Indiana University Retirement Plans

EARLY CHOICE WINDOW INSTRUCTIONS

November 11–December 17, 2019
Early Choice Window Instructions for IU Retirement Plan Participants

Make Your Investment Elections from November 11–December 17, 2019 at 4 p.m. ET

From November 11 to December 17, 2019, you have the opportunity to direct Fidelity on how you want to invest your account. The investment choices you make will be effective for the transfer of your current account balances as well as future contributions beginning in January 2020. To make your choices log on to NetBenefits at NetBenefits.com/Indiana and follow the steps below, or call 1-800-343-0860.

If you do not choose investments during this time, your account balances and future contributions at Fidelity will be directed to the plan’s default investment option, a Vanguard Institutional Target Date Retirement Fund. Please see the chart on page 14 of the Transition Guide to determine in which fund your balance and future contributions will be invested if no elections are made.

Before making your investment decisions, it is important that you become familiar with the various options available to you. Additional information regarding each investment option’s risk, as well as its strategy and objective can be found in the Investment Options Guide and after logging on to NetBenefits under the Investments tab. Please consider all investment information before choosing your investments.

**STEP 1** 
Log on to Fidelity NetBenefits® at NetBenefits.com/Indiana

- If you have a username and password for other accounts at Fidelity (IU accounts and/or non-IU accounts), you can use those credentials to log in and access your IU retirement plan account(s).
- If you do not have a Fidelity username and password, click Register at the top of the screen in the gray bar and follow the step-by-step instructions to set up your account. Note: You must go through this Register link for your initial account setup. You will be asked for the last four digits of your social security number, your name, and your date of birth.

Variations of your account information may appear on your screen. Examples/screenshots are for illustrative purposes only.

Select List Format from the Display Preferences drop-down menu in the upper right-hand side of the page. This will allow you to view all of your IU plan accounts. Important Note: All of your IU retirement plan accounts affected by this transition will be visible on this screen; however, current TIAA account balances will not be visible at this time.

Examples/screenshots are for illustrative purposes only.
**STEP 2**

**Access Your IU Retirement Plan Accounts**

Navigate to the plan you wish to make investment elections for.

- If you wish to elect investments from Tier 1, 2, or 3, select **Change Investments** from the Quick Links drop-down menu for the plan and continue with Step 3 below.
- If you wish to open a Fidelity BrokerageLink account (i.e. Tier 4), select **BrokerageLink** from the Quick Links drop-down menu for the plan. Review all of the information on the page, then select the **Open an Account** button to get started. Skip to Step 7 to learn how to designate your beneficiaries.

**STEP 3**

**Choose Your Elections**

3a. Select **Change Investment Elections** under the Future Investments heading.

3b. On the Investment Elections screen, select **Change Your Investment Elections** next to the green and white arrow.

3c. Navigate to the section titled **Source: EARLY CHOICE ELECTION**. Under Change your investment elections for this source select **Change investment elections for this source** from the drop-down menu and click **Go**. Note: Do not select the other options as those are not part of the Early Choice selection process. Be sure to select only the option to change your elections.
Enter the **Total Desired Percentage** you wish to invest next to the applicable fund(s). Percentages must be whole numbers and the total must equal 100%. The investment fund names are abbreviated on this page. To see the full fund name and performance information, click on the fund name. Once you have selected your funds click **Update & Continue**.

**Example 1:**
A participant wishes to invest:
- 50% Vanguard Total International Stock Index Fund Admiral Shares
- 10% Vanguard Federal Money Market Fund Investor Shares
- 40% Vanguard Total International Bond Index Fund Admiral™ Shares

**Example 2:**
A participant who will be turning 65 in 2020 wishes to invest:
- 100% in a Target Date Fund

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**STEP 4  Review & Submit Your Elections**

4a. You will be taken back to the previous screen where you will see your chosen elections. Review these choices, then click **Next**.

4b. On the next screen you may be asked to select a delivery option for fund prospectuses. A fund prospectus contains details on the fund including its objectives, investment strategies, performance, and distribution policy. On this screen, you will be required to either indicate that you have already received the prospectus in the past 30 days, or you can select to View the prospectus online (if available) or have it mailed to your home. Click **Next**.

4c. To complete your transaction, click **Submit** on the Review & Submit Investment Election Changes page.
STEP 5  Print & Save Your Confirmation

Print and save your confirmation page for your records.

STEP 6  Repeat Steps 3–5 for Each IU Retirement Plan Account

Investment elections must be made for each IU retirement plan separately. Repeat steps 3–5 for each of your IU retirement plan accounts. To return to the page where you can access your accounts, select Return to Change Investments at the bottom of the screen, then select Home from the main menu in the top left-hand corner.

STEP 7  Review and/or Update Your Beneficiaries

Beneficiary information currently on file at TIAA will not transfer to Fidelity. With Fidelity’s Online Beneficiaries Service through your NetBenefits account, you can designate your beneficiaries and receive instant online confirmation virtually any time.

7a. To review/update your beneficiaries select Beneficiaries from the main menu in the top left-hand corner of the screen.

7b. Select Edit next to each of your IU retirement plan accounts to update your beneficiaries. Note: You can designate beneficiaries for each plan separately, or you can choose to apply your beneficiary settings to all of your eligible plans by selecting the Yes button at the bottom of the Add a Beneficiary screen.

If you prefer to designate your beneficiaries using a form please contact the Fidelity Retirement Service Center at 800-343-0860.

Learn About Your Options

We encourage you to use the resources and tools available on NetBenefits to find an investment strategy that is appropriate for you. Additionally, one-on-one consultations with Fidelity retirement planners are available across the university. To schedule an appointment go to Fidelity’s online reservation system at getguidance.fidelity.com; call 800-642-7131; or text MeetAtIU to 343-898. To speak to a retirement planner over the phone, call 800-328-6608.

Investing involves risk, including risk of loss.

The timing of the Plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

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