Remember Me | Register | Need Help? | Security Notice

How to change your investment service provider

1. After registering for the site, visit www.netbenefits.com/bentley, enter your Username and Password at the top of the website, and click *Log in*. (shown above)

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity when electing your investment service provider.

2. On the NetBenefits® home page, choose *Contribution Amount* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.

Contribution Amount

Manage Your Contribution Amount

Contribution Amount and Catch-up Contributions

View or update the amount you contribute to your retirement savings plan.

[Why should I contribute to my retirement savings plan?](#)

[What is a Catch-up Contribution?](#)

Annual Increase Program

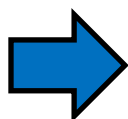
Enroll in a program to automatically increase your Contribution Amount election each year.

[What is the Annual Increase Program?](#)

Retirement Providers

View or update the Retirement Providers who manage your contributions.

[What are Retirement Providers?](#)



You can direct your contributions to the Plan, and contributions from Bentley University, to one provider or split your elections to direct a portion to each Retirement Provider if you wish. **For example;** if you

make 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

TIAA Participants Continued

If you wish to direct your contributions differently from the Bentley University contributions click on the link to *make your elections by contribution type*

You can make your elections by provider below, or make your elections by contribution type.

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"/> %

Please note: For participants with account balances at TIAA, you will see a TIAA account balance on NetBenefits that is provided by TIAA periodically as indicated by the as of date. To view your current TIAA account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA directly by changing the *Your Account* drop-down option at the top of the page, as shown below, from Fidelity to TIAA and logging on to your TIAA account.

How to change your Plan payroll contribution

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

1. On the NetBenefits home page, choose *Contribution Amount* in the Quick Links menu for the Bentley University Retirement Plan.
2. Choose *Contribution Amount* on the next screen (shown on the previous page) and follow the steps to update your election. You must choose a percentage of pay. Deferral elections will be withheld during each pay period and directed to your chosen Retirement Provider and investment elections.

Contribution Amount	
Pre-Tax Basic	
Current Election	17 %
Desired Election	<input type="text"/> %
(0% to 100% in increments of 1%)	
Contribution Amount Total	
Current Election	17 %
Desired Election	0 %
(0% to 100%)	

TIAA Participants Continued

How to change your investment elections

You will need to contact TIAA directly to change your investment elections. Visit www.netbenefits.com/bentley, and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA and you will be directed to www.TIAA.com/Bentley.



The image shows a login form with three fields: 'Your Account', 'Username', and 'Password'. Each field has a question mark icon to its right. The 'Your Account' field is a dropdown menu with 'TIAA' selected and a downward arrow. This dropdown menu is circled in red. The 'Username' and 'Password' fields are empty text boxes.

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

Unless you elect otherwise by choosing your preferred deferral rate or opting out of the Plan, after 45 days of employment you will be automatically enrolled in the Plan at a 1% pre-tax contribution rate. You will also be enrolled in the Annual increase program which will increase your deferral by 1% per year until you reach a 5% contribution. If no investments are chosen, your contributions will be invested in a Target Date Fund based on your date of birth. 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.

We encourage you to choose a contribution rate, service provider and investment options that are appropriate for you. **If you don't want to contribute to the Plan, you must change your contribution rate to 0% in the first 45 days of your employment.**

You can change your contribution rate, select other available investment options, or opt out of the Plan at any time online at www.netbenefits.com/atwork or by calling Fidelity at **1-800-343-0860**.

Please follow the steps below if you wish to enroll in the Plan prior to the automatic enrollment.

Visit www.netbenefits.com/bentley, and click *Step 3-Enroll Now*. Follow the prompts to establish a Username and Password.

The screenshot displays the Bentley University NetBenefits portal. At the top, there is a login section with fields for 'Your Account', 'Username', and 'Password', a 'Log in' button, and links for 'Remember Me', 'Register', 'Need Help?', and 'Security Notice'. Below the login section is the Bentley University logo and a navigation bar with links: 'Plans & Investments', 'Resources', 'Contact Us', and 'Meet with Us'. The main content area features a large banner with the text 'Get Ready for Your Future' and 'Enroll in your workplace retirement savings plan today.', with a 'Start Now' link. Below the banner is a three-step process bar. Step 1 is 'Choose how much to save. Our calculator can help you determine what's right for you.' Step 2 is 'Review your investment options. We're here to help if you need it.' Step 3 is 'Enroll Now. We'll guide you through the steps.' Step 3 is circled in red. Each step has a 'Go' button at the bottom right.

Step 1	Step 2	Step 3
Choose how much to save. Our calculator can help you determine what's right for you.	Review your investment options. We're here to help if you need it.	Enroll Now. We'll guide you through the steps.
Go	Go	Go

After logging into NetBenefits with your Username and Password click on the banner for the Bentley Plan



On the next screen click "Begin" and the website will guide you through the 4 enrollment steps.

A screenshot of the Bentley University enrollment page. At the top is a black header with "BENTLEY UNIVERSITY" in white. Below is the heading "Let's get started" followed by a paragraph: "We'll guide you through each enrollment step. You'll be able to change your elections at any time after you are enrolled in the plan." Below this are four steps in a row, each with a title and description. A "Begin" button is at the bottom center.

