YOUR USER GUIDE

Rice University Retirement Plans
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We are pleased to share the Rice University Retirement Plans website. The website, which may be used by all faculty and staff (current Fidelity Investments® and/or TIAA plan participants, as well as first-time enrollees), allows you to:

- Enroll in the Plan(s)
- View your entire account balance with one or both investment providers (Fidelity and/or TIAA)
- Elect/ change your contributions
- Elect/ change your investment service providers (Fidelity and/or TIAA)
- Link to your current Fidelity or TIAA account
- Use interactive tools and calculators to help set financial goals

To access the Rice University Retirement Planning website, log on to NetBenefits® at www.netbenefits.com/Rice.

You may also access your account through the Retirement Service Center at 800-343-0860.

You can find information specific to your needs by using the following sections of this guide.

<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Register to Create a Username and Password</td>
<td>3</td>
</tr>
<tr>
<td>Account Access for <strong>Current Participants</strong></td>
<td>4</td>
</tr>
<tr>
<td>View or Change your:</td>
<td></td>
</tr>
<tr>
<td>- Contribution Amount</td>
<td>4</td>
</tr>
<tr>
<td>- Retirement Service Provider(s)—Fidelity and/or TIAA</td>
<td>5</td>
</tr>
<tr>
<td>- Investment Options</td>
<td>6</td>
</tr>
<tr>
<td>- Beneficiary Designations</td>
<td>8</td>
</tr>
<tr>
<td>- Contact Information</td>
<td>8</td>
</tr>
<tr>
<td>Account Access for <strong>New Hires and First-Time Enrollees</strong></td>
<td>9</td>
</tr>
<tr>
<td>- Easy Enroll</td>
<td>11</td>
</tr>
<tr>
<td>- Standard Enrollment</td>
<td>13</td>
</tr>
<tr>
<td>Resources</td>
<td>15</td>
</tr>
</tbody>
</table>
Register to create a username and password

All employees must register to create a username and password to enroll or 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 your Fidelity username and password to log in to your account. If you have forgotten your username and/or password, click Need Help? at the top of the login page to reset them.

**Note:** If you are enrolling in the Plan for the first time, register to create a username and password and then refer to the section of this guide titled *Account Access for New Hires and First-Time Enrollees.*

To register to create a username and password visit [www.netbenefits.com/Rice](http://www.netbenefits.com/Rice).

- Click the Register link at the top center of the page and follow the prompts to establish your username and password.
- After registering, you will be required to enter your username and password to access your account.

All screenshots are for illustrative purposes.

Tip: Please **do not change** the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity when registering.
Account Access for Current Participants

If you are already participating in the Plan and want to make updates to your account, follow the steps outlined below to help you:

- View or change your contribution amount
- View or change your retirement service provider(s)—Fidelity and/or TIAA
- View or change your investment options
- Verify or change beneficiary designations
- Update your contact information

View or Change Your Contribution Amount

Once you are logged on, from the NetBenefits home page, choose Contribution Amount from the Quick Links drop-down.

Choose Contribution Amount on the next screen, and follow the steps to view or update your contribution and enter your desired contribution amount.
View or Change Your Retirement Service Provider(s)—Fidelity and/or TIAA

Once you are logged on, from the NetBenefits home page, choose **Contribution Amount** from the Quick Links drop-down.

Select **Retirement Providers**, and follow the steps to view or change your retirement service provider(s). You can choose to make elections by source of money or by provider.

Please note: You may elect 100% of your deferral (and any applicable employer contributions) to be allocated to Fidelity or 100% to TIAA, or a combination to the two providers that totals 100%.
View or Change Your Investment Options

Once you are logged on, from the NetBenefits home page, choose *Change Investments* from the Quick Links drop-down.

Select *Change Investment Elections*. Or you can move your current Fidelity account balances between investment options.

Please note: Future investment elections and current investments are two separate elections. Exchanging one investment for another applies to moving existing balances between investments and will not change the direction for new contributions to the Plan. Likewise, changing your future contribution elections will not affect existing balances.
Select the *Manage your TIAA investment elections* link, to be directed to the TIAA website to update your investment options with TIAA.

