



# Holy Cross

Dear College of the Holy Cross Faculty and Staff,

The College is pleased to announce the launch of a new retirement planning website, Fidelity NetBenefits®. The site, which may be used by all employees (current Fidelity or TIAA-CREF plan users, as well as first-time enrollees), allows you to:

- Enroll in the retirement Plan
- Change your investment service provider (Fidelity Investments® or TIAA-CREF)
- Change your retirement plan contribution amount
- View Plan details
- Use interactive tools and calculators to help you set financial goals

Visit the new retirement planning website at [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross) and discover what it means for you. Below are instructions and tips on how to use the new website for existing Fidelity customers, TIAA-CREF customers, New Hires/First-Time Enrollees and All Site Users.

## Fidelity Customers

If you are a current Fidelity customer **and** already have a username and password, you can use them to access the new website. If you forgot your username and/or password, click *Need Help?* at the top of the website to reset your username and password.

### Register for the site

Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), click the *Register* link at the top of the website, and follow the prompts to verify your identity.

### How to change your investment service provider

1. After registering for the site, visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross) and enter your username and password at the top of the website and click *Log in*.
2. At the home page, click COLLEGE OF THE HOLY CROSS DEFINED CONTRIBUTION RETIREMENT PLAN.
3. Click *Contribution Amount* on the left-hand side of the website, then select *Retirement Providers*.

### How to change your payroll contribution

1. After registering for the site, visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), enter your username and password at the top of the website, and click *Log in*.
2. At the home page, click COLLEGE OF THE HOLY CROSS DEFINED CONTRIBUTION RETIREMENT PLAN.
3. Click *Contribution Amount* on the left-hand side of the website.

### How to change your investment elections

You will need to contact your investment service provider directly to change your investment elections.

Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross) and at the top of the website, where it reads *Your Account*, click the drop-down button to choose Fidelity to log on to your account and make your investment changes.

## TIAA-CREF Customers

### Register for the site

Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), click the *Register* link at the top of the website, and follow the prompts to verify your identity. For registration purposes, please do not change the *Your Account* drop-down option from Fidelity to TIAA-CREF. Please keep the option listed as Fidelity for the site registration.

### How to change your investment service provider

1. After registering for the site, visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), enter your username and password at the top of the website, and click *Log in*.

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

2. At the home page, click COLLEGE OF THE HOLY CROSS DEFINED CONTRIBUTION RETIREMENT PLAN.

Tip: For participants with account balances at TIAA-CREF, you will see a \$0 balance at the home screen. This page is working as designed since this site only allows you to change your investment service provider or your payroll contribution. To view your account balance or make any other transactions, please contact TIAA-CREF directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA-CREF and logging on to your TIAA-CREF account.

3. Click *Contribution Amount* on the left-hand side of the website, then select *Retirement Providers*.

### How to change your payroll contribution

1. After registering for the site, visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), enter your username and password at the top of the website, and click *Log in*.

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA-CREF. Please keep the option listed as Fidelity for changing your payroll contribution.

2. At the home page, click COLLEGE OF THE HOLY CROSS DEFINED CONTRIBUTION RETIREMENT PLAN.

Tip: For participants with account balances at TIAA-CREF, you will see a \$0 balance at the home screen. This page is working as designed, since this site only allows you to change your investment service provider or your payroll contribution. To view your account balance or make any other transactions, please contact TIAA-CREF directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA-CREF and logging on to your TIAA-CREF account.

3. Click *Contribution Amount* on the left-hand side of the website.

### How to change your investment elections

You will need to contact your investment provider (TIAA-CREF) directly to change your investment elections. Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA-CREF to log on to your account and make your investment changes.

## New Hires/First Time Enrollees

Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross) and click *Enroll*. Follow the prompts to register for a username and password for the website. Once registered, you will be prompted through a step-by-step enrollment process.

Step 1: Set your contributions.

Step 2: Select your investment service provider (Fidelity or TIAA-CREF).

Step 3: Select your investments.

Step 4: Consolidate your retirement savings (optional).

## All Site Users

**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, please contact your investment service provider directly. Contact information for each of your investment service providers is available on the new website. Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross), and then click *Contact Us*.

**Set your mail preferences.** Once registered for the site, click *Your Profile* to provide your email address and set your communication delivery preferences.

**Schedule a confidential consultation.** Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA-CREF to discuss your retirement planning goals.

Visit [www.netbenefits.com/holycross](http://www.netbenefits.com/holycross) and click *Contact Us*.

*If you have any questions or concerns regarding this letter, please contact Bill Shea, Associate Director of Human Resources/Benefits at (508) 793-2426.*

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

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