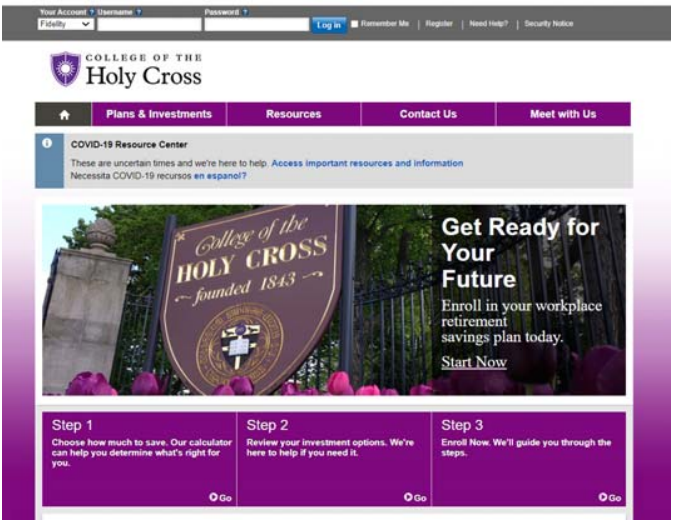
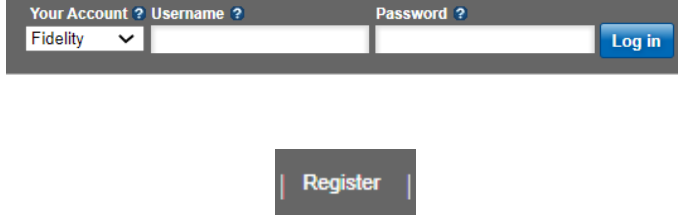


NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

Below are detailed instructions outlining:

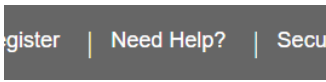
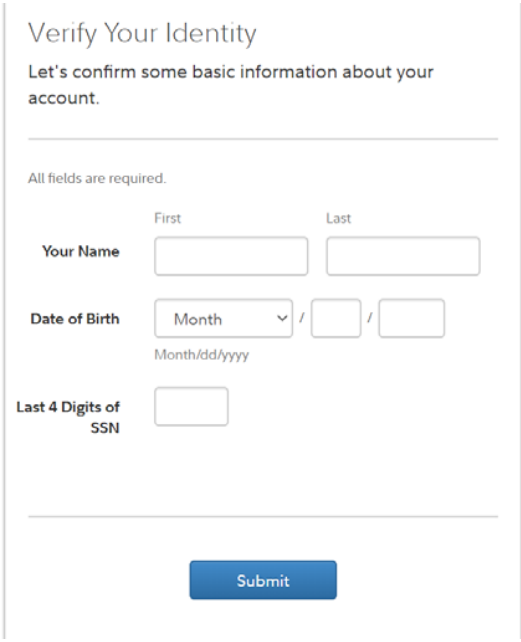
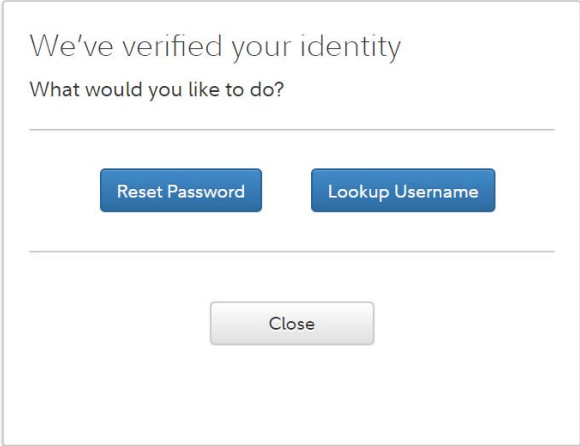
1. How to Log In to NetBenefits
 2. Reset your Username/Password
 3. Commence a voluntary Supplemental Retirement Account (SRA) contribution amount & invest with TIAA or Fidelity for the first time
 4. Change your current voluntary Supplemental Retirement Account (SRA) contribution amount with TIAA or Fidelity
 5. Verify your Retirement/Investment Providers – TIAA/Fidelity
- **All Voluntary SRA Contributions must be recorded on NetBenefits** as Fidelity is the master administrator of our plan (whether you are investing with TIAA or Fidelity).
 - Voluntary SRA Contributions may be changed at any time during the Calendar Year.

