



COLORADO STATE UNIVERSITY

Your Guide to Fidelity NetBenefits®

If you have previously registered on NetBenefits® or Fidelity.com, you do not need to register again. You can use your existing Username and Password to access your new account.

If you have not yet registered, you can use the following instructions to help you set up your account on NetBenefits.

Register and Establish a Username and Password

1. Go to NetBenefits.com/CSU.
2. Click *Register as a new user* at the bottom of your screen.

The screenshot shows the login interface for Colorado State University employees. At the top left is the CSU logo. Below it, the text 'Welcome' is centered, followed by 'U.S. Employees' and a horizontal line. There are two input fields: 'Username' and 'Password'. Below the password field is a checkbox for 'Remember Me' and a link for 'Forgot login?'. A large green button labeled 'Log In' is positioned below these elements. At the bottom, there is a link for 'Register as a new user' which is circled in red, and a link for 'FAQs'.

3. Complete the brief registration process and log in with your unique account Username and Password. You will be prompted to add your email address, email preferences, and mobile phone number.

Note: Email Confirmation - Notice of Recent Change or Inquiry

You may receive an email notice of a recent change or inquiry into your account username or password. This message is automatically generated when you set up or make changes to your login information.

View Plan Accounts

You can choose how you'd like to view and display your plan accounts.

1. Log on to NetBenefits at NetBenefits.com/CSU using your established Username and Password.
2. On the home page click the *Display Icon* to toggle the view between grid and list view. List view is shown below.

CSU DCP
401(a):83655 \$0.00 Quick Links

COLORADO STATE 403B
403(b):54192 \$0.00 Quick Links

COLORADO STATE DCP
401(a):61929 \$0.00 Quick Links

Update Your Mail Preferences

Receiving communications by email offers you greater convenience and will help keep you up to date on topics related to your retirement plan.

1. Log on to NetBenefits at NetBenefits.com/CSU.
2. Click on *Accounts & Benefits* at the top of your NetBenefits home page and then select *Update your profile*.

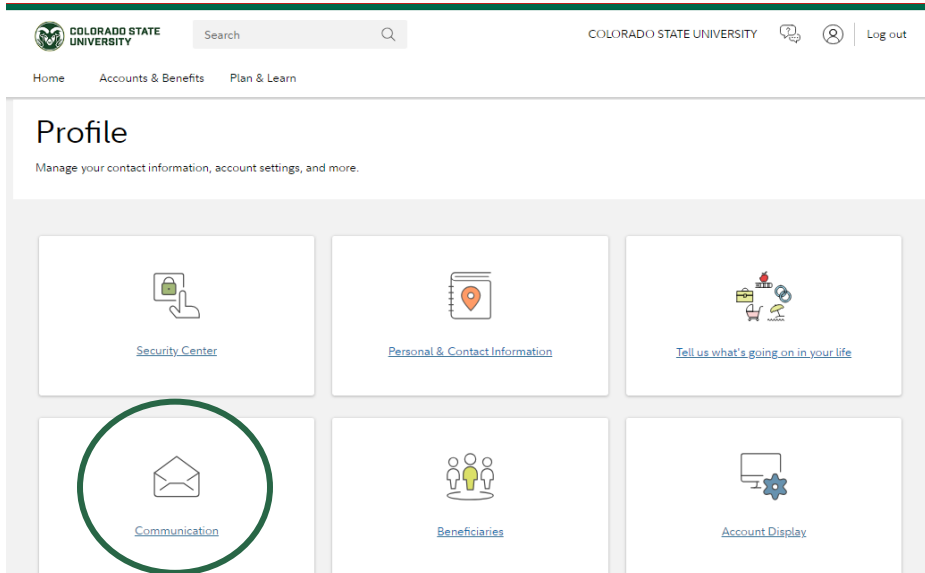
Popular tasks

- Retirement savings
- Manage investments
- View your statements
- Take a withdrawal
- Explore rollovers
- View tax forms

About you

- Update your profile**
- Update your address
- Update your beneficiaries
- Plan for a life event