Or select an option under *Change Your Investment Elections* for contributions directed to Fidelity.

If you select *Choose your own investments*, you can select investments to be applied to all your sources individually or invest your sources the same way.

Otherwise, you can select your investment by source.
Verify or Change Beneficiary Designations

Beneficiary designations are held separately for Fidelity and TIAA. You will need to designate your beneficiaries with Fidelity, TIAA, or both if you have split your provider elections.

Once you are logged on, from the NetBenefits home page, choose Beneficiaries from the Menu to view or change your beneficiary at Fidelity. You can also contact Fidelity at 800-343-0860.

To update your beneficiaries for your TIAA account, visit TIAA.org/Rice and enter your user ID and password to Log in. You can also contact TIAA at 800-842-2252.

Update Your Contact Information

Contact information is held separately for Fidelity and TIAA. You will need to update your contact information with Fidelity, TIAA, or both if you have split your provider elections.

Once you are logged on, from the NetBenefits home page, choose Profile from the Menu to view or change your profile at Fidelity. You can also contact Fidelity at 800-343-0860.

To update your contact information for your TIAA account, visit TIAA.org/Rice to enter your user ID and password to Log in. You can also contact TIAA at 800-842-2252.
Account Access for New Hires and First-Time Enrollees

New hires and first-time enrollees must register to create a username and password to enroll. When you enroll, you will have two options for enrollment: Easy Enroll or Standard Enrollment.

Easy Enroll offers a simplified path to choose from pre-defined options. Standard Enrollment offers simple navigation to customize your elections.

First, visit www.netbenefits.com/Rice and select Step 3: Enroll Now.

You will be directed to Verify Your Identify. Complete the information as directed.
Once you are logged on, from the NetBenefits home page, choose **Enroll**.

At this page, you will see the two options for *Easy Enroll* or *Standard Enrollment*. 
Easy Enroll

To begin, add a check next to the plans you wish to enroll in and click *Enroll in (2) Plan(s)* at the bottom of the page.

For the 403(b) Plan, set your contribution rate and annual increase, if desired. Then choose a retirement provider. Click *continue*. If you’d like to choose different percentages, or choose your own investments, select *Standard Enrollment* and follow the steps.
For the 401(a) Plan, only employer contributions are allowed, so there is no need for you to choose a contribution amount. Select your retirement provider and then click continue.

Review your selections, and click Enroll in 2 plan(s).
Once you have completed the Easy Enroll steps, you will receive a confirmation of your enrollment. Click **Return to Account Summary** to return to the NetBenefits home page and designate your beneficiary.

**Standard Enrollment**

Click **Begin Standard Enrollment**. From here you will follow the steps to set your contributions, select your retirement provider, choose your investments, and complete your enrollment.
If you select TIAA as your retirement provider in Step 2, you will be directed to TIAA to access your TIAA account and select investment elections.
Resources

Access your account the way you prefer. Visit the Rice University Retirement Planning website at www.netbenefits.com/Rice.

To reach the Retirement Service Center

You may speak with a Customer Service Representative by calling toll-free 800-343-0860, Monday through Friday (excluding New York Stock Exchange holidays) from 8:30 a.m. to midnight Eastern time. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

To reach TIAA

You may contact TIAA by calling toll-free 800-842-2252. Consultants are available every weekday from 8 a.m. to 10 p.m. Eastern time and Saturday from 9 a.m. to 6 p.m. Eastern time. Or visit TIAA.org/Rice to access accounts. You may also use the automated voice response system, available virtually 24 hours a day, 7 days a week.

Download the NetBenefits® Mobile App

[Images and QR code for the NetBenefits Mobile App are shown]

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Download the NetBenefits app today for Apple, Android, Amazon devices or the Windows Surface.

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*There is a maintenance period when some services may not be available.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Rice University Retirement Plans, and the Plan documents will govern in the event of any discrepancies.

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