



Explore your  
**FUTURE**  
potential

Northwestern  
University  
Retirement Plans

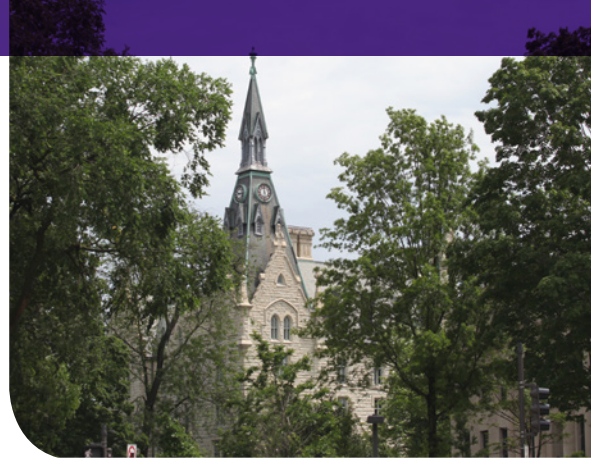
Review this guide to understand  
upcoming enhancements to  
how you make changes in your  
Northwestern retirement accounts.

**Plan Enhancements Guide**

**Northwestern**

## Table of Contents

Enhancements to Your Plans	2
Activity Calendar	4
NetBenefits® Website and Retirement Service Center	5
Tools and Resources	7



# Get ready for the changes ahead

*Starting January 10, 2019, we're updating the way you'll make investment provider and contribution elections in the Northwestern University Retirement Plans (the Plans).*

This *Plan Enhancements Guide* is designed to help you understand the administrative changes taking place and how you can make future updates to your salary deferral contributions and investment provider election. Whether you are participating in the Plans or not, now is a good time to review your Plan benefits.

## Enhancements to Your Plans

Coming soon, we will be introducing a single website for enrolling in the Northwestern University Retirement Plans, and changing your salary deferral contributions and investment provider selections for the Plans. Both Fidelity and TIAA will continue to be investment providers to which you can direct your salary deferral contributions. Faculty and staff who contribute through TIAA may continue to do so — nothing will change.

Effective January 10, 2019, any changes to your salary deferral contribution and/or investment provider elections will be made in NetBenefits® at [NetBenefits.com/northwestern](https://netbenefits.com/northwestern) or by calling the Retirement Service Center at **800-343-0860**. No action is required and your contributions will continue to be invested with your selected investment provider and investment mix. An additional change will be limiting the number of loans available at any time across the Plans to three for each faculty and staff member in the plan.

*Special notes for participants with assets at Fidelity:*

- As part of the upcoming changes, Fidelity will be completing an administrative split of the Northwestern University 403(b) Plans. While the Northwestern University Voluntary Savings Plan and the Northwestern University 403(b) Retirement Plan have always been two separate plans, Fidelity currently provides joint administrative services for them. Neither the assets you have invested, nor your investments themselves, will change. Beginning December 20, 2018, you will be able to see your assets and loans (if applicable) in the two separate plans when you log in to your Fidelity account. Participants with a self-directed brokerage account in the Northwestern 403(b) at Fidelity will receive additional information about how this impacts their account.
- Investment options available through Fidelity BrokerageLink® will be expanding to include 40-Act exchange traded funds. BrokerageLink combines the convenience of your Northwestern University Retirement Plans with the additional flexibility of a brokerage account. It gives you expanded investment choices to manage your retirement contributions. For more information about these expanded options, speak with a Fidelity representative at a convenient Evanston or Chicago investor center or over the phone at **800-642-7131**.

## Features and services that will continue:

<b>Payroll Contributions</b>	Your contributions deducted from your pay will not change.
<b>Choice of Investment Providers</b>	You will continue to choose from Fidelity and TIAA (or a combination of the two) to invest your contributions. Your investment elections with your current provider will not change.
<b>Range of Investment Options</b>	Your Plans will continue to offer a range of investments to choose from among Fidelity and TIAA. Your current investment elections will not change, unless you direct otherwise. You can also continue to use the same method for choosing investments.
<b>Beneficiary Designations</b>	You will continue to choose your beneficiaries with your selected investment provider.
<b>Retirement Planning Support</b>	Both Fidelity and TIAA representatives will continue to be available for support on campus and at their local offices.

