

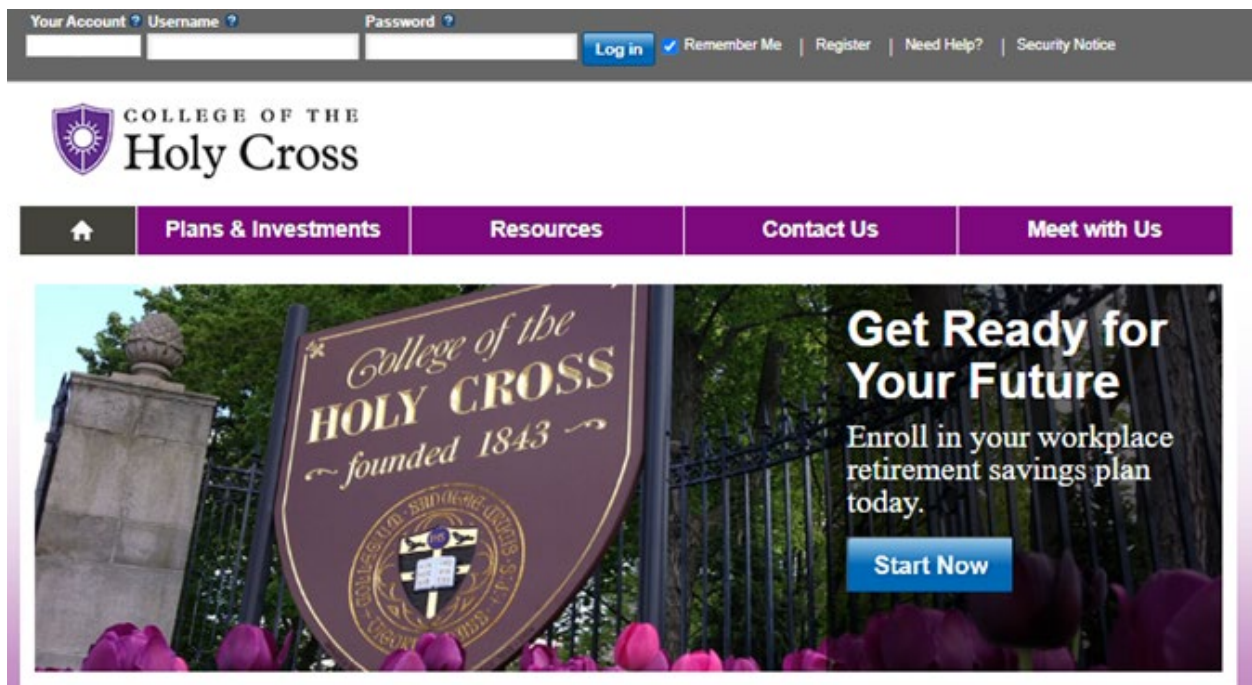


NetBenefits® User Guide

This guide provides information on how to access and enroll online in the College of the Holy Cross Retirement Plan. If you need any assistance accessing your account or help with enrolling, please call the Fidelity Retirement Service Center, Monday through Friday from 8:30 a.m. to midnight ET at 800-343-0860.

Access the College of the Holy Cross Retirement Plan website at **www.netbenefits.com/holycross**. Below are steps on how to register for the NetBenefits® website and how to enroll in the plan.

This guide is only applicable to your College of the Holy Cross Retirement Plan account. Account registration, access and enrollment is different from your employee benefits website.



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

How to Register for Your NetBenefits® Account for the First Time

A NetBenefits account is available to all employees eligible for the College of the Holy Cross Retirement Plan. During the new user registration process, you may be asked to provide contact information and take additional security steps to help authenticate your account.

1. Visit **www.netbenefits.com/holycross**.



2. Click on the *Register* link and follow the prompts to establish a NetBenefits username and password.

A screenshot of the NetBenefits login/register interface. It features a dark grey header with the text 'Your Account', 'Username', and 'Password' next to their respective input fields. To the right of these fields is a blue 'Log in' button. Further right are links for 'Remember Me', 'Register', 'Need Help?', and 'Security Notice'.