1. How to Log In to NetBenefits

<p>1. Visit www.netbenefits.com/holycross</p>	
<p>2. Enter your username and password to log in</p> <p>If you are accessing NetBenefits for the first time, click “Register”. You will be prompted to provide your personal information and then to select a username and password to access your account.</p>	

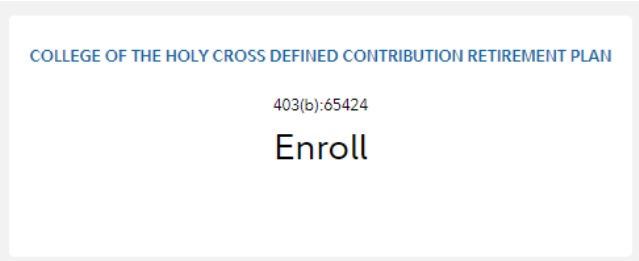
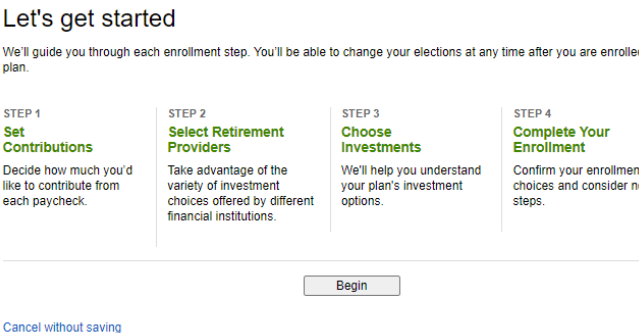
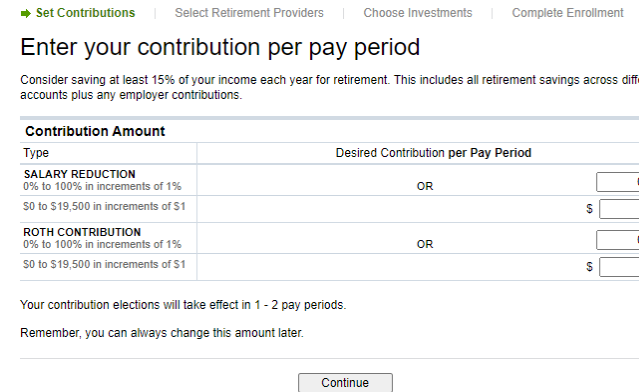
NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

2. Reset your Username/Password

<p>1. If you are having trouble logging in due to a forgotten username/password, click “Need Help?”</p>	
<p>2. Fidelity needs to Verify Your Identity by confirming your First and Last name, Date of Birth, and Last 4 Digits of SSN</p>	 <p>The screenshot shows a 'Verify Your Identity' form. It includes a title, a sub-header 'Let's confirm some basic information about your account.', and a note 'All fields are required.' The form has three main sections: 'Your Name' with 'First' and 'Last' input fields; 'Date of Birth' with a dropdown for 'Month' and two input fields for 'dd' and 'yyyy'; and 'Last 4 Digits of SSN' with a single input field. A blue 'Submit' button is at the bottom.</p>
<p>3. After entering this information, you will be prompted to Reset Password or Lookup Username</p> <p>If you are having difficulty having your identity verified, you need to speak with a customer service representative by calling the number provided on your screen.</p>	 <p>The screenshot shows a confirmation screen titled 'We've verified your identity'. Below the title is the question 'What would you like to do?'. There are two blue buttons: 'Reset Password' and 'Lookup Username'. At the bottom, there is a grey 'Close' button.</p>

NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

3. Commence a voluntary Supplemental Retirement Account (SRA) contribution amount & invest with TIAA or Fidelity for the first time

