



SANTA CLARA UNIVERSITY

PLAN ENHANCEMENTS GUIDE



No matter where you are in your
Journey,
we can help you map out
the retirement you envision.



It's a great time to take advantage of your plan benefits.

Santa Clara University (SCU) is pleased to announce a significant enhancement to our SCU Retirement Plans.

Effective August 30, 2019, Fidelity Investments® will support our enrollment process and provide ongoing service to our retirement plan participants, regardless of the investment service provider. You will no longer need to complete a paper form to make a change to your contribution amount or to change your investment service provider. Inside are details about the changes coming your way and how this will affect you.

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Enhancements to the SCU Retirement Plans

Fidelity Investments® will soon become the primary provider of recordkeeping services for enrollment in the SCU Retirement Plans, changes to contributions and investment provider elections for the Plan. Both Fidelity and TIAA will continue to be investment providers to which you can direct your contributions. Faculty and staff who contribute to TIAA may continue to do so—nothing will change, and you will not be required to re-enroll in your plan.

Effective August 30, 2019, any changes to your contributions and/or investment provider elections will be made on the new SCU retirement planning website at netbenefits.com/scu or by calling the Retirement Service Center at **800-343-0860**. No action is required, and your contributions will continue to be invested with your selected investment provider and in your current investment options.

New features and changes:

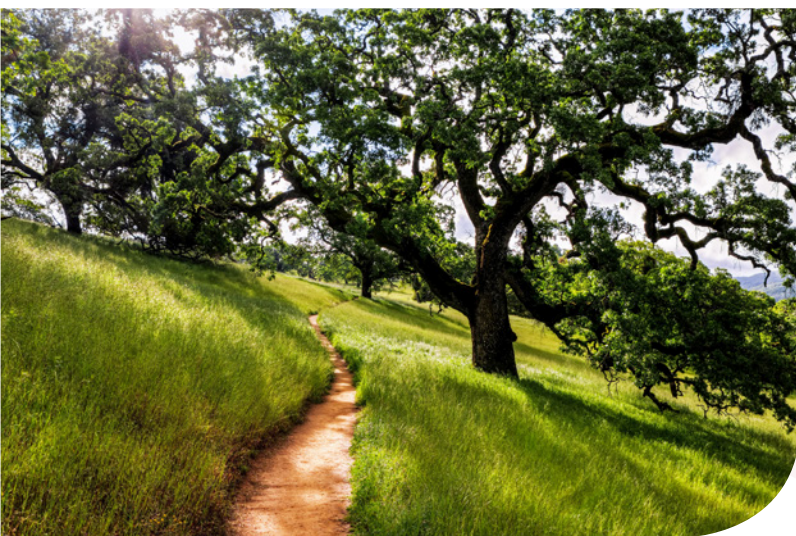
SCU Retirement Planning Website: netbenefits.com/scu	You will have access to a comprehensive website dedicated to retirement planning. Here is where you will manage your account, enroll in the Plan, and make decisions on your investment providers and your contributions. You can access links to investment options and find interactive tools and calculators to help you better prepare to meet your retirement savings goals. See the <i>Tools and Resources</i> section of this guide for more details.
Retirement Service Center	The Retirement Service Center provides experienced representatives to answer questions you may have about your Plan. They can assist you with enrollment, contributions, and investment provider elections. Representatives are available at 800-343-0860 , Monday through Friday, 6:30 a.m. to 9 p.m. Pacific time.
Enrollment, Contributions and Investment Provider Changes	You will no longer contact your benefits office to enroll or make contribution and investment provider changes in the Plan. All future enrollment and changes to your contributions must be made through the SCU retirement planning website at netbenefits.com/scu or by calling the Retirement Service Center at 800-343-0860 , regardless of the investment provider you choose.
Online Beneficiary Designations	Make, change, or view your beneficiary election online. It's important to designate a beneficiary for your Plan account. You may now log on to NetBenefits.com to make, change, or view your beneficiaries. Select Profile, then Beneficiaries and follow the steps to designate your beneficiary online.
Loan and Hardship Withdrawal Requests	<p>You may now call Fidelity or TIAA to initiate a loan or hardship withdrawal request. You may contact a Fidelity Representative by calling toll-free 800-343-0860, Monday through Friday (excluding New York Stock Exchange holidays) from 6:30 a.m. to 9 p.m. Pacific time.</p> <p>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.</p>



