



California State University 403(b) Supplemental Retirement Plan

Putting your
FUTURE
to work for
YOU

Your guide to Fidelity NetBenefits® for The CSU 403(b) Supplemental Retirement Plan

If you have previously registered with Fidelity.com, NetBenefits®, or eWorkplace®, 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 workplace savings account on NetBenefits.

Establish a username and password

1. Go to netbenefits.com/calstate
2. Click *Enroll* in the middle of your screen.

CSU The California State University



Get Started

Plans & Investments

Tools & Resources

Contact Us



Get Ready for Your Future

Enroll in your workplace
retirement savings plan
today.

[Start Now](#)

First Step

Choose how much to save. Our calculator can help you determine what's right for you.



Learn More

Explore the options of your workplace retirement savings plan



Enroll

Sign up now



3. Enter your SSN and confirm plan 50537 is selected

Welcome to Enrollment for Your Employer's Retirement Plan

There are three steps to complete your enrollment. This process should take approximately **15 minutes**, with additional time for additional plans.

- 1 Account Setup** Provide us with your personal information and your consent.
- 2 User Registration** Select a Customer ID and PIN to access your account online and/or Log On.
- 3 Enroll in Plan** Make decisions about contributions amounts and investments.

This online application is only intended for use by U.S. citizens and U.S. resident aliens. If you are a non-resident alien, or a U.S. citizen with a foreign address, please call a representative to complete a paper application.

Let's get started. Please enter your Social Security Number (SSN).

SSN - - xxx-xx-xxxx [Why do I need to give my SSN?](#)

Where possible, we have supplied your plan ID(s). Please indicate any plan you wish to enroll by checking the box next to it before selecting Continue.

Plan ID 50537 ☒ Include this plan

You can add additional plans by entering the ID below.

New Plan ID [Where do I get my Plan ID?](#)

[Add Another Plan?](#)

4. Create a Username.

- To better protect your account, we strongly recommend that you create a unique username.

Username Standards

- Use 6 to 15 letters and/or numbers.
- If your username is between 9 and 11 characters in length, it must contain at least two letters.
- Do *not* use one entire piece of personally identifiable information such as your Social Security number, telephone number, or date of birth. Instead, alter or disguise it (e.g., Jane212Smith).
- Do *not* use 5 or more instances of a single number or letter, or easily recognized sequences (e.g., 11111 or 12345).
- Do *not* use symbols, punctuation marks, or spaces (e.g. #, @, /, *, -).

5. Create a Password.

Your password protects your account from unauthorized users. A strong password is one that is between 15 and 20 characters, has a mix of case sensitivity, numbers, letters, and special characters.

Your password **should not be personally identifiable information**, such as your Social Security number, telephone number, or date of birth.

Password Standards

- Please use 6 to 20 letters, numbers, and/or special characters. Letters are case sensitive.
- You may not use: # & * < > [] ' { }.
- Use at least one special character: % ' () + , . - / : ; = ? \ ^ _ | ~ ! @ \$
- Do not use easily recognized sequences (e.g., 12345 or 11111)
- A strong password has a mix of case sensitivity, numbers, letters, and special characters. For example: KingHenryThe8%^

6. Create a Security Question.

If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

Security Answer Standards

- Answers must be between 3 and 31 characters, no spaces.
- Select a question that you can easily answer.
- Answers are not case sensitive.

7. New User Registration Confirmation.

If you have other accounts you access via Fidelity.com, NetBenefits®, or eWorkplace®, your new log in information applies to these accounts, as well as to accessing your account by phone.

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.

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 using your established User Name and Password at netbenefits.com/calstate
2. Go to *Profile* at the top of your Netbenefits screen.



