

Accessing, Reviewing, and Updating Savings Plans

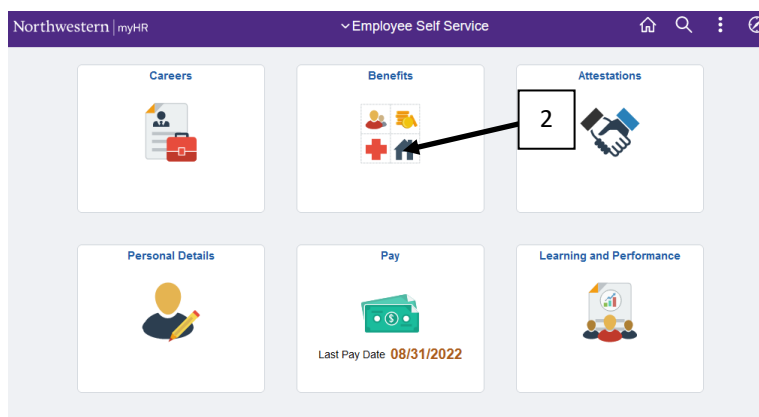
Northwestern has partnered with Fidelity to provide enhanced services for the Savings Plans offered to faculty and staff. The new functionality offers:

- Seamless integration of enrollment and educational information for retirement planning;
- Single sign-on from myHR, providing improved security;
- Retirement Service Center providing support to all our plan participants;
- Minimal delay between time of deferral election and payroll deduction.

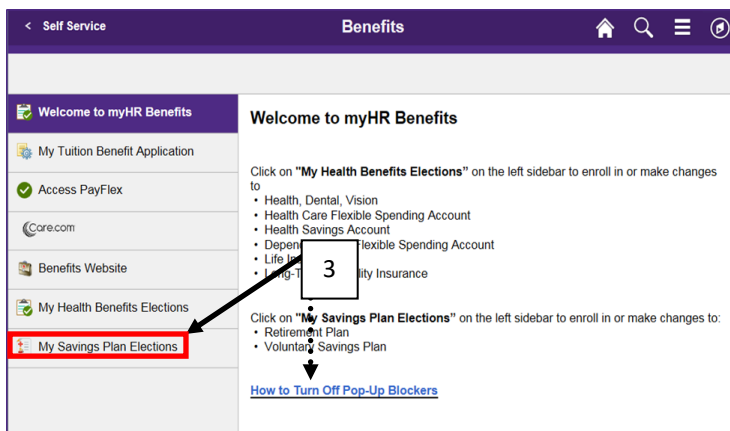
This guide will provide a high level overview of how to access Savings Plans information, update your monthly deferrals, direct funds to Northwestern's two Retirement Account providers, and update investments.

Accessing Savings Plans

1. Login to myHR at <https://www.northwestern.edu/myhr/>
2. Select the **Benefits** Tile



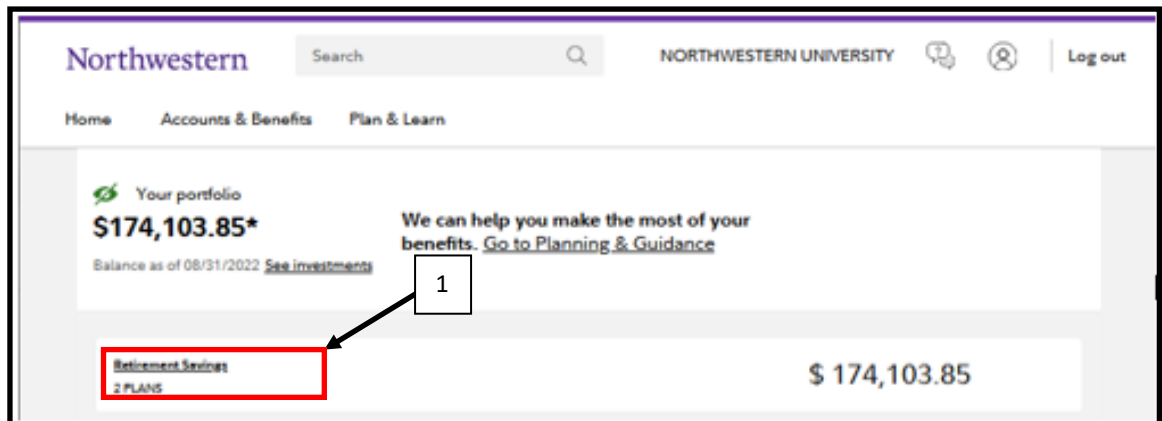
3. Select **My Savings Plan Elections** on the left hand side (if nothing happens use the *How to Turn Off Pop-up Blocker* guide located provided)