## New features and services effective January 10, 2019:

<b>Single Sign-On from myHR</b>	<p>Go to <a href="https://myhr.northwestern.edu">myhr.northwestern.edu</a> to log in to your Northwestern <i>Online Passport</i>. Choose the Benefits tile and then select <i>My Savings Plan Elections</i>.</p> <p>Here is where you will manage your account, enroll in the Plans, and make decisions on your investment providers and your salary deferral. See the Tools and Resources section of this guide for more details.</p>
<b>NetBenefits® Website NetBenefits.com/ northwestern</b>	If you don't have access to myHR, log in at <a href="https://netbenefits.com/northwestern">netbenefits.com/northwestern</a> . Here is where you will manage your account, enroll in the Plans, and make decisions on your investment providers and your salary deferral contributions. See the Tools and Resources section of this guide for more details.
<b>Retirement Service Center</b>	The Retirement Service Center provides experienced representatives to answer questions you may have about your Plans. They can assist you with enrollment, salary deferral contribution changes, and investment provider elections. Representatives are available at <b>800-343-0860</b> , Monday through Friday, 7 a.m. to 11 p.m. Central time.
<b>Enrollment, Salary Deferral Contribution, and Investment Provider Changes</b>	<p>All future changes must be made through the myHR single sign-on link, by logging in to NetBenefits, or by calling the Retirement Service Center at <b>800-343-0860</b> regardless of the investment provider you choose.</p> <p>As an added benefit, you will no longer have to wait until the next month for your salary deferral contribution changes to be effective - they will be effective as soon as administratively possible.</p>

# Activity Calendar

Key Dates	Plan Activity / Action Steps
December 14, 2018	<p>If you want to enroll or make changes to your salary deferral contribution or investment provider(s), you must complete a form through the Northwestern benefits office by December 14. Changes to your deferral amount or investment provider will be restricted from December 14, until January 10, 2019.</p> <p>All future changes to salary deferral amount or investment provider must be made through the myHR single sign-on link or the NetBenefits website at <a href="https://netbenefits.com/northwestern">netbenefits.com/northwestern</a> or by calling the Retirement Service Center at <b>800-343-0860</b>, regardless of the investment provider you choose.</p>
December 18, 2018 3 p.m. Central time	<p>Loans and withdrawals will be restricted from December 18, 2018 until January 2, 2019.</p> <p>Exchanges between investment options will be restricted at Fidelity for a period of time, expected to be December 18, 2018 until December 24, 2018.</p>
December 19, 2018	<p>Accounting and recordkeeping services provided by Fidelity for the Northwestern 403(b) Plans will be split into two plans.</p> <ul style="list-style-type: none"> <li>• The Northwestern University 403(b) Retirement Plan, will reflect the Northwestern basic contribution, employee contributions eligible for match, and Northwestern's matching contributions.</li> <li>• The Northwestern University Voluntary Savings Plan will reflect employee contributions above the match-eligible 5%.</li> </ul> <p>Neither the assets you have invested nor your investments themselves will change. The only change will be that you see your assets in two separate plans when you log in to your Fidelity account.</p> <p>Participants with a self-directed brokerage account in the Northwestern 403(b) at Fidelity will receive additional information about how this impacts their account.</p> <p>Participants with a loan in the Northwestern 403(b) at Fidelity may have their loan and installment payments split between the two new accounts. The total owed, and repayment amounts, will remain unchanged.</p>
January 10, 2019	<p>The Retirement Service Center and NetBenefits website will be available through the single sign-on link from myHR. See page 3 of this guide for help finding the link. Or, access the NetBenefits website by:</p> <ul style="list-style-type: none"> <li>• If you are a current Fidelity customer and already have a username and a password, you can use them to access your Plan accounts on the NetBenefits website at <a href="https://netbenefits.com/northwestern">netbenefits.com/northwestern</a>.</li> <li>• If you are a new user, you can log in to NetBenefits at <a href="https://netbenefits.com/northwestern">netbenefits.com/northwestern</a> to register and set up your username and password.</li> </ul> <p>You can now enroll in the Plans, request changes to your salary deferral amount and investment provider, request a loan or withdrawal, and access links to TIAA and investment option information.</p>

# NetBenefits® Website and Retirement Service Center

The NetBenefits website, which will be used by all faculty and staff (current Fidelity or TIAA plan users, as well as first-time enrollees), will be available on January 10, 2019 and allows you to:

- Enroll in the Plans
- Elect/change your salary deferral contribution
- Elect/change your Retirement Provider; Fidelity and/or TIAA
- Access links to your current Fidelity and/or TIAA account
- Use interactive tools and calculators to help set financial goals

Please note that moving forward all enrollments, salary deferral contribution changes, and retirement provider changes will be made online or by calling the Retirement Service Center at **800-343-0860**.