3. Go to *Personal & Contact Information* to add your personal email address and phone number.

The screenshot displays the 'Personal & Contact Information' page within a web application. The page has a navigation bar with tabs: 'Summary', 'Security Center', 'Personal & Contact Information' (selected), and 'Preferences'. Below the navigation bar, there are four main sections: 'Security Center' (100% complete), 'Personal & Contact Information' (100% complete), 'Communication' (100% complete), and 'Beneficiaries'. The 'Beneficiaries' section has a red information icon and a message: 'You don't have a file. Add a benefit'. The 'Personal & Contact Information' section is expanded, showing 'Primary contact information' with a yellow star icon. Below this, there are two columns: 'Email' and 'Phone'. Each column has a '+ Add personal email' and '+ Add phone number' link. Below these columns, there is a section titled 'Contact information from you' with a message: 'Any contact details you've shared with us are shown below. If these have changed or we do not have any contact details, please provide your current information.' Below this message, there are two columns: 'Email' and 'Phone'. Each column has a '+ Add personal email' and '+ Add phone number' link. At the bottom of the page, there is a footer with copyright information: '© 1998-2019 FMR LLC. All rights reserved.' and links for 'Terms of Use', 'Privacy', 'Security', 'Contact Us', and 'Accessibility'.

Summary Security Center Personal & Contact Information Preferences

Security Center 100%
Manage your NetBenefits® username, password, security questions and sites that have access to your account data.

Personal & Contact Information 100%
Manage your email, phone number and more.

Communication 100%
Choose how you'd like to receive important account information.

Beneficiaries
Manage information about beneficiaries.
i You don't have a file. Add a benefit.

© 1998-2019 FMR LLC. All rights reserved.
[Terms of Use](#) | [Privacy](#) | [Security](#) | [Contact Us](#) | [Accessibility](#)

Summary Security Center Personal & Contact Information Preferences

Primary contact information ★
This is where we'll try to reach you first.

Email Phone
+ Add personal email + Add phone number

Contact information from you
Any contact details you've shared with us are shown below. If these have changed or we do not have any contact details, please provide your current information.

Email Phone
+ Add personal email + Add phone number

4. Go to *Preferences* to select which types of communications you wish to receive via email or regular mail.

The screenshot displays the 'Preferences' tab in the Fidelity NetBenefits account management interface. The top navigation bar includes 'Summary', 'Security Center', 'Personal & Contact Information', and 'Preferences'. The 'Preferences' section is divided into four main areas: 'Security Center' (100% complete), 'Personal & Contact Information' (100% complete), 'Communication' (100% complete), and 'Beneficiaries'. The 'Communication' section is highlighted, showing options for document delivery preferences. A yellow banner at the top of the 'Communication' section states: 'Select your document delivery preferences. Fidelity will continue to use your plan provider's default delivery preferences for these communications until you make an active selection.' Below this, there are several sections for selecting delivery preferences: 'Required communications' (with a sub-section for 'Statement notifications'), 'Tax form notifications', 'Required disclosures', 'Service and educational communications' (with sub-sections for 'Confirmation of one-time transactions', 'Confirmation of recurring transactions', 'Service notifications', and 'Savings and retirement education'). Each section has radio buttons for 'Yes' and 'No'. The 'Where we'll contact you' section on the right shows the current contact information: 'Email address' (none), 'Legal/residential address' (10839 MOLETTE STREET, NORWALK, CA 90650-0000, US), and a note that Fidelity may be required to use the plan provider's default delivery preferences regardless of the selection. The footer of the page includes copyright information: '© 1998-2019 FMR LLC. All rights reserved.' and links to 'Terms of Use', 'Privacy', 'Security', 'Contact Us', and 'Accessibility'.

Summary | Security Center | Personal & Contact Information | Preferences

Security Center 100%
Manage your NetBenefits® username, password, security questions and sites that have access to your account data.

Personal & Contact Information 100%
Manage your email, phone number and more.

Communication 100%
Choose how you'd like to receive important account information.

Beneficiaries
Manage information about your beneficiaries.
You don't have any beneficiaries file. Add a beneficiary

© 1998-2019 FMR LLC. All rights reserved.
[Terms of Use](#) | [Privacy](#) | [Security](#) | [Contact Us](#) | [Accessibility](#)

Communication | Choose how you'd like to receive communications.

Select your document delivery preferences
Fidelity will continue to use your plan provider's default delivery preferences for these communications until you make an active selection.

Required communications
Would you like to go paperless with eDelivery? Select Yes to receive these communications by email, or No to receive the paper version by US mail.

