Making Your Investment Elections – November 11 to December 17, 2019 at 4:00 p.m. ET

From November 11 to December 17, 2019 you have the opportunity to direct Fidelity on how you want to invest your account. The investment choices you make will be effective for the transfer of your current account balances and future contributions. To make your investment choices log on to NetBenefits at www.NetBenefits.com/Indiana or call 1-800-343-0860.

If you do not choose investments during this time, your account balances and future contributions at Fidelity will be directed to the Plan’s default investment option; a Vanguard Institutional Target Date Retirement Fund. Please see the chart on page 14 of your Transition Guide (Tier 1- Target Retirement Date Funds) to determine in which fund your balance and future contributions will be invested if no elections are made.

Before making your investment decisions, it is important that you become familiar with the various options in the Plan. Additional information regarding each investment option’s risk, as well as its strategy and objective can be found in the “Investment Options Guide” and on NetBenefits under the Investments tab after logging in at www.NetBenefits.com/Indiana. Please consider all investment information before choosing your investments.

Step 1- Log on to Fidelity NetBenefits®

• Log on to NetBenefits at www.NetBenefits.com/Indiana. If you have a Username and Password for other accounts at Fidelity, you can use that information to access your IU retirement plan account(s).
• If you do not have a Fidelity Username and Password, you can access NetBenefits® at www.NetBenefits.com/Indiana. Click Register at the top of the screen and follow the step-by-step instructions to set up your account. You will be asked for the last 4 digits of your SSN, your name and your date of birth.

Screenshots are for illustrative purposes only.

Step 2- Access the investments for your IU Plan account(s)

After logging in, select “Change Investments” from the Quick Links menu for the Plan in which you wish to make elections.

If you are unsure which investment options to choose, the “Performance & Research” tab provides detailed information for each investment option. If you would like further assistance, the “Investment Guidance” tab can help you create an asset allocation using a variety of online planning tools.
Step 3 - Choose your elections

The investment options currently available through TIAA and Fidelity will not be available after the transition is complete. If you are currently using TIAA, your balance will be liquidated for the transfer to Fidelity and invested as you direct, or in a Target Retirement Date Fund. If you are currently using Fidelity, your balance will be exchanged into the funds you choose or into a Target Retirement Date Fund if you do not make choices.

We encourage you to use the research tools available on NetBenefits through the Planning and Guidance center to find an asset allocation that may be appropriate for you. You can also contact Fidelity at 800-343-0860 to help you determine and maintain your asset allocation in the Plan(s) at Fidelity.

When you are ready to make your elections, choose the “Future Investments” option under the “Change Investments” tab.

Then, select either a Target Date Fund, or choose your own investments from the full list of options available. If you wish to use Fidelity BrokerageLink®, select the tab at the top of the page.

Select the investments in which you want to invest (total must equal 100%), then click “Update & Continue”. You will then be taken back to the previous screen, where you will see your chosen elections. Click “Next”.

You may be asked to select a delivery option for prospectus delivery. Either indicate you have received the prospectus in the past 30 days or click View to review the prospectus for the options you have chosen online. To continue, click “Next” at the bottom of the screen.

Review your investment elections and click Submit. You’re all set! You may wish to print a copy of the confirmation screen for your records.
You may also designate your beneficiaries during the Early Choice Window

If you are currently investing through TIAA, your beneficiary designations will not transfer to Fidelity. Now is a good time to get your beneficiary information set up with Fidelity.

If you are already using Fidelity, and have not reviewed your beneficiaries recently, now is a good time to review and update your beneficiaries if necessary.

To update your beneficiaries, begin by clicking “Profile” on the top right of the NetBenefits home page:

Then choose “Beneficiaries”. The system will guide you through the process to designate your beneficiaries for the Plan online. **Be sure to designate beneficiaries for each plan in which you are enrolled.**

If you prefer to designate your beneficiaries using a form please contact the Fidelity Retirement Service Center at 800-343-0860.

Investing involves risk, including risk of loss.

The timing of the Plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.