



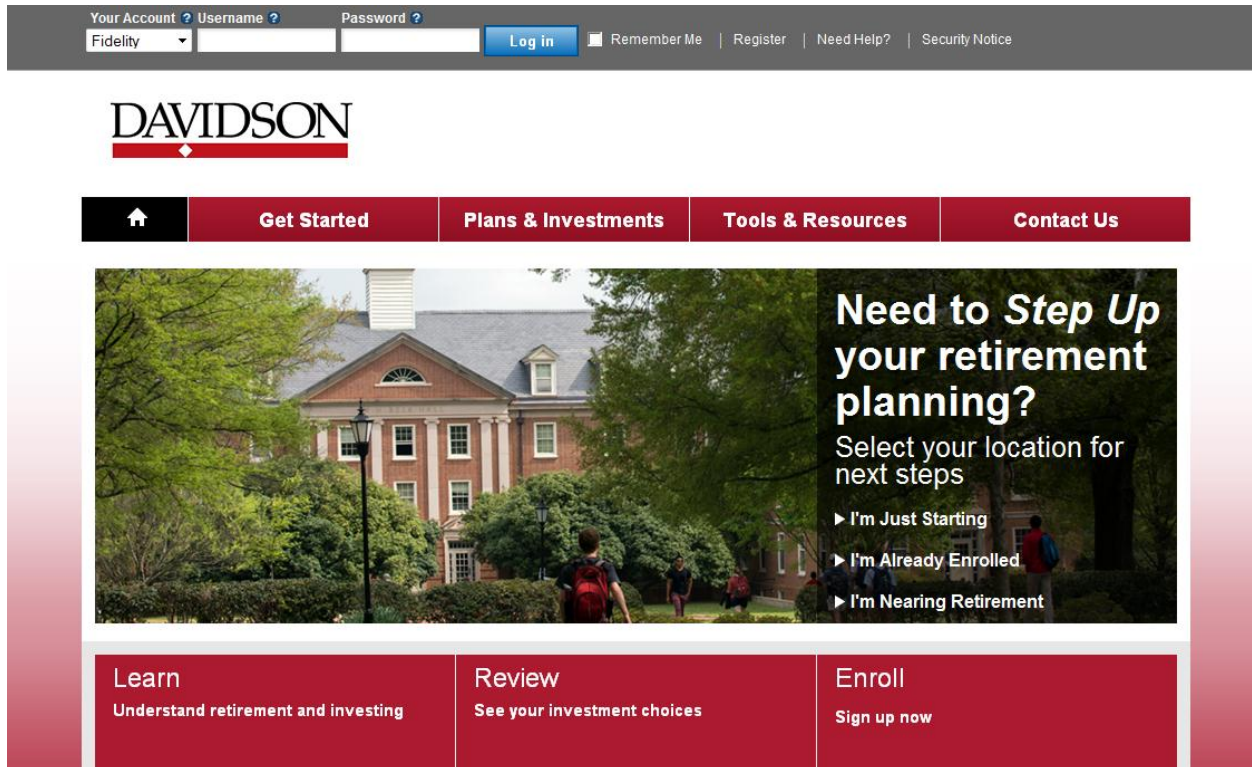
To all Davidson College Faculty and Staff,

Davidson College is pleased to announce the launch of our new Retirement Planning Website.

The site, which may be used by all employees (current Fidelity Investments® or TIAA-CREF plan users, as well as first-time enrollees), **will be available on June 30, 2014** and allows you to:

- Enroll in the Davidson College Retirement Plans
- Change your investment service provider (Fidelity Investments or TIAA-CREF)
- Change your retirement plan contribution amount
- Link to your TIAA-CREF account
- View Plan details
- Use interactive tools and calculators to help set financial goals

You can access the Davidson College Retirement Planning Website at www.netbenefits.com/davidson. Below are instructions and tips on how to use the new website for existing Fidelity customers, TIAA-CREF customers, New Hires/First-Time Enrollees and all site users.