Statement notifications
Learn which plans provide access to online statements. [View](#)
Select your delivery preference. ☐ Yes ☐ No

Tax form notifications
See which plans provide access to online tax forms. [View](#)
Select your delivery preference. ☐ Yes ☐ No

Required disclosures
Select your delivery preference. ☐ Yes ☐ No

Service and educational communications
Select Yes if you'd like to receive the following communications by email, or No if you'd like to receive the paper versions by US mail.
Note: Some communications are only sent by email, so if you select No, you won't receive these communications.

Confirmation of one-time transactions
Learn more about these confirmations. [View](#) ☒ Yes ☐ No

Confirmation of recurring transactions
Read more about these confirmations. [View](#) ☒ Yes ☐ No

Service notifications
Learn about these time-sensitive notices. [View](#) ☒ Yes ☐ No

Savings and retirement education
See which helpful information may be available. [View](#) ☒ Yes ☐ No

Where we'll contact you
Your employer may direct Fidelity to send certain communications using the contact information below.

Email address
We have no email address on file for you.
[Add email](#)

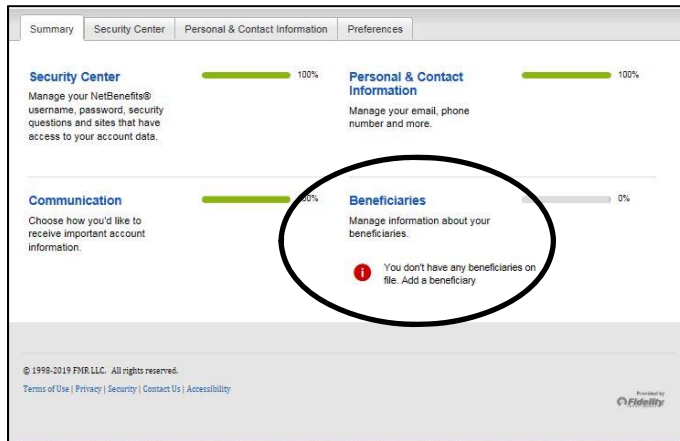
Legal/residential address
10839 MOLETTE STREET
NORWALK, CA 90650-0000
US

Note: For certain documents, Fidelity may be required to use your plan provider's default delivery preferences regardless of your selection.

Name your Beneficiary

Please make sure to assign beneficiaries to your CSU 403(b) SRP account. **Beneficiaries will not transfer to your Fidelity Investments account from other vendors.** 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 your account through netbenefits.com/calstate
2. From the home page, click on *Profile*, then *Beneficiaries* in the *Summary* section.



3. 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.
4. Indicate whether you are married or not by clicking on the "Edit" button in the Marital Status box.
5. 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:

- Full Name
- Address
- Relationship to you
- Social Security number
- Date of birth
- Gender

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.

6. Click the "Save All" button in the *Review and save your choices* section.

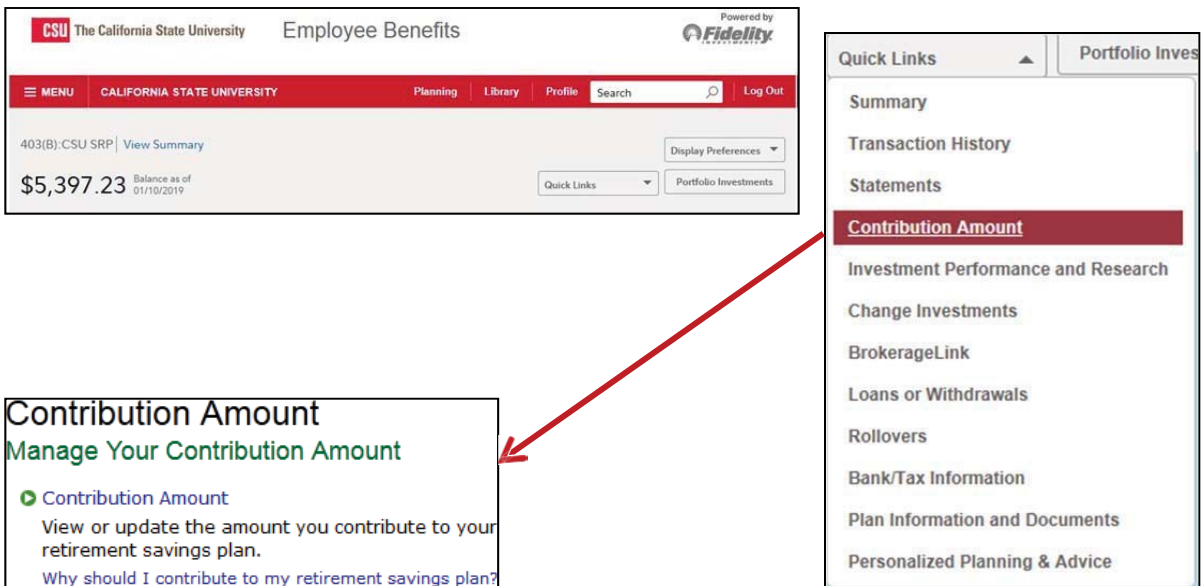
7. Your beneficiary designations will become effective as soon as you complete the online designation process.