Enhancements to the SCU Retirement Plans (continued)

Plan features and services that will continue:

Payroll Contributions	Your pretax and/or Roth contributions deducted from your pay will not change.
Employer Contributions	Your employer contributions will not change.
Choice of Investment Providers	<p>You will continue to choose from Fidelity and TIAA to invest your contributions. Your investment elections with your current provider will not change.</p> <p>Beginning August 30, 2019, you can choose to direct a portion of your contributions to both Fidelity and TIAA, for example: (50%) Fidelity and (50%) TIAA. This gives you an option to direct contributions to both providers.</p>
Range of Investment Options	Your Plan will continue to offer a range of investment options to choose from among Fidelity and TIAA. Your current investment elections will not change, unless you direct otherwise.
Beneficiary Designations	You will continue to choose your beneficiaries with your selected investment provider.
Retirement Planners	Both Fidelity and TIAA representatives will continue to be available for on-site support.





Activity Calendar

KEY DATES	PLAN ACTIVITY/ACTION STEPS
July 21, 2019	<p>July 21, 2019 will be the last date to make any contribution changes via eCampus. During the transition period of July 22, 2019 through August 30, 2019 any new enrollments, changes to your contributions and/or investment provider(s) must be made by submitting an SCU Salary Reduction Agreement to your benefits office.</p> <p>Please note after August 30, 2019, you will no longer contact your benefits office to enroll or to make changes to your contributions or investment provider(s). All future changes must be made through the SCU retirement planning website at netbenefits.com/scu or by calling the Retirement Service Center at 800-343-0860, regardless of the investment provider you choose.</p>
August 30, 2019 Visit: netbenefits.com/scu Call: 800-343-0860	<p>The Retirement Service Center and the SCU retirement planning website will be available for the following services:</p> <ul style="list-style-type: none">• If you are a current Fidelity customer and already have a username and password, you can use them to access your Plan account on the SCU retirement planning website.• If you are a new user, you can log on to the SCU retirement planning website to register and set up your username and password.• You can enroll in the Plan, request changes to your contributions and investment provider, and access links to TIAA and investment option information.





SCU Retirement Planning Website and Retirement Service Center

The SCU Retirement Planning website, which will be used by all employees (current Fidelity or TIAA plan users, as well as first-time enrollees), will be available on August 30, 2019, and allows you to:

- Enroll in the Plan
- Elect/change your contributions
- Elect/change your Retirement Provider(s) (Fidelity and/or TIAA)
- Link to your current Fidelity or TIAA account
- Use interactive tools and calculators to help set financial goals

Please note that you will no longer need to contact your benefits office to enroll or to make contribution changes or investment provider changes. All future changes will be made online or by calling the Retirement Service Center.

Follow the steps below to access your account online

All employees must register to create a username and password to 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.

1) Register to create a username and password:

- Visit netbenefits.com/scu
- 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.



Tip: Please **do not change** the *Your Account* drop-down option from Fidelity to TIAA. Please keep the option listed as Fidelity when registering. (You will be able to confirm and/or change your Retirement Provider(s) (Fidelity and/or TIAA) in step 4.)

