Welcome to the USNH 403(b) and 457(b) Retirement Plans! Start investing in your future—and yourself—today. The Plans offer Fidelity Investments® and TIAA as retirement service providers.

**Enroll Now!**
All enrollments are completed by logging on to NetBenefits® at [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh). You can also enroll by calling the Retirement Service Center at 800-343-0860.

To view investment options for both Fidelity and TIAA, visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click the Plans & Investments tab.

Enroll in 3 easy steps-
1. Choose the amount you wish to contribute to the Plan
2. Choose a retirement service provider (Fidelity Investments or TIAA)
3. Choose your investments options

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<th><strong>Key Features of Your USNH 403(b) Retirement Plan</strong></th>
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You will be vested in any employer matching contributions after three years of plan participation.

| **Online Beneficiary Designation** | It’s important to designate a beneficiary for your Plan account. Beneficiary designations are held separately at Fidelity and TIAA so you should make elections for all service providers you choose.

To make your designations at Fidelity, log on to [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh). Select Profile, then Beneficiaries and follow the steps to designate your beneficiary online.

For TIAA accounts, log on at [www.tiaa.org/usnh](http://www.tiaa.org/usnh) or call 800-842-2252. |

| **One-on-one consultations** | Retirement Planners are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.

To schedule an appointment with a Fidelity Representative call 800-642-7131 or register online at [www.fidelity.com/reserve](http://www.fidelity.com/reserve).

To schedule time with a TIAA representative please call 800-732-8353 weekdays 8 a.m. to 8 p.m. ET or visit [TIAA.org/schedulenow](http://TIAA.org/schedulenow). |

**Accessing your account**

Access your Fidelity plan account online at [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) or call 800-343-0860 to speak with a Fidelity representative Monday through Friday, 8 a.m. to midnight Eastern time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week.

For access or questions regarding TIAA accounts please call TIAA at 800-842-2252 weekdays 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time, or access your account online at [www.tiaa.org/usnh](http://www.tiaa.org/usnh).
NetBenefits User Guide for New Retirement Plan Enrollments 403(b) and 457(b) Plans

Visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click “Enroll” in the center of the page. Follow the prompts to establish a Username and Password.

Steps to enroll in the 403(b) Retirement Plan

After establishing your Username and Password, the system will guide you through 4 steps to enroll in the Plan. Click Begin to start Step 1.
Step 1: Set the contribution percentage (deferral) you wish to direct from your paycheck to the Plan. You may choose Pretax or Roth contributions. You must contribute 6% before choosing a supplemental deferral amount. Your total deferral cannot exceed 70%.

For information on matching contributions from USNH based on your deferrals to the Plan please refer to the contribution levels chart at the end of this guide.

403(b) Plan deferral election screen

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<th>Contribution Type</th>
<th>Desired Contribution per Pay Period</th>
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<tr>
<td>Pre-Tax Contribution</td>
<td>2.5% to 6.00% in increments of 0.10%</td>
</tr>
<tr>
<td>Pre-Tax Supplemental</td>
<td>0.10% to 64.00% in increments of 0.10%</td>
</tr>
<tr>
<td>Roth Contribution</td>
<td>2.5% to 6.00% in increments of 0.10%</td>
</tr>
<tr>
<td>Roth Supplemental</td>
<td>0.10% to 64.00% in increments of 0.10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
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Step 2: Select your Retirement Provider (Fidelity or TIAA).

You can direct 100% of your contribution to one provider or split your deferral election to contribute a portion to each retirement provider. For example; if you set a 6% deferral election you can then elect to direct 50% of your deferrals (3%) to Fidelity and the other 50% to TIAA. Or any other split you prefer.
If you wish to direct your personal contributions to the Plan differently than contributions from USNH, click “Make elections for each type of contribution separately” as noted above with the arrow.

**Step 3**: Choose your investment options. (Please Note: You will only see the step below if you directed any of your contributions to Fidelity. If you directed contributions to TIAA, you will be provided with a link at the end of the enrollment process to make your investment elections with TIAA.)

**Choosing your investments with Fidelity**
The plan offers options of "Do it for me” with both a managed account service and through single fund solutions. Or choose the “Do it myself” option and create your own mix of investments.
Step 4: Review and submit your elections.

After submitting your elections, if you elected to direct deferrals to TIAA, use the pop up link (the blue box with the arrow in it) to continue to the TIAA website to choose your investments with TIAA.

Choosing your investments with TIAA

On the home page at www.tiaa.org/usnh, select the “Ready to Enroll” button and follow the prompts. If this is the first time using the TIAA website you will need to create a web ID. The Username you created at the beginning of your enrollment does not automatically set up on the TIAA website.

- Select your location.
- Select the plan(s) in which you wish to enroll.
- Register with TIAA or log in if you have an existing web ID with TIAA.
Then, choose your investment choices with TIAA using one of the 3 methods. Follow the prompts and print out the confirmation page for your records.

Other steps to complete once you have enrolled
Once you have logged into your account with your chosen retirement provider(s) you can:
1. Designate your beneficiaries.
2. Set your mail preferences (email or print).
3. Schedule an individual consultation with a TIAA or Fidelity representative to get answers to any retirement planning questions you may have.

Contact phone numbers
If you have any questions about the www.netbenefits.com/usnh website or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8 a.m. to Midnight Eastern time.

For questions regarding TIAA accounts please go online at www.tiaa.org/usnh or call 800-842-2252, weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. Eastern time.