Change your contribution amount

1. Log on to NetBenefits at netbenefits.com/calstate

The image shows the NetBenefits login interface. It features a dark grey header with the text "Username ?" and "Password ?" above two white input fields. To the right of the password field is a blue "Log in" button. Further right are links for "Remember Me", "Register", "Need Help?", and "Security Notice".

2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Contribution Amount*, then click *Contribution Amount*.

The image is a composite of two screenshots. The top screenshot shows the CSU Employee Benefits portal home page. It includes the CSU logo, "The California State University", and "Employee Benefits" header. A navigation bar contains "MENU", "CALIFORNIA STATE UNIVERSITY", "Planning", "Library", "Profile", a search bar, and "Log Out". Below this, it shows "403(B):CSU SRP | View Summary" and a balance of "\$5,397.23" as of 01/10/2019. A "Quick Links" dropdown menu is open, showing options like "Summary", "Transaction History", "Statements", "Contribution Amount" (highlighted in red), "Investment Performance and Research", "Change Investments", "BrokerageLink", "Loans or Withdrawals", "Rollovers", "Bank/Tax Information", "Plan Information and Documents", and "Personalized Planning & Advice". A red arrow points from the "Contribution Amount" option in the menu to the bottom screenshot. The bottom screenshot shows the "Contribution Amount" page with the heading "Manage Your Contribution Amount". It includes a sub-heading "Contribution Amount" and a description: "View or update the amount you contribute to your retirement savings plan." There is also a link that says "Why should I contribute to my retirement savings plan?".

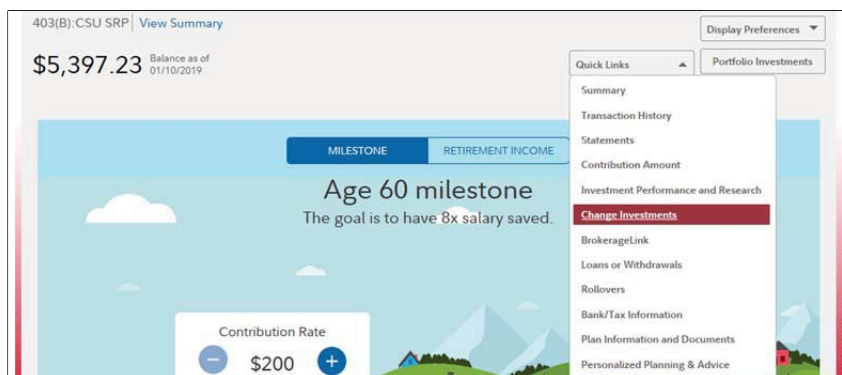
3. Enter your new voluntary contribution dollar or percentage amount and click "Change Contribution Amount" at the bottom of the page. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

4. Confirm and "Submit" your new contribution dollar or percentage amount. Once submitted, the Contribution Amount Confirmation page will appear. Print or save for your records.