<p>1. Once you are logged in, go the tile that says “College of the Holy Cross Defined Contribution Plan. If you are contributing to a voluntary SRA for the first time, you will see that the tile says “Enroll” (pictured).</p> <p>Click on the “College of the Holy Cross Defined Contribution Retirement Plan” tile to begin the process.</p>																							
<p>2. After clicking, you will see the four enrollment steps (pictured):</p> <p>Step 1: Set Contributions Step 2: Select Retirement Providers Step 3: Choose Investments Step 4: Complete your Enrollment</p> <p>Click “Begin” to continue the enrollment process</p>																							
<p>3. Record your desired voluntary SRA election in the appropriate box.</p> <p>Contributions can be elected as a percentage (%) or a flat dollar amount per pay period. These contributions can be elected as Pre-Tax in the Salary Reduction section or Post-Tax in the Roth Contribution section. Remember, these are contributions per pay period.</p> <p>After entering your election, you must click “Continue” to access the next step.</p>	 <table border="1" data-bbox="800 1430 1416 1585"> <thead> <tr> <th colspan="2">Contribution Amount</th> <th colspan="2">Desired Contribution per Pay Period</th> </tr> <tr> <th>Type</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td rowspan="2">SALARY REDUCTION</td> <td>0% to 100% in increments of 1%</td> <td>OR</td> <td><input type="text"/> %</td> </tr> <tr> <td>\$0 to \$19,500 in increments of \$1</td> <td></td> <td>\$ <input type="text"/></td> </tr> <tr> <td rowspan="2">ROTH CONTRIBUTION</td> <td>0% to 100% in increments of 1%</td> <td>OR</td> <td><input type="text"/> %</td> </tr> <tr> <td>\$0 to \$19,500 in increments of \$1</td> <td></td> <td>\$ <input type="text"/></td> </tr> </tbody> </table>	Contribution Amount		Desired Contribution per Pay Period		Type				SALARY REDUCTION	0% to 100% in increments of 1%	OR	<input type="text"/> %	\$0 to \$19,500 in increments of \$1		\$ <input type="text"/>	ROTH CONTRIBUTION	0% to 100% in increments of 1%	OR	<input type="text"/> %	\$0 to \$19,500 in increments of \$1		\$ <input type="text"/>
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NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

4. If you would like to invest your Voluntary SRA Contributions with **TIAA (rather than Fidelity)** you must change each of the sections on this screen to allocate 100% of the fund to TIAA, **even if they aren't applicable** (as pictured).

If you would like your new voluntary SRA contributions to go to **Fidelity**, be sure that each section on this screen shows 100% of funds are being allocated to Fidelity.

Note that the "TIAA Additional" option is for a closed group of participants and is not offered at Fidelity. Also, please note that Fidelity is the default Retirement Provider if you are commencing Voluntary SRA Contributions for the first time. The default investment option will be the Fidelity Target Date Fund that aligns with your 65th birthday.

Click "**Continue**" to save change and continue the commencement process.

Select Retirement Providers

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

Do not separate contribution types.

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

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

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

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

TIAA ADDITIONAL		Desired % (In increments of 1%)
Provider		
TIAA	<input type="text" value="100"/>	100 %
Total (must equal 100%)		100 %

[Cancel without saving](#)

5. If contributions are going to **Fidelity**, you will be prompted to choose investments. You can select a Target Date Fund (based on your projected retirement date) by clicking "**Choose One Fund**". Alternatively, you can choose your own investments by clicking "**Choose Investments**".

If contributions are going to **TIAA**, you will be directed to their portal (<https://www.tiaa.org/public/tcm/holycross>) to choose your desired investment options at TIAA.