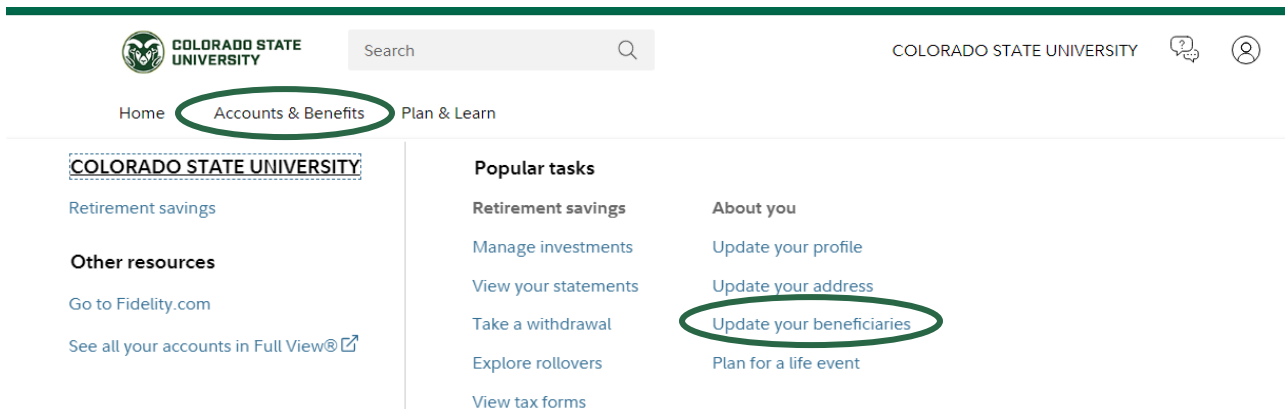
3. Then choose *Communication* to select which types of communications you wish to receive via email or regular mail.



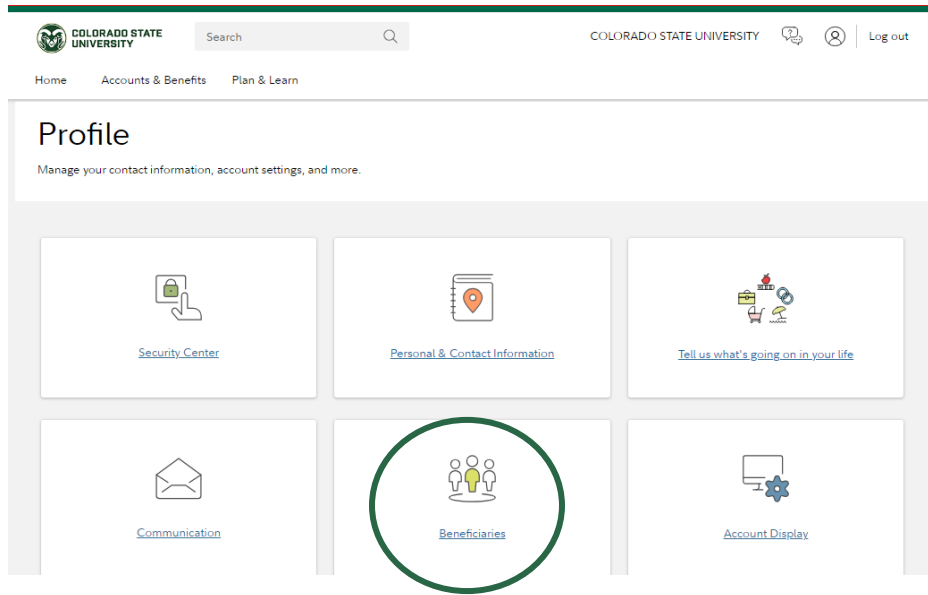
Name Your Beneficiary

Please make sure to assign beneficiaries to your account(s). Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log on to NetBenefits at NetBenefits.com/CSU.
2. Click on *Accounts & Benefits* at the top of your NetBenefits home page and then select *Update your beneficiaries*.



3. Next click on *Beneficiaries*.



- Next you will see sections for *Primary Beneficiaries* and *Contingent Beneficiaries*. A Primary Beneficiary is your first choice to receive the value of your retirement account. A contingent beneficiary is your second choice to receive the value of your retirement account if the primary beneficiary(ies) is (are) not living at the time of your death. To add one or more of either type of beneficiary, click on the *Add a Primary Beneficiary* or *Add a Contingent Beneficiary* buttons.
- Indicate whether you are married or not by clicking on the *Edit* button in the *Marital Status* box.
- You may enter a person, estate, organization, or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.

For a person:

- Relationship to you
- Full name
- Social security number
- Date of birth
- Address

For an estate/organization/trust:

- Full name
- Social security number/Tax ID
- Address
- Effective date

Don't forget to click the *Save* button after entering information for each beneficiary, or the link to *Cancel* if you change your mind.