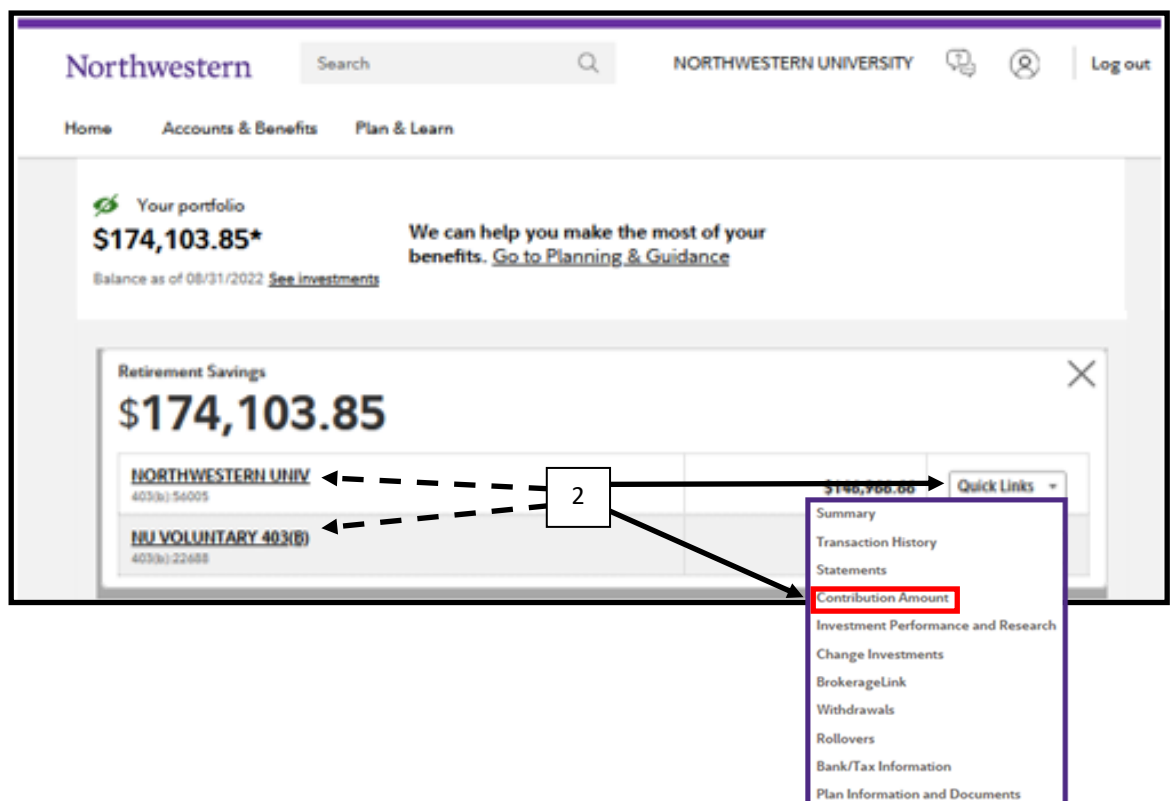
NOTE: If you have TIAA as a Retirement Provider, Beneficiaries are maintained separately on TIAA's website.

NOTE: The total amount indicated for your Retirement Savings account will not show the TIAA balance. The individual breakdowns do show the balance.

1. You will be directed to the savings plan administration page. Select **View Details** to see a breakdown of the Matched and Voluntary Savings Plans. If this is the first time you are logging in, you might be prompted to enter or create a Fidelity username and password.



2. To change your Matched or Voluntary deferrals, select any **Quick Links** tab under either Northwestern Univ (matched) or NU Voluntary. Then select **Contribution Amount**.



3. Then Select **Contribution Amount****Contribution Change Effective Date**

Changes to your deferrals will be applied to the next regularly scheduled payroll cycle, with some administrative delays. If the change to your deferral was made after the confirmation the the next payroll, then the change will be effective the following payroll cycle.

3

NORTHWESTERN UNIVERSITY

NORTHWESTERN UNIV (56)

Summary Contributions Investments Withdrawal

Contribution Amount

Manage Your Contribution Amount

- Contribution Amount**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
- Retirement Providers**
View or update the Retirement Providers who manage your contributions.
[What are Retirement Providers?](#)
- Roll money into your retirement savings**
Learn more about consolidating your retirement accounts.
[What is a rollover?](#)

Questions? Call (800) 343-0860

4. For the Matched plan, select a contribution between 1-5%. For the Voluntary plan, select a deferral between 1-70% or a dollar amount. Then select **Change Contribution Amount**. The change will be effective on the next possible pay period. Elections under Roth will be deducted after-tax.