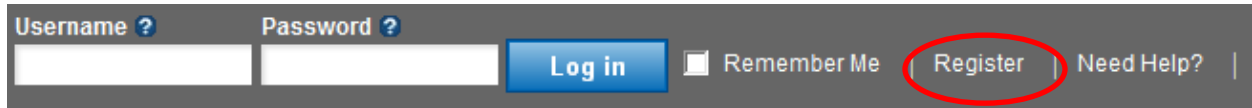
All screen examples in this Guide are for illustrative purposes only

Fidelity Customers

If you are a current Fidelity customer and already have a Username and Password, you can use them to log in to your account through the new website. If you have forgotten your Username and/or Password, click *Need Help?* at the top of the website to reset your Username or Password.

New user site registration

Visit www.netbenefits.com/davidson, click the *Register* link at the top of the site, and follow the prompts to verify your identity.

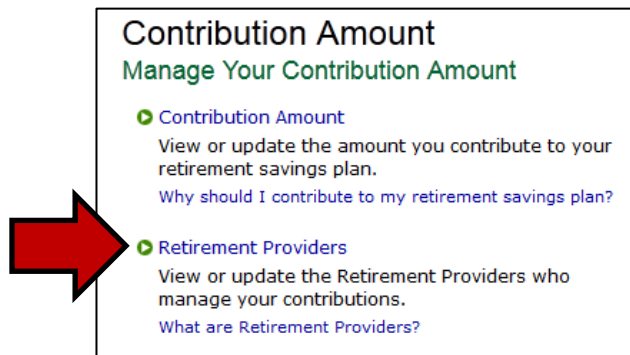


Username ? Password ?

Log in Remember Me **Register** | Need Help? |

How to change your investment service provider

1. After registering for the site, visit www.netbenefits.com/davidson and enter your Username and Password at the top of the website and click *Log in*. (shown above)
2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



How to change your Davidson College 403(b) Tax Deferred Annuity Plan payroll contribution

After registering for the site, visit www.netbenefits.com/davidson, enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan in which you wish to make a contribution election.
2. Choose Contribution Amount on the next screen (shown above) and follow the steps to update your election.

Fidelity Customers continued

How to change your investment elections

After registering for the site, visit www.netbenefits.com/davidson, enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Manage Investments/ Change Investments* in the Quick Menu for the Plan in which you wish to make investment changes.
2. Choose the action you wish to take- *Change or View Future Investments Elections* or *Move Money Between Investments*.

Change Investments

How do you want to change your investments?

Change or View Future Investment Elections

Investment Elections

View and adjust where your contributions are invested in the future.

Future Contributions 100%

Investment Y 60%

Investment Z 40%

Example: Change your future contributions to go 60% into Investment Y and 40% into Investment Z.

Move Money Between Investments

Exchanges

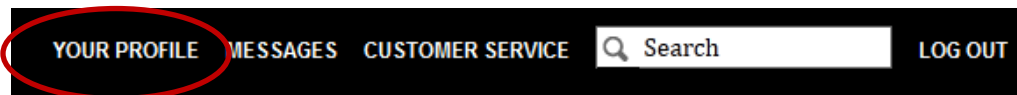
Move money from one investment to another.

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Please note: Future investment elections and existing balances are two separate elections. Moving existing balances between investments will not change the direction for new contributions to the plan. Likewise, changing your future contribution elections will not affect existing balances.

Review your beneficiaries. Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family.

To access beneficiary information for your Fidelity account; Log in to NetBenefits and choose *Your Profile* at the top of the page.



Then choose *Beneficiaries* under *About You* and follow the step by step instructions to verify or make changes to your elections. You can also request a paper form by contacting Fidelity at 1-800-343-0860.

About You

- Personal Information
Access your Personal Information such as Name and Date of Birth
- Address
Access your contact information
- Phone Number
Update your day and evening phone numbers
- E-Mail Settings
Receive important benefits communications at this e-mail address
- Beneficiaries
Update your beneficiaries across your benefits

TIAA-CREF Customers

Register for the site

Visit www.netbenefits.com/davidson, click the *Register* link at the top of the website, and follow the prompts to verify your identity and establish a Username and Password. For registration purposes, please do not change the *Your Account* drop-down option from Fidelity to TIAA-CREF.

Please keep the option listed as Fidelity for the site registration.