STEP 1	STEP 2	STEP 3	STEP 4
Set Contributions	Select Retirement Providers	Choose Investments	Complete Your Enrollment
Decide how much you'd like to contribute from each paycheck.	Take advantage of the variety of investment choices offered by different financial institutions.	We'll help you understand your plan's investment options.	Confirm your enrollment choices and consider next steps.

Begin

Step 1- Choose your contribution percentage from 1 to 100%. You can use the calculator on the screen to determine the effect on your take home pay.

A screenshot of the "Enter your contribution per pay period" screen. It includes a heading, a paragraph about saving 15%, a "Contribution Amount" section with a slider set to 10%, and a "See the potential impact" section with input fields for Annual Pay and Paycheck Received, and a "Calculate" button.

Enter your contribution per pay period

Save 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	Desired Contribution per Pay Period
PRE-TAX 0% to 100% in increments of 1%	0% 100% <input type="text" value="10"/> %

See the potential impact on your paycheck and retirement income

These calculations will apply to your pre-tax contributions

Annual Pay (\$)

Paycheck Received

You can then elect to increase your contribution amount by 1 to 3% annually on a specified date if you wish.

Increase Your Contribution Every Year

☐ Automatically increase my contribution amount by

1.00% ▾

 every year on

January ▾

1 ▾

☐ I don't want to enroll in the Annual Increase Program at this time.

Continue

Step 2- Choose your retirement service provider. You can direct your contributions to the Plan, and contributions from Bentley University, to one provider or split your elections to direct a portion to each Retirement Provider if you wish.

For example; if you make 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.

Select Retirement Providers

Select how much of your retirement contribution you would like to allocate to each retirement provider.

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: **SALARY REDUCTION, EMPLOYER.** [Make elections for each type of contribution separately.](#)

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

Continue

Step 3- Choose your investment options. If you have chosen Fidelity Investments for any of your deferrals, choose your investments for the Plan at Fidelity. If you have chosen TIAA as a service provider you will be prompted to Link to the TIAA site to choose your investments at the end of the enrollment process.

Choose Investments

Later in the process, you'll be directed to the website of TIAA where you can select your investment elections.

Do it for me

Target Date Fund

Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

Do it myself

Choose your own investments

Build your own portfolio using the Investment Performance and Research page.

[View all available funds](#)

Next you will be prompted to view and acknowledge you have reviewed the prospectus for all elected investments options. If you consent to electronic delivery you can view them online. If any are not available online you can request them to be mailed to you.

Get Prospectuses for Your Investments

We are required to provide you with a prospectus for each of the investments you've chosen. Please select an option for each fund in the table below.

Prospectus	I've reviewed this prospectus within the last 30 days	View prospectus now
FID REAL ESTATE INVS	<input checked="" type="radio"/>	<input type="button" value="View"/>
FID 500 INDEX	<input type="radio"/>	<input checked="" type="radio"/> Not available online. Send by U.S. Mail.
FID FREEDOM 2050 K	<input checked="" type="radio"/>	<input type="button" value="View"/>
PIM COM REAL RET I	<input checked="" type="radio"/>	<input type="button" value="View"/>
MM SEL MID CAP GR I	<input checked="" type="radio"/>	<input type="button" value="View"/>

Step 4: Review and confirm your elections

Click “Submit” at the bottom of the page to complete the enrollment process.

Important: If you chose any investments offered by TIAA, use the provided link to continue to the TIAA website to make your investment elections for all deferrals directed to your Plan account at TIAA.

You're almost done!

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

[Select investments with TIAA](#)

Your Fidelity confirmation number is **190041556W802** [View and print your confirmation](#)

Please print and save this confirmation for your records before leaving this page. We will send an e-mail notification to including a link to details of your latest transaction(s).

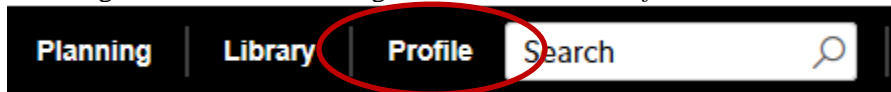
Next Steps: Consolidate retirement accounts and name beneficiaries for your Fidelity account

[Continue](#)

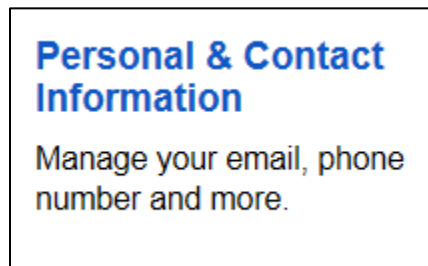
All Site Users

Set your mail preferences.

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



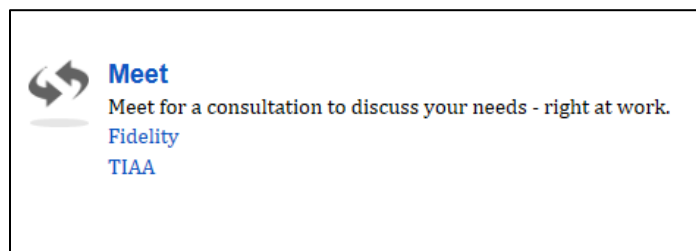
Then choose Personal & Contact Information to add your email address



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/bentley and click the provider of your choice in the *Meet* box at the bottom of the home page to view availability and schedule an appointment.



Contact Numbers For All Participants

Fidelity Investments

If you have any questions about the Retirement Planning Web site (www.netbenefits.com/bentley) or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 1-800-343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

TIAA

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 www.TIAA.org/Bentley.

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