NOTE: You are only able to select a dollar amount for the Voluntary Plan once you have reached one year of service.

4

Contribution Amount	
EMPLOYEE BASIC	
(1% to 5% in increments of 1%)	<input type="text" value="5"/>
EMPLOYEE ROTH BASIC	
(1% to 5% in increments of 1%)	<input type="text" value="0 %"/>
Contribution Amount Total	
(1% to 5%)	5 %

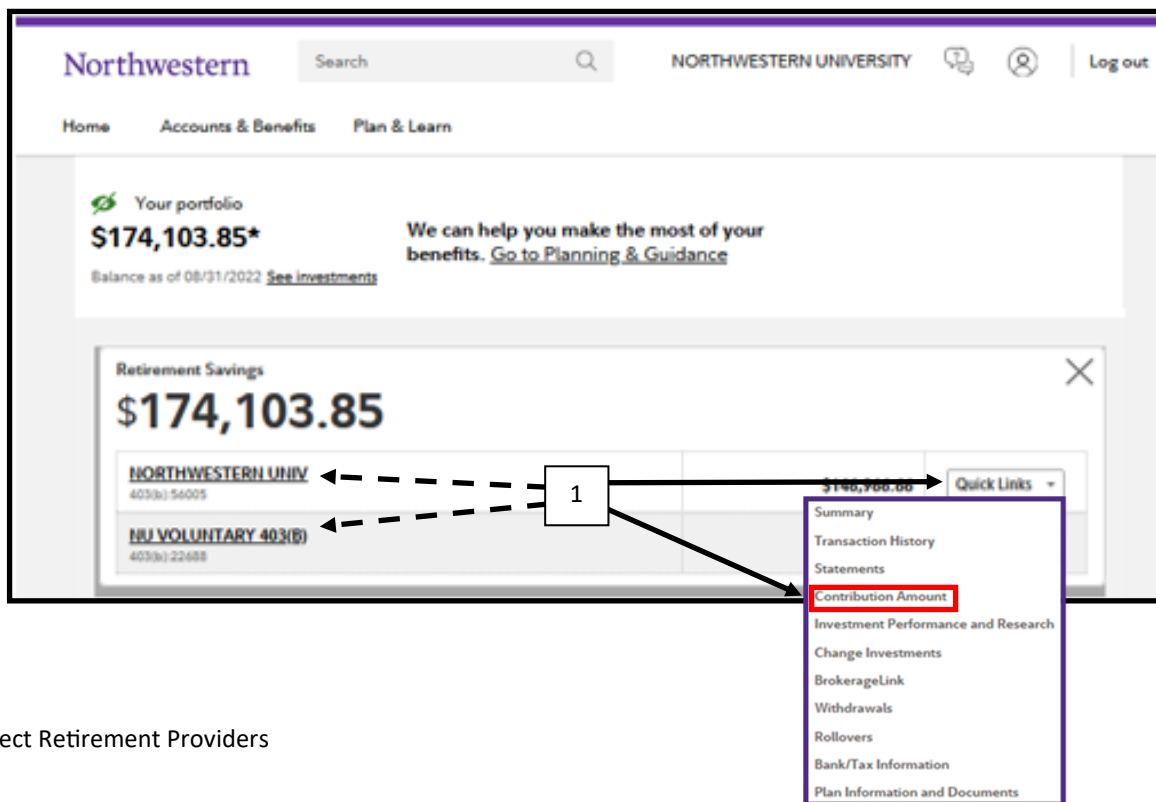
EMPLOYEE VOLUNTARY	
(1% to 75% in increments of 1%)	<input type="text" value="0 %"/>
OR	
(\$1 to \$20,500 in increments of \$1)	<input type="text" value="\$ 1,125"/>
EMPLOYEE ROTH VOLUNTARY	
(1% to 75% in increments of 1%)	<input type="text" value="0 %"/>
OR	
(\$1 to \$20,500 in increments of \$1)	<input type="text" value="\$ 0"/>