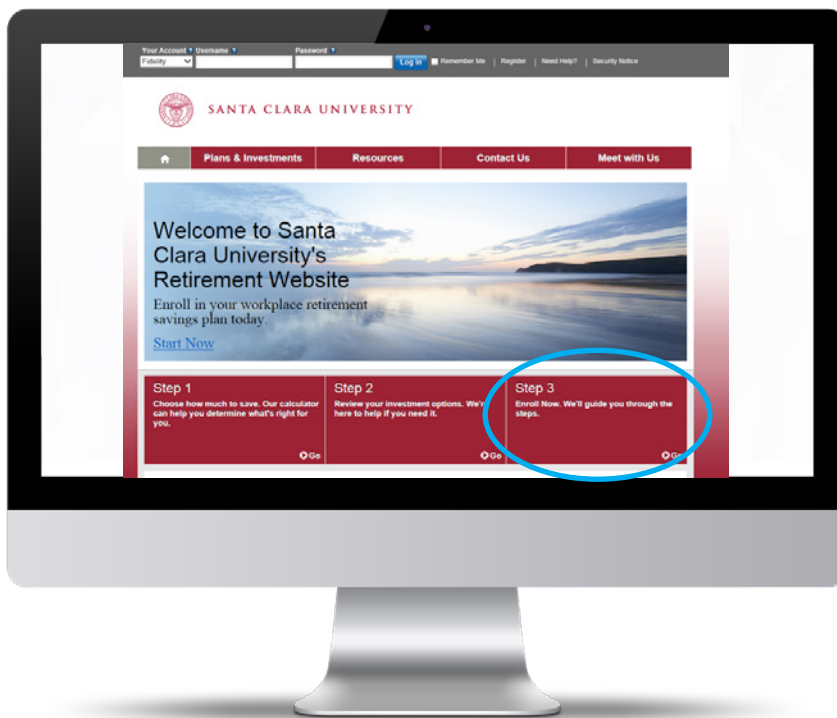
All images are for illustrative purposes only.



SCU Retirement Planning Website and Retirement Service Center (continued)

2) To enroll in the Plans:

- Go to netbenefits.com/scu
- Click *Enroll Now*.
- Follow the prompts to register for account access, if you haven't already.
- Once registered, enter your username and password to log on to the SCU retirement planning website.
- Follow the prompts to enroll in eligible Plan(s).



3) To view or change your contributions:

- Once you are logged on, from the NetBenefits® home page, choose *Contribution Amount* from the Quick Links drop-down to view or change your contribution amount.
- Choose Contribution Amount on the next screen, and follow the steps to view or update your contribution.

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?](#)



SCU Retirement Planning Website and Retirement Service Center (continued)

4) To view or change your investment providers (Fidelity and/or TIAA):

Once you are logged on, from the NetBenefits home page, choose *Contribution Amount* from the Quick Links drop-down to view or change your investment provider(s).

- On the NetBenefits home page, choose *Contribution Amount* in the Quick Links drop-down menu.
- Select *Retirement Providers*, and follow the steps to update your provider elections.



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 6:30 a.m. to 9 p.m. Pacific time. You may also use the automated voice response system, available virtually 24 hours, 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/santaclara to access accounts. You may also use the automated voice response system, available virtually 24 hours, 7 days a week.

Go mobile. Download the NetBenefits® mobile app to access your SCU retirement account online.



NetBenefits®
Microsoft
Surface™ app



NetBenefits®
smartphone and
iPad app

Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

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Tools and Resources

It all starts at netbenefits.com/scu.

The SCU retirement planning website is designed so you can quickly and easily set up, monitor, and manage your retirement account.

Beginning August 30, 2019:

- If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account.
- If you do not have a Fidelity username and password, log on to the SCU retirement planning website at netbenefits.com/scu, click *Register* and follow the step-by-step instructions to set up your account.

Online resources to help you succeed.

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools and guidance, you now have access to innovative resources and insights to help you make informed decisions.

Tools and resources can be accessed by logging on to the SCU retirement planning website at netbenefits.com/scu, and clicking the *Menu* button, then *Library*.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
Taking Control of Your Financial Future	Answer just a few questions and you'll be able to: <ul style="list-style-type: none"> • Estimate how much income you may have—or need—in retirement. • Receive tips to help you get or stay on track. • Create a retirement plan in minutes. 	Planning & Guidance Center
Financial Learning Resources	Articles, infographics, videos, and more—to suit your interests and skill level.	Library
Saving for Retirement	See how increasing your contributions may help your money grow over time.	Contribution Calculator
	See how your pretax contribution might affect your take-home pay.	Take-Home Pay Calculator
Saving and Spending	Understand how much you may need to save and what your options are for investing.	College Planner
	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	Full View
	See how your savings and spending compare using a simple rule of thumb.	Savings and Spending Checkup
Getting Ready to Retire	If you're retiring or approaching retirement, create an income plan.	Planning & Guidance Center

IMPORTANT: The projections or other information generated by the Planning & Guidance Center Retirement Analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Investing involves risk, including risk of loss.

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

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