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](#)

Do it myself

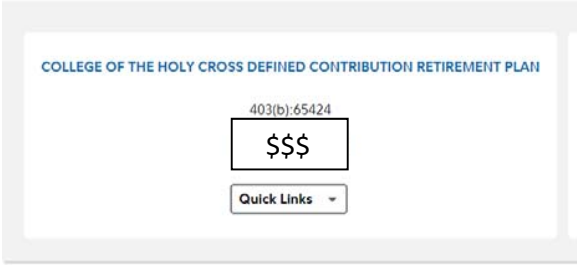
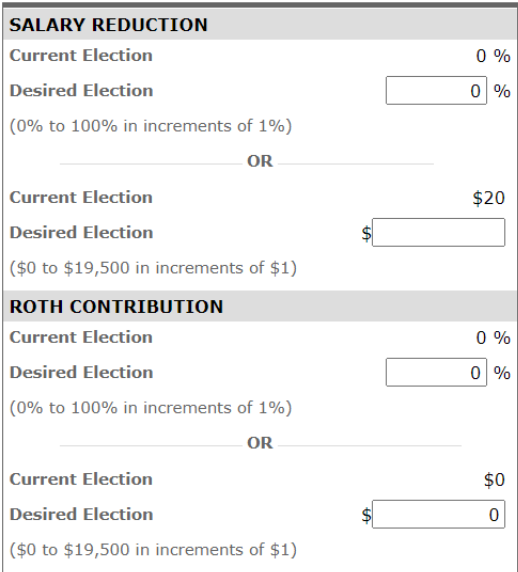
Choose your own investments
Build your own portfolio using the Investment Performance and Research page.

[View all available funds](#)

[Cancel without saving](#)


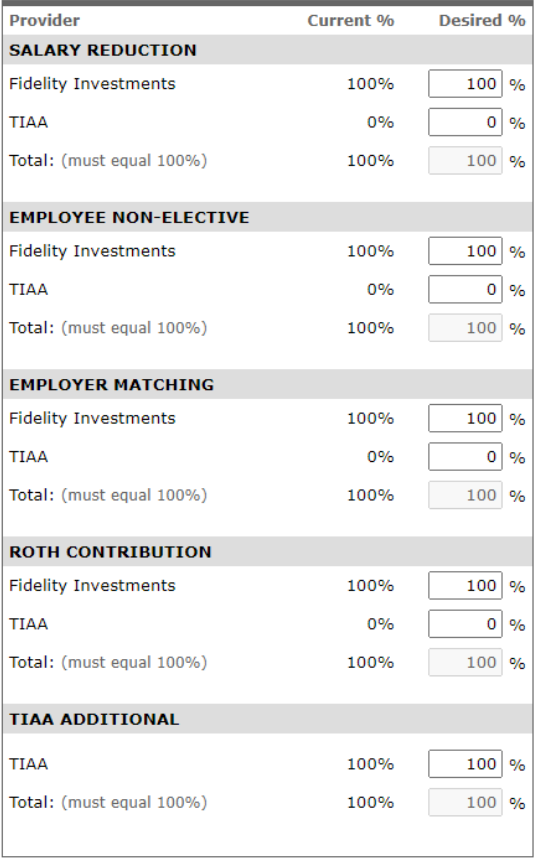
NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

4. Change your current voluntary Supplemental Retirement Account (SRA) contribution amount with TIAA or Fidelity

<p>1. Once you are logged in, go the tile that says “College of the Holy Cross Defined Contribution Plan”</p>	
<p>2. Click “Quick Links” and find a dropdown menu. Click “Contribution Amount”.</p> <p>Alternatively, you can click on the “College of the Holy Cross Defined Contribution Retirement Plan” tile and precede to the same screen by clicking on the “Contributions” Tab</p>	
<p>3. Click “Contribution Amount”</p>	<p style="text-align: center;">Manage Your Contribution Amount</p> <p style="text-align: center;">Contribution Amount</p>
<p>4. Record your new election in the appropriate box. Please note that if you are currently making Voluntary SRA Contributions, your current election will be shown on this screen.</p> <p>Contributions can be elected as a percentage (%) or a flat dollar amount per pay period. These contributions can be elected as Pre-Tax in the Salary Reduction section or Post-Tax in the Roth Contribution section. Remember, these are contributions per pay period.</p> <p>After entering your election, you must click on “Change Contribution Amount” to save changes.</p>	 <p style="text-align: center;">Change Contribution Amount</p>

NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

5. Verify your Retirement/Investment Providers – TIAA/Fidelity

<p>1. After you record your desired Voluntary SRA Contribution, you can choose your the desired Retirement Provider (TIAA/Fidelity) by clicking on the “Contributions” tab again</p>																																																													
<p>2. Click on “Retirement Providers” under the “Contributions” tab</p>	<p>Retirement Providers View or update the Retirement Providers who manage your contributions. What are Retirement Providers?</p>																																																												
<p>3. If all contributions are going to Fidelity, designate 100% of funds to Fidelity (as shown in the picture). Note that the “TIAA Additional” option is for a closed group of participants and is not offered at Fidelity.</p> <p>If you would like all contributions go to TIAA, please be sure to designate 100% of the funds to TIAA in each section.</p> <p>Note you also have the option to designate different contributions to both retirement providers (TIAA and Fidelity) as desired. If this is the case, fill out the sections accordingly.</p> <p>Click “Change Retirement Provider Elections” to save changes.</p>	 <table border="1"> <thead> <tr> <th>Provider</th> <th>Current %</th> <th>Desired %</th> </tr> </thead> <tbody> <tr> <td colspan="3">SALARY REDUCTION</td> </tr> <tr> <td>Fidelity Investments</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td>TIAA</td> <td>0%</td> <td><input type="text" value="0"/> %</td> </tr> <tr> <td>Total: (must equal 100%)</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td colspan="3">EMPLOYEE NON-ELECTIVE</td> </tr> <tr> <td>Fidelity Investments</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td>TIAA</td> <td>0%</td> <td><input type="text" value="0"/> %</td> </tr> <tr> <td>Total: (must equal 100%)</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td colspan="3">EMPLOYER MATCHING</td> </tr> <tr> <td>Fidelity Investments</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td>TIAA</td> <td>0%</td> <td><input type="text" value="0"/> %</td> </tr> <tr> <td>Total: (must equal 100%)</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td colspan="3">ROTH CONTRIBUTION</td> </tr> <tr> <td>Fidelity Investments</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td>TIAA</td> <td>0%</td> <td><input type="text" value="0"/> %</td> </tr> <tr> <td>Total: (must equal 100%)</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td colspan="3">TIAA ADDITIONAL</td> </tr> <tr> <td>TIAA</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> <tr> <td>Total: (must equal 100%)</td> <td>100%</td> <td><input type="text" value="100"/> %</td> </tr> </tbody> </table> <p style="text-align: center;"><input type="button" value="Change Retirement Provider Elections"/></p>	Provider	Current %	Desired %	SALARY REDUCTION			Fidelity Investments	100%	<input type="text" value="100"/> %	TIAA	0%	<input type="text" value="0"/> %	Total: (must equal 100%)	100%	<input type="text" value="100"/> %	EMPLOYEE NON-ELECTIVE			Fidelity Investments	100%	<input type="text" value="100"/> %	TIAA	0%	<input type="text" value="0"/> %	Total: (must equal 100%)	100%	<input type="text" value="100"/> %	EMPLOYER MATCHING			Fidelity Investments	100%	<input type="text" value="100"/> %	TIAA	0%	<input type="text" value="0"/> %	Total: (must equal 100%)	100%	<input type="text" value="100"/> %	ROTH CONTRIBUTION			Fidelity Investments	100%	<input type="text" value="100"/> %	TIAA	0%	<input type="text" value="0"/> %	Total: (must equal 100%)	100%	<input type="text" value="100"/> %	TIAA ADDITIONAL			TIAA	100%	<input type="text" value="100"/> %	Total: (must equal 100%)	100%	<input type="text" value="100"/> %
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NetBenefits Navigation Instructions (www.netbenefits.com/holycross)

If you have any questions regarding this process, or retirement benefits in general, they can be directed to Erika Fradsham at efradsha@holycross.edu or (508) 793-2424 or Alan Hurley at ahurley@holycross.edu or (508) 793-2426.

As you know, Retirement planning consultants from TIAA and Fidelity are available for appointments by phone or electronically. Please call the numbers to schedule your personal counseling session:

- TIAA - Mark Bertonazzi, call (800) 732-8353
- Fidelity - Derek Cunningham or Matthew Toedt call (800) 642-7131