Change Contribution Amount

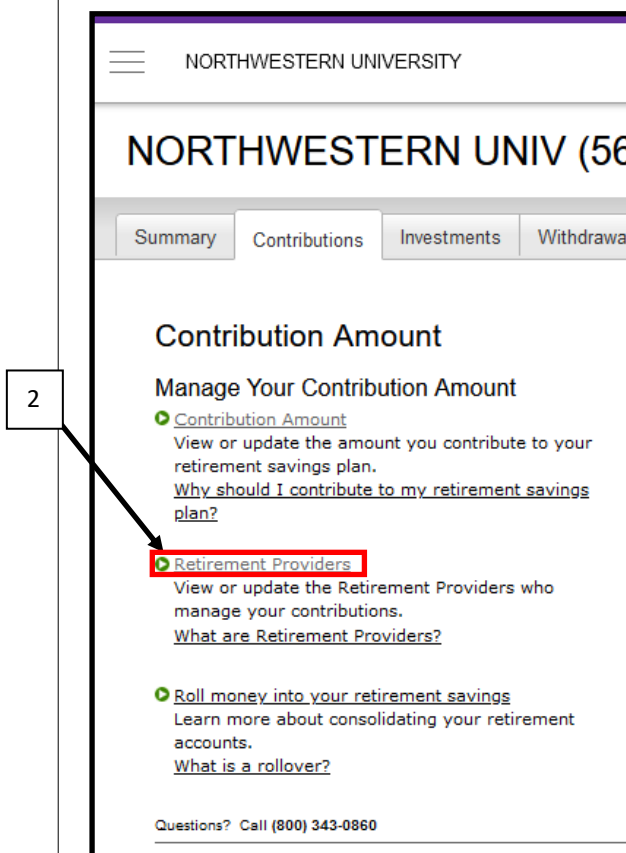
Change Contribution Amount

1. To change whether your funds are directed to Fidelity and/or TIAA, select any **Quick Links** tab under either Northwestern Univ (matched) or NU Voluntary. Then select **Contribution Amount**.

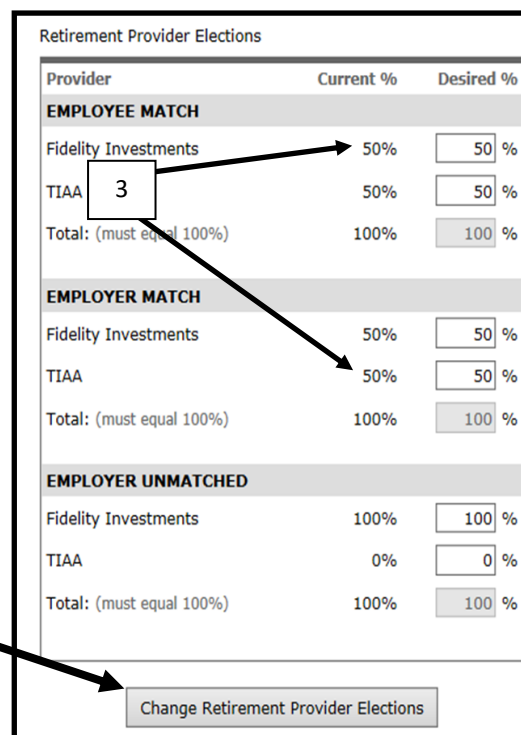
NOTE: The total amount indicated for your Retirement Savings account will not show the TIAA balance. The individual breakdowns do show the balance.



