

# USNH Enrollment Guide for New Hires/First Time Enrollees

Visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click "Enroll Today". Follow the prompts to establish a Username and Password.

The screenshot shows the top of the USNH enrollment website. At the top is a dark grey login bar with fields for "Your Account?", "Username?", and "Password?". Below these are input fields for "Fidelity", "Log in", "Remember Me", "Register", "Need Help?", and "Security Notice". Below the login bar is the "University System of New Hampshire" logo. A dark red navigation bar contains links for "Home", "Get Started", "Plans & Investments", "Tools & Resources", and "Contact Us". Below the navigation bar is a large banner with a mountain range background. The banner text reads "Need to Step Up your retirement planning? Select your location for next steps". Three green arrows point to different mountain peaks, labeled "I'm Just Starting", "I'm Already Enrolled", and "I'm Nearing Retirement". Below the banner is a dark red section with three columns. The first column is "First Step" with the text "Take advantage of your employer offered retirement savings plan" and a "Go" button. The second column is "Learn More" with the text "Explore the options of your workplace retirement savings plan" and a "Go" button. The third column is "Enroll Today" (circled in red) with the text "The earlier you start saving, the more time your money has to grow" and a "Go" button.

## Steps to enroll

The system will guide you through 4 steps to enroll in the Plan. Click Begin to start Step 1.

<p><b>STEP 1</b> <b>Set Contributions</b></p> <p>Decide how much you'd like to contribute from each paycheck.</p>	<p><b>STEP 2</b> <b>Select Retirement Providers</b></p> <p>Take advantage of the variety of investment choices offered by different financial institutions.</p>	<p><b>STEP 3</b> <b>Choose Investments</b></p> <p>We'll help you understand your plan's investment options.</p>	<p><b>STEP 4</b> <b>Complete Your Enrollment</b></p> <p>Confirm your enrollment choices and consider next steps.</p>
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[Begin](#)

**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 review the chart for your division on pages 7-8 of this Guide.

**UNIVERSITY SYSTEM OF NEW HAMPSHIRE**

➔ Set Contributions | [Choose Investments](#) | [Consolidate Retirement Savings](#)

## Enter your contribution per pay period

Save 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
<b>EMPLOYEE CONTRIBUTION</b> 2.50% to 6.00% in increments of 0.10%	<input style="width: 60px;" type="text" value="0.00"/> %
<b>EMPLOYEE SUPPLEMENTAL</b> 1.00% to 69.00% in increments of 0.10%	<input style="width: 60px;" type="text" value="0.00"/> %
<b>ROTH REGULAR</b> 2.50% to 6.00% in increments of 0.10%	<input style="width: 60px;" type="text" value="0.00"/> %
<b>ROTH SUPPLEMENTAL</b> 1.00% to 69.00% in increments of 0.10%	<input style="width: 60px;" type="text" value="0.00"/> %
<b>Contribution Amount Total</b>	<input style="width: 60px;" type="text" value="0.00"/> %


Your contribution elections will take effect in 1 - 2 pay periods.

Remember, you can always change this amount later.

## Step 2: Select your Retirement Provider (Fidelity or TIAA).

You can choose 100% 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.

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

Your elections will be applied to the following contributions: **PRE-TAX, ROTH, AFTER TAX**  
[Make elections for each type of contribution separately.](#) 

Provider	Desired % (In Increments of 1%)
Fidelity	<input type="text" value="50"/> %
TIAA	<input type="text" value="50"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="100"/> %

If you wish to direct your contributions to the Plan differently than contributions from USNH click “Make elections for each type of contribution separately” as noted above with the arrow.

### Select Retirement Providers

Select how much of your retirement contribution you would like to allocate to each retirement provider.

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

[Do not separate contribution types.](#)

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

EMPLOYEE SUPPLEMENTAL	
Provider	Desired % (In Increments of 1%)
Fidelity Investments	<input type="text" value="100"/> %
TIAA	<input type="text" value="0"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="100"/> %

AFTER-TAX	
Provider	Desired % (In Increments of 1%)
Fidelity Investments	<input type="text" value="100"/> %
TIAA	<input type="text" value="0"/> %
<b>Total (must equal 100%)</b>	<input type="text" value="100"/> %

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

**Step 3:** Choose your investment options. (You will only see this step if you directed a portion of your deferrals to Fidelity)

You have the option to “Choose one fund” which will direct your contributions to a Fidelity Freedom<sup>®</sup> Fund Class K.

Or choose the “Do it myself” option and create your own mix of investments.

## Choose Investments

### Do it for me

Get professional management  
Want to let the pros manage for you? We'll get to know you and your goals and then manage your investments to your personal needs.

**Available for Fidelity investment choices only.**

[More about Fidelity® Portfolio Advisory Service at Work](#)

### Do it myself

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

[View all available funds](#)

[Compare these two options \(PDF\)](#)

**Step 4:** Confirm your elections.

If you chose to direct any of your deferrals to TIAA, use the link on the enrollment confirmation screen pop up (the blue box with the arrow in it) to continue to the TIAA website to choose your investments with TIAA. If this step is skipped, your deferral will still be directed to TIAA and will be invested in the default investment for the Plan; TIAA Lifecycle Fund.