- Click the *Save All* button in the *Review and save your choices* section.
- If you assign someone other than your spouse as your primary beneficiary, you will need to complete a Spousal Consent Form at the end of this process. Otherwise, your beneficiary designations will become effective as soon as you complete the online designation process.

Change Your 403(b) Contribution Amount

You can easily review or change your contribution amount for your 403(b) plan.

1. Log on to NetBenefits at NetBenefits.com/CSU.
2. On the home page click the *Display Icon* to toggle to the list view.
3. Click the *Quick Links* drop-down menu for the *Colorado State 403B plan*.

The screenshot shows the NetBenefits portal for Colorado State University. The top navigation bar includes the university logo, a search bar, and the text 'COLORADO STATE UNIVERSITY' with a 'Log out' link. Below the navigation bar are links for 'Home', 'Accounts & Benefits', and 'Plan & Learn'. The main content area is titled 'Your portfolio' and displays a balance of '\$***' as of 06/13/2023. A dropdown menu is open over the 'COLORADO STATE 403B' plan, listing various options: Summary, Transaction History, **Contribution Amount** (circled in green), Investment Performance and Research, Change Investments, BrokerageLink, Loans or Withdrawals, Rollovers, Bank/Tax Information, Plan Information and Documents, and Personalized Planning & Advice. Below the dropdown, a table shows the contribution amounts for three plans: CSU DCP (401(a):83655), COLORADO STATE 403B (403(b):54192), and COLORADO STATE DCP (401(a):61929). The 403B plan shows a contribution amount of \$0.00 and a 'Quick Links' dropdown menu.

4. Select *Contribution Amount* and then choose *Contribution Amount* on the following screen.

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?](#)

Annual Increase Program

Enroll in a program to automatically increase your Contribution Amount election each year.

[What is the Annual Increase Program?](#)

Roll money into your retirement savings

Learn more about consolidating your retirement accounts.

[What is a rollover?](#)

5. Enter your new contribution percentage and click *Change Contribution Amount* at the bottom of the page. Your changes will take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.
6. Confirm that the information you entered is correct and click on *Submit*. Once submitted, the Contribution Amount Confirmation page will appear. Print or save for your records.

Make or Change your Investment Elections for Future Contributions

You can choose to change your investment elections for new contributions coming into your account, swap one investment for another, or make changes to multiple investments you are already invested in.

1. Log on to NetBenefits at NetBenefits.com/CSU.
2. From the *Quick Links* drop-down menu, select *Change Investments* for the desired plan.

The screenshot shows the NetBenefits.com/CSU dashboard. At the top, there is a search bar and navigation links for Home, Accounts & Benefits, and Plan & Learn. The main content area displays 'Your portfolio' with a balance as of 06/13/2023. Below this, there is a section titled 'Take a quick look at your benefits' which lists three retirement plans: CSU DCP, COLORADO STATE 403B, and COLORADO STATE DCP. A dropdown menu is open over the 'Change Investments' link, which is circled in green. The menu options include Summary, Transaction History, Statements, Contribution Amount, Investment Performance and Research, Change Investments, BrokerageLink, Loans or Withdrawals, Rollovers, Bank/Tax Information, Plan Information and Documents, and Personalized Planning & Advice.

3. On the next screen, select the *Change Investment Elections* link to change how contributions are invested.

The screenshot shows the 'Change Investment Elections' screen. At the top, there are navigation tabs for Summary, Contributions, Investments, Withdrawals/Loans, Rollovers, Bank/Tax Information, and Plan Information. Below these tabs, there are several links: PERFORMANCE & RESEARCH, INVESTMENT STRATEGIES, PERSONALIZED PLANNING & ADVICE, CHANGE INVESTMENTS (highlighted in green), and BROKERAGELINK®. The main content area is divided into three sections: 'Future Investments' with a diagram showing a dollar sign pointing to three boxes labeled A, B, and C; 'Current Investments' with a diagram showing a box labeled A pointing to a box labeled B; and 'Exchange Multiple Investments' with a diagram showing a stack of boxes labeled A, B, C, D, E, F pointing to a stack of boxes labeled U, V, W, X, Y, Z. The 'Change Investment Elections' link is circled in green.

4. You can choose to invest your sources all the same way or by your sources individually. Once you have determined what investment changes you want to make, follow the prompts on the subsequent screens.
5. Review and submit investment election changes. Select *Submit* to finalize your elections and receive a confirmation page.

Investing involves risk, including risk of loss.
Screenshots are for illustrative purposes only.