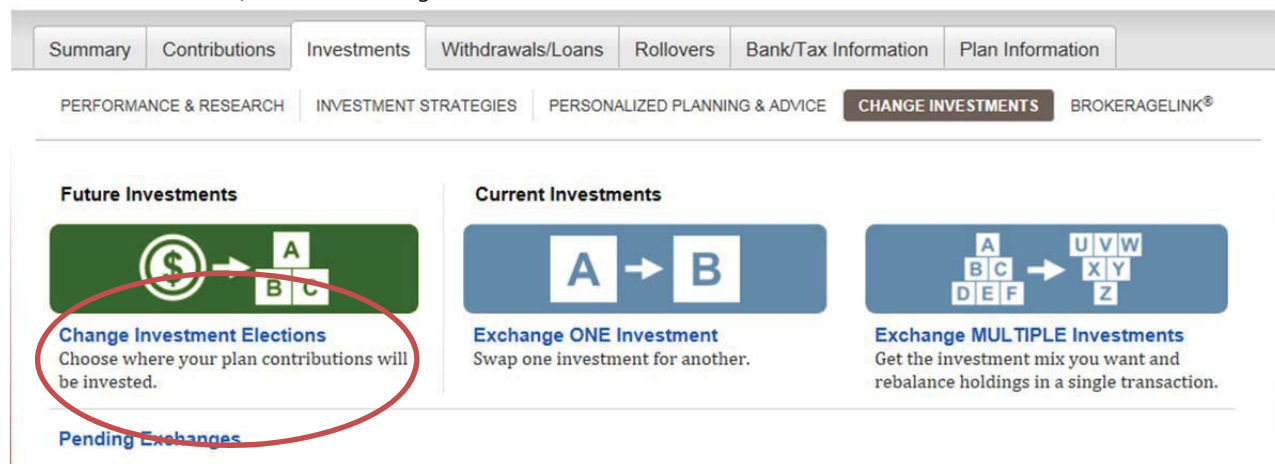
Make or change your future investment elections

To select your investments:

1. Log on to NetBenefits at netbenefits.com/calstate
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*.



3. On the next screen, select the *Change Investment Elections* link.



Your Current Investment Elections

For any future contributions that you make, your money will be invested in your current elections, shown in the table below. Your contribution sources are all invested the same way, with the same fund choices and percentages applied to each of the following:

4. On the Investment Elections page, you will be prompted to choose one of three options:
Target Date Funds, Fidelity® Personalized Planning & Advice or *Choose your own investments*.

Change Your Investment Elections
 If you would like your future contributions to be invested differently, choose one of the options available below.

Help me manage my investments

Target Date Fund
 Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.

[View available target date funds](#)

Select Target Date Fund

Personalized Planning & Advice
 Together, we'll create a plan, put the plan into action, and track your progress against your stated goals.

[More about Personalized Planning & Advice](#)

Select Account Management

I'll manage on my own

Choose your own investments
 Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.

[View list of funds](#)

Select Funds

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

- If you select **Target Date Fund**, you will need to select a fund and select “Continue” to view the fund prospectus.
- If you select **Choose your own investments**, you will need to enter a percentage for each fund to which you would like contributions directed. Select “Next” at the bottom of the page once you have entered your elections totaling 100%. View the online prospectus for each fund in which you are investing or select to have it mailed to you.
- If you select **Fidelity® Personalized Planning & Advice**, CSU offers you the opportunity to have a team of Fidelity professionals propose an investment strategy aligned to your personal goals and situation. Then they’ll monitor your investments, and make adjustments as your life and the world around you changes – helping to keep you on track for retirement.

Choose Your Investment Elections

Tier Legend					
1. TARGET DATE FUNDS			2. INDEX & ACTIVELY MANAGED FUNDS		
					(Total must equal 100%) Total: 0%
Tier	Asset Class	Subclass	Fund Name	Current %	Desired %
1	Blended Investments	--			<input type="text"/> %
1	Blended Investments	--			<input type="text"/> %
1	Blended Investments	--			<input type="text"/> %
1	Blended Investments	--			<input type="text"/> %
1	Blended Investments	--			<input type="text"/> %

5. Review and submit investment election changes. Select “Submit” to finalize your elections and receive a confirmation page.

Screenshots are for illustrative purposes only.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

Investing involves risk, including risk of loss.