If you already have a username and password for Fidelity.com or NetBenefits, you may log on by using that information. If you have forgotten your username and/or password, click *Need Help?* and follow the prompts.

3. Verify your identity and enter in the following required fields:

- Your first and last name
- Your date of birth
- Last four digits of your SSN

A screenshot of the 'Verify Your Identity' form. The title is 'Verify Your Identity' with a subtitle 'Before you setup online access, let's confirm some basic information about your account.' Below this, it says 'All fields are required.' The form has three main sections: 'Your Name' with 'First' and 'Last' input fields; 'Date of Birth' with a 'Month' dropdown, a 'Day' input field, and a 'Year' input field; and 'Last 4 Digits of SSN' with a single input field. A blue 'Submit' button is at the bottom.

4. Enter a username and create a password.

A screenshot of the 'Registration' form. The title is 'Registration' with a subtitle 'Create a username and password for online access to your account.' The form has two main sections: 'Enter a Username' with a text input field and a 'Check Availability' button; and 'Create a new password' with a text input field. Below the password field, there is a 'Password Strength' indicator showing 'Weak' and a list of rules: 'Use 6-15 characters, including at least two letters', 'You may not use: Special characters or symbols, Sequences (e.g., 12345 or 11111), Personal info (SSN, phone #, DOB)'. There is also a 'Confirm your password' section with a text input field. A blue 'Submit' button is at the bottom.

5. Select a security question.



Select a security question

To safeguard your accounts, we require you to select a security question and answer. This will be used to confirm your identity.

Security Question

Your Answer

Answers are not case sensitive and must be between 3 and 31 characters, including spaces

6. Registration successful. Click *Continue* to view your NetBenefits home page.



✓ Registration Successful

Use this login information to access your online accounts at Fidelity, NetBenefits, eWorkplace, or when calling by phone.

Your Username **XX**

Important

The registration experience for participants registering as new users on NetBenefits is subject to ongoing enhancements designed to guard against the risk of fraudulent activity. Required information during registration allows Fidelity to better protect your account and for you to take advantage of security features such as two-factor authentication and real-time alerts to protect from potential fraud and risk.

How to Enroll in the College of the Holy Cross Retirement Plan

If you are **enrolling for the first time**, you can make additional pretax and/or Roth (after-tax) contributions and direct to which retirement provider (Fidelity and/or TIAA) your contributions are directed and how your contributions are invested. After you've enrolled, your contributions will be effective the first available payroll following your enrollment.

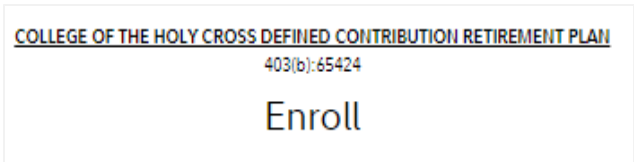
1. Visit www.netbenefits.com/holycross.



2. Select *Start Now*. You will be directed to the login steps for NetBenefits.



3. Once you are logged in to NetBenefits, from the home page, click *Enroll*.



4. Select *Begin* to enroll and follow the prompts.
Note: these steps will only appear if you are newly eligible.



Let's get started

We'll guide you through each step to help you make the most of every paycheck and prepare you for retirement. You'll be able to change your elections at any time after you are enrolled in the plan.

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

Begin

Step 1: Select a salary reduction and/or Roth contribution amount in either a dollar or percent. Note, these contributions are in addition to your mandatory contributions.

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

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 | Desired Contribution per Pay Period |
| SALARY REDUCTION 0% to 100% in increments of 1% \$0 to \$20,500 in increments of \$1 | OR \$ <input type="text" value="0"/> |
| ROTH CONTRIBUTION 0% to 100% in increments of 1% \$0 to \$20,500 in increments of \$1 | OR \$ <input type="text" value="0"/> |

Your contribution elections will take effect in 1 - 2 pay periods.
Remember, you can always change this amount later.

Continue

Step 2: Select to which provider you would like retirement plan contributions to be directed. You may elect to have contributions allocated 100% to Fidelity or 100% to TIAA, or a combination to the two providers that totals 100%.