## Follow the steps below to access your account online

All faculty and staff must register to create a username and password to access their account online or when calling the Retirement Service Center.

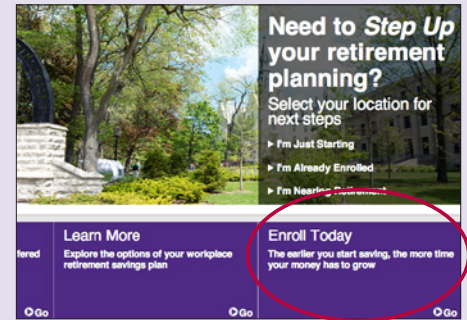
If you are a current Fidelity participant and already have a username and password, you can use them to log in to your account. If you have forgotten your username and/or password, click *Need Help?* at the top of the website to reset them.



# 1

## To enroll in the Plans beginning January 10, 2019:

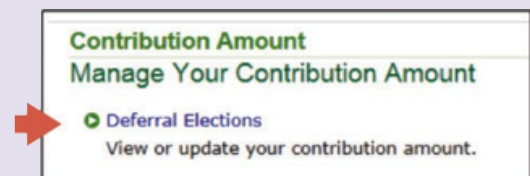
- Click the *My Savings Plan Elections* link in **myHR** or go to [netbenefits.com/northwestern](https://netbenefits.com/northwestern)
- Click *Enroll*.
- Follow the prompts to register for account access, if you haven't already.
- Once registered, enter your username and password to log in to NetBenefits (not necessary if **myHR** *My Savings Plan Elections* link used).
- Follow the prompts to enroll in the Plans.



# 2

## To view or change your salary deferral amount beginning January 10, 2019:

- Once you are logged in, on the NetBenefits home page, choose *Contribution Amount* from the *Quick Links* to view or change your salary deferral contribution amount.
- Choose *Deferral Elections* on the next screen and follow the steps to view or update your salary deferral amount.

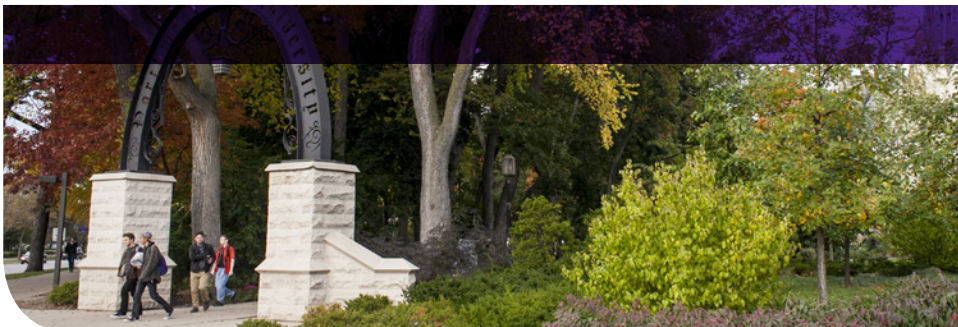
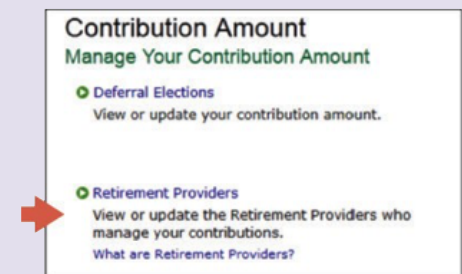


# 3

## To view or change your retirement provider beginning January 10, 2019:

Once you are logged in:

- On the NetBenefits home page, choose *Contribution Amount* in the *Quick Links* menu.
- Select *Retirement Providers* and follow the steps to view or update your retirement provider election(s); Fidelity or TIAA.