## You're almost done!

**FINAL STEP:** Choose your investments with your selected retirement providers by logging into their web sites.

[Select investments with TIAA](#)

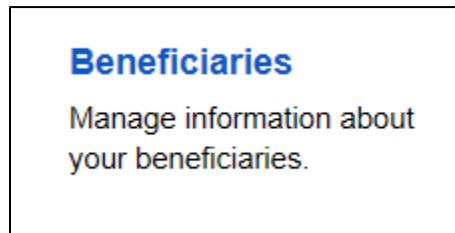
## Other steps to complete once you have enrolled

### Designate your beneficiaries

Click the *Profile* link at the top right of the site.

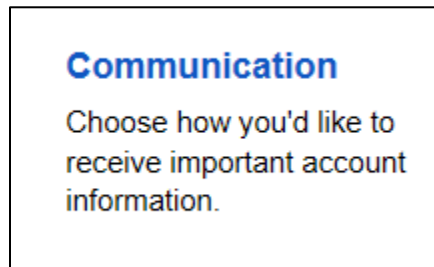


Then choose beneficiaries



### Set your mail preferences

Also under the Profile tab you can set your mailing preferences under the “Communication” link



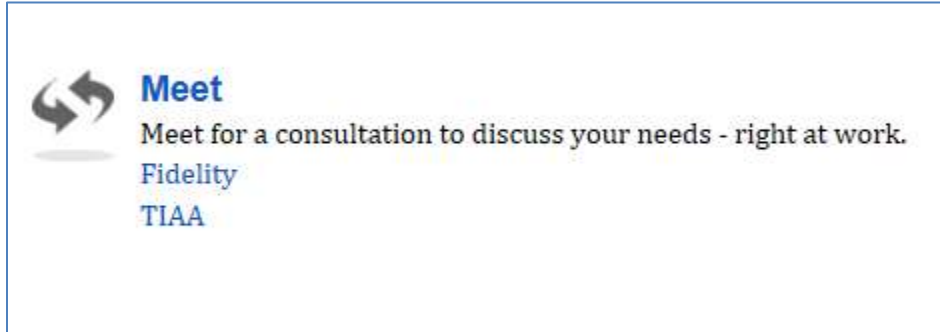
You can choose the delivery method for plan statements, tax forms and other plan information.

<p><b>Statements</b> Which plans offer this?</p>	<input checked="" type="radio"/> Email	<input type="radio"/> U.S. Mail
<p><b>Tax Forms</b> Which plans offer this?</p>	<input checked="" type="radio"/> Email	<input type="radio"/> U.S. Mail
<p><b>Required Disclosures</b></p>	<input checked="" type="radio"/> Email	<input type="radio"/> U.S. Mail

## Schedule a confidential one-on-one consultation

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

Visit [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) and click the provider of your choice in the *Meet* box at the bottom of the home page to view availability and schedule an appointment.



## Contact Numbers

**If you have any questions about the [www.netbenefits.com/usnh](http://www.netbenefits.com/usnh) website or need assistance with a Fidelity account**, please contact the Fidelity Retirement Service Center at **1-800-343-0860**. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

**For questions regarding TIAA accounts** please go online at [www.tiaa.org/usnh](http://www.tiaa.org/usnh) or call **1-800-842-2252**, weekdays from 8 a.m. to 10 p.m., or Saturday, 9 a.m. to 6 p.m. ET.

## 403(b) Retirement Plan – Employee/USNH Contribution Levels Status USNH Faculty and Staff

Before a participant will be eligible to participate at the Standard Contribution Level, the Participant must contribute for one year at the Initial Contribution, Alternate, or Middle Contribution Level.

<b>Contribution Level</b>	<b>Employee</b>	<b>USNH</b>
Initial	6%	6%
Standard	6%	10%*
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## KSCEA 403(b) Retirement Plan - Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the Keene State College Education Association (KSCEA).

<b>Contribution Level</b>	<b>Employee</b>	<b>USNH</b>
Standard	6%	10%
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## UNH AAUP Tenure Track 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Chapter of the American Association of University Professors (AAUP).

<b>Contribution Level</b>	<b>Employee</b>	<b>USNH</b>
Initial	6%	6%
Standard	6%	10%*
Alternate	2.5%	6%

\* After one year of participation in the USNH 403(b) Retirement Plan.

## UNH Law Faculty 403(b) Retirement Plan Contribution Levels

Different provisions apply to contributions for status faculty who are covered by the collective bargaining agreement between the USNH Board of Trustees and the University of New Hampshire Law Faculty Union – NEA.

Contribution Level	Employee	USNH
Initial	6%	6%
Standard	6%	9%*
Middle Level	4% to 5.9%	6%
Alternate	2.5% to 3.9%	4%

## Postdoctoral Research Faculty 403(b) Retirement Plan Contribution Level

Contribution Level	Employee	USNH
	2.5 % to 6%	0%

## Adjunct Faculty and Staff 403(b) Retirement Plan Contribution Level

Contribution Level	Employee	USNH
	2.5 % to 6%	0%

\*After one year of participation in the USNH 403(b) Retirement Plan.

**Investing involves risk, including risk of loss.**

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