Note, the retirement provider election may be selected for each type of contribution made to your account. This includes your mandatory (employee non-elective) and employer matching contributions.

The TIAA Additional source is an after-tax source available to grandfathered employees only. New employees must leave the source set to 100% to TIAA.

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

Select Retirement Providers

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

| Provider | Desired % (in increments of 1%) |
|--------------------------------|----------------------------------|
| Fidelity Investments | <input type="text" value="100"/> |
| TIAA | <input type="text" value="0"/> |
| Total (must equal 100%) | <input type="text" value="100"/> |

| Provider | Desired % (in increments of 1%) |
|--------------------------------|----------------------------------|
| Fidelity Investments | <input type="text" value="100"/> |
| TIAA | <input type="text" value="0"/> |
| Total (must equal 100%) | <input type="text" value="100"/> |

| Provider | Desired % (in increments of 1%) |
|--------------------------------|----------------------------------|
| Fidelity Investments | <input type="text" value="100"/> |
| TIAA | <input type="text" value="0"/> |
| Total (must equal 100%) | <input type="text" value="100"/> |

| Provider | Desired % (in increments of 1%) |
|--------------------------------|----------------------------------|
| Fidelity Investments | <input type="text" value="100"/> |
| TIAA | <input type="text" value="0"/> |
| Total (must equal 100%) | <input type="text" value="100"/> |

| Provider | Desired % (in increments of 1%) |
|--------------------------------|----------------------------------|
| Fidelity Investments | <input type="text" value="100"/> |
| TIAA | <input type="text" value="0"/> |
| Total (must equal 100%) | <input type="text" value="100"/> |

Continue

Step 3: Choose investments for how contributions are invested. If you have directed any contributions to TIAA, you will be directed to TIAA's website to select your investments.

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

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

Choose one fund
Select a target date fund based on your projected retirement date. The fund will become more conservative over time.
Keep in mind, the value of your investment will fluctuate over time and you may gain or lose money.
[View available target date funds](#)

Choose One Fund

Do it myself

Choose your own investments
Build your own portfolio using the Investment Performance and Research page.
[View all available funds](#)

Choose Investments

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.

Set Contributions | Select Retirement Providers | Choose Investments | Consolidate Retirement Savings

Rollovers

For contract exchanges or transfers, please contact us at 800-343-0860.

How do you know whether it's a rollover, transfer, or contract exchange?

Into my workplace retirement plan

Select this option to move money from a different employer plan into your current employer plan.

Into a Fidelity IRA

Select this option to move money from a different employer plan into an existing Fidelity IRA or open a new one.

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 22276172949322 [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

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.

Step 4: Consolidate retirement savings, if you choose. You will be prompted to designate your beneficiary and provided preferences.

✓ Set Contributions ✓ Select Retirement Providers ✓ Choose Investments **Consolidate Retirement Savings**

Rollovers

For contract exchanges or transfers, please contact us at 800-343-0860.

[How do you know whether it's a rollover, transfer, or contract exchange?](#)

Into my workplace retirement plan

Select this option to move money from a different employer plan into your current employer plan.

[Move money to plan](#)

Into a Fidelity IRA

Select this option to move money from a different employer plan into an existing Fidelity IRA or open a new one.

[Move money to a Fidelity IRA](#)

Questions? Call 800-343-0860.

If you don't have accounts to roll over, [skip this step](#)

Go Mobile App

Download the free **NetBenefits® Mobile App** to check your College of the Holy Cross Retirement Plan balances, select investment options, or change balances among investments and more!



Download the NetBenefits® Mobile App

Check balances and account performance, update contribution amounts or change investments and more!



Smartphone and iPad

Need Help?

Call **800-343-0860** to speak with a Retirement Service Center Representative, Monday through Friday from 8:30 a.m. to Midnight ET. You can also visit **www.netbenefits.com/holycross** to view plan details.

Investing involves risk, including risk of loss.

Screenshots are for illustrative purposes only.

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

Apple, the Apple logo, iPad, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a registered service mark of Apple Inc.

Android and Google Play are trademarks of Google Inc.

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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
© 2022 FMR LLC. All rights reserved. 1011479.2.0