## To reach Fidelity or the Retirement Service Center:

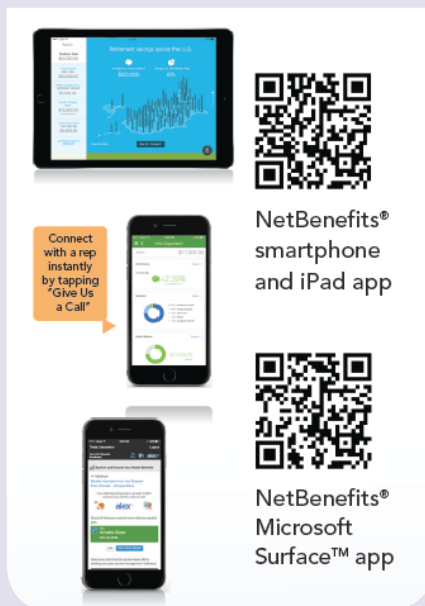
You may access your account or speak with a Customer Service Representative by calling toll-free **800-343-0860**, Monday through Friday (excluding New York Stock Exchange holidays) from 7 a.m. to 11 p.m. Central time. You may also use the automated voice response system, available virtually 24 hours, 7 days a week.

To schedule an appointment with a Retirement Planner, call **800-642-7131** or register online by visiting [netbenefits.com/nu](http://netbenefits.com/nu) and clicking **Meet** under **Next Steps**.

## To reach TIAA:

You may contact TIAA by calling toll-free **800-842-2252**. Consultants are available every weekday from 7 a.m. to 9 p.m. Central time and Saturday from 8 a.m. to 5 p.m. Central time. You can also register for an appointment online by visiting [tiaa.org/northwestern](http://tiaa.org/northwestern) and clicking **Schedule Today** under **Request an appointment with an advisor today**.

**Both Fidelity and TIAA have offices conveniently located in both Evanston and Chicago. You are encouraged to take advantage of the retirement planning support they offer to Northwestern faculty and staff.**



Connect with a rep instantly by tapping "Give Us a Call"

NetBenefits® smartphone and iPad app

NetBenefits® Microsoft Surface™ app

**Download a NetBenefits® mobile app from the App Store®, Google Play™ store, or Windows Store.**



Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

The trademarks and service marks appearing herein are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company, and may be registered.

## Action Items

It all starts on NetBenefits – click the *My Savings Plan Elections* link in **myHR** or visit [netbenefits.com/northwestern](http://netbenefits.com/northwestern).

The NetBenefits website is designed so you can quickly and easily set up, monitor, and manage your retirement savings accounts.

- Review this guide to understand how some processes for managing your Northwestern 403(b) account(s) may be changing.
- Beginning January 10, 2019, log in to your NetBenefits account to ensure you understand how to make changes or check your account.
- Meet with a Fidelity (**800-642-7131**) and/or TIAA (**800-842-2252**) retirement professional to help you understand your retirement outlook and steps you may want to consider.

## Online resources to help you succeed.

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools, you now have access to innovative resources and insights to help you make informed decisions. All resources below can be found in your NetBenefits account.

If You Want Help with:	Take These Steps:	Use This Online Resource:
Taking Control of Your Financial Future	<p>Answer just a few questions and you'll be able to:</p> <ul style="list-style-type: none"> <li>• Estimate how much income you may have—or need—in retirement.</li> <li>• Receive tips to help you get or stay on track.</li> <li>• Create a retirement plan in minutes.</li> </ul>	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Understand how much you may need to save and what your options are for investing.	College Planner
	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View
	See how your savings and spending compare, using a simple rule of thumb.	Savings and Spending Checkup
Investing Strategies	Determine how to invest your savings among stocks, bonds, and short-term investments.	<i>Determine Your Asset Mix Worksheet</i>
	Build a portfolio for your retirement income.	Fidelity Income Strategy Evaluator®
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

**IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator® and Planning & Guidance Center Retirement Analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.**

*Investing involves risk, including risk of loss.*

This document provides only a summary of the main features of the Northwestern University Voluntary Savings Plan and Northwestern University 403(b) Retirement Plan and the Plan documents will govern in the event of any discrepancies.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC  
 900 Salem Street, Smithfield, RI 02917  
 © 2018 FMR LLC. All rights reserved.