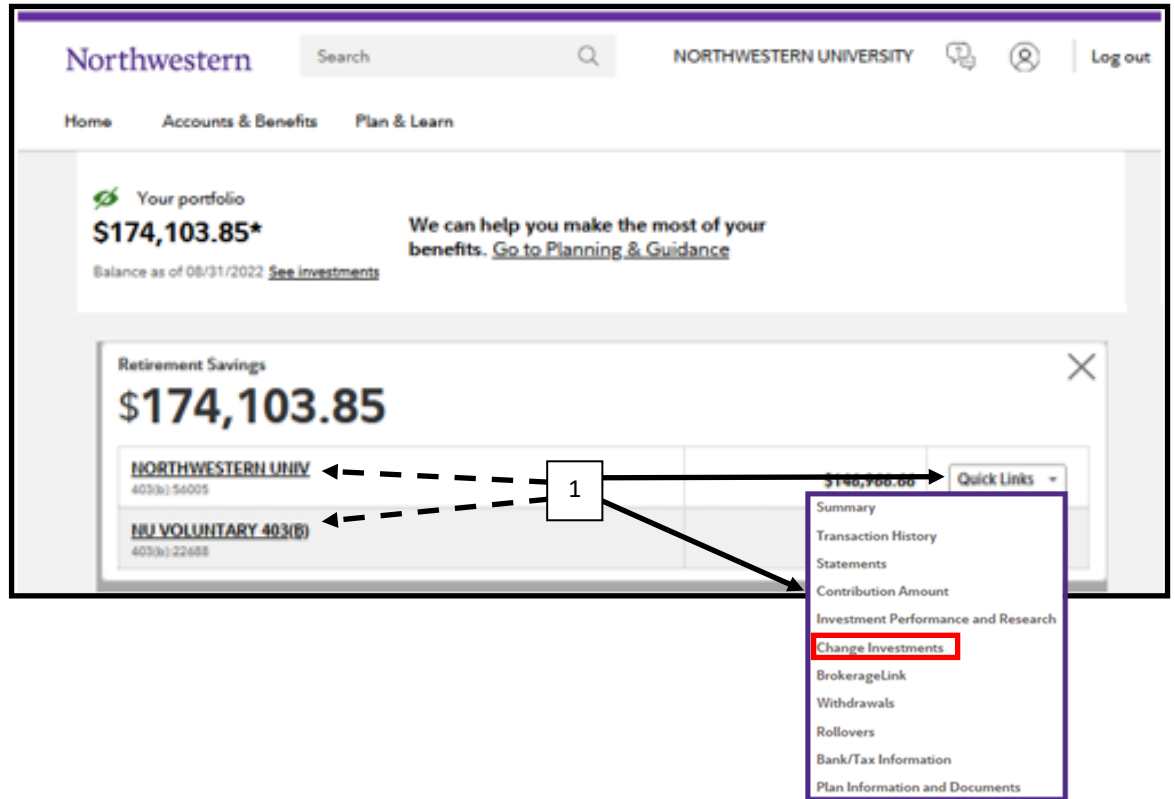
2. Select Retirement Providers



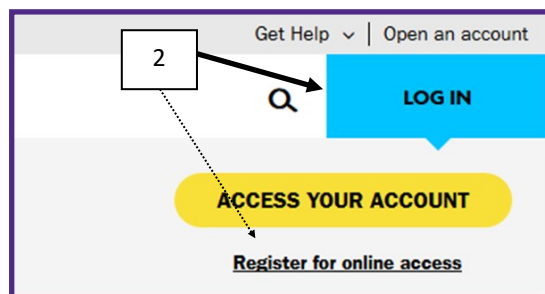
3. Select Percentage to Be Sent to Providers and Select **Change Retirement Provider Elections**



1. For **Fidelity** accounts, select **Quick Links** next to Fidelity under either Northwestern Univ (matched) or NU Voluntary. Then select **Change Investments**. Follow the prompts.



2. For **TIAA** accounts, navigate to www.tiaa.org and login with your username and password.



13. For **TIAA** accounts, select any **TIAA** under either Northwestern Univ (matched) or NU Voluntary.

NOTE: The total amount indicated for your Retirement Savings account will not show the TIAA balance. The individual breakdowns do show the balance.

The screenshot shows the 'YOUR PORTFOLIO' page for Northwestern University. The total balance is \$21,630.63*. Below this, a 'Retirement Savings' summary shows \$21,630.63. The table lists two providers: 'NORTHWESTERN UNIV' and 'NU VOLUNTARY 403(B)'. Each provider has a 'TIAA' link highlighted with a red box and labeled '13'. The 'NORTHWESTERN UNIV' section shows a balance of \$10,650.09 for Fidelity Investments and \$62,058.60 for TIAA. The 'NU VOLUNTARY 403(B)' section shows a balance of \$10,980.54 for Fidelity Investments and \$3,194.49 for TIAA.

Provider	Investment Type	Balance	Quick Links
NORTHWESTERN UNIV 403(b) 56005 (2 Providers)	FIDELITY INVESTMENTS	\$10,650.09	Quick Links
	OTHER PROVIDER BALANCES		Quick Links
NU VOLUNTARY 403(B) 403(b) 22688 (2 Providers)	FIDELITY INVESTMENTS	\$10,980.54	Quick Links
	OTHER PROVIDER BALANCES		Quick Links

14. You will then be prompted with a notice that you are being directed to TIAA's website, select **OK**.

The dialog box contains the following text: "When you click OK, a second browser window will open and you will be taken to the website of a retirement plan provider that is unaffiliated with Northwestern University. Your original browser window will remain open, displaying your current session. If you do not return within a short time, your session will time out. Fidelity Investments has not prepared or reviewed the information provided on these web sites. Information provided on these websites should not be considered as an offer or solicitation by Fidelity to sell or buy any security, product or service." At the bottom right, there are 'OK' and 'Cancel' buttons. A box labeled '14' points to the 'OK' button.

15. Select **Log In** located in the upper right hand corner. Login using your TIAA user name and password. If you do not have an account with TIAA, select Register For Online Access.

The screenshot shows the TIAA login page. At the top right, there is a 'LOG IN' button. Below it, in the 'ACCESS YOUR ACCOUNT' section, there is a link that says 'Register for online access' which is highlighted with a red box. A box labeled '15' points to the 'LOG IN' button.