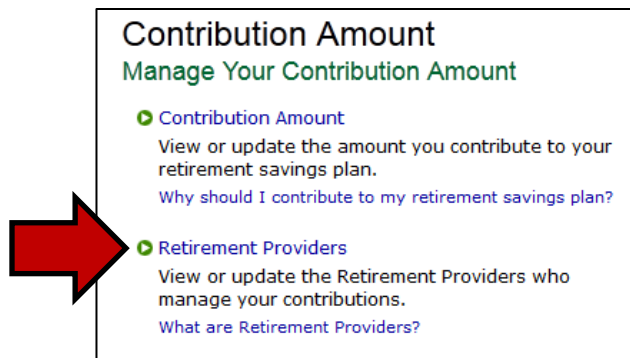
The image shows a login form with three input fields: 'Your Account', 'Username', and 'Password'. The 'Your Account' dropdown menu is highlighted with a red circle and shows 'Fidelity' as the selected option. A blue 'Log in' button is located to the right of the password field.

How to change your investment service provider

1. After registering for the site, visit www.netbenefits.com/davidson, enter your Username and Password at the top of the website, and click *Log in*. (shown above)

Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA-CREF. Please keep the option listed as Fidelity when electing your investment service provider.

2. On the NetBenefits® home page, choose *Contribution Amounts* in the Quick Links menu for the Plan you wish to choose the provider for.
3. Select *Retirement Providers* and follow the steps to update your provider elections.



Please note: For participants with all account balances at TIAA-CREF, you will see a \$0 balance on the NetBenefits home screen. If you have balances with both service providers you will only see your Fidelity balance on NetBenefits. To view your TIAA-CREF account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA-CREF directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA-CREF and logging on to your TIAA-CREF account.

TIAA-CREF Customers Continued

How to change your Davidson College 403(b) Tax Deferred Annuity Plan payroll contribution

After registering for the site, visit www.netbenefits.com/davidson, enter your Username and Password at the top of the website, and click *Log in*.

1. On the NetBenefits home page, choose *Contribution Amounts* in the Quick Links menu for the Plan in which you wish to make a contribution election.

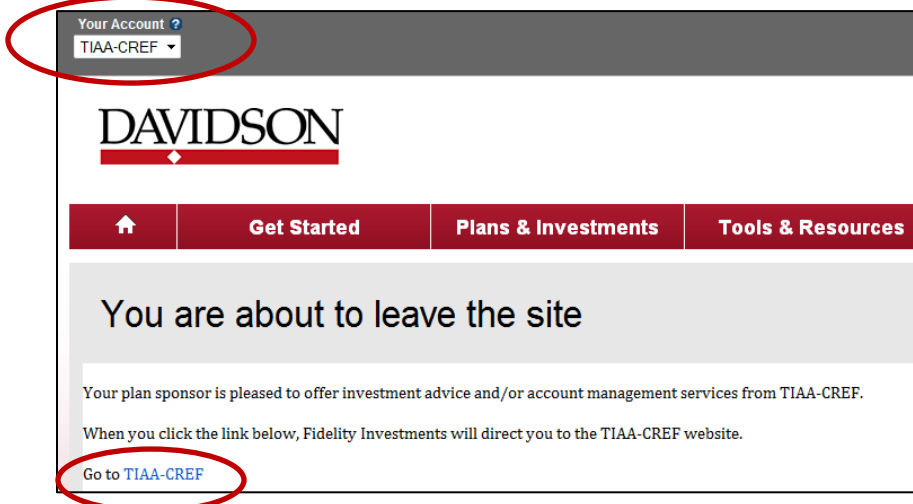
Tip: Please do not change the *Your Account* drop-down option from Fidelity to TIAA-CREF. Please keep the option listed as Fidelity for changing your payroll contribution.

2. Choose *Contribution Amount* on the next screen (shown on the previous page) and follow the steps to update your election.

Please note: For participants with all account balances at TIAA-CREF, you will see a \$0 balance on the NetBenefits home screen. If you have balances with both service providers you will only see your Fidelity balance on NetBenefits. To view your TIAA-CREF account balance or make account transactions other than changing your service provider or payroll contribution amount, please contact TIAA-CREF directly by changing the *Your Account* drop-down option at the top of the page from Fidelity to TIAA-CREF and logging on to your TIAA-CREF account.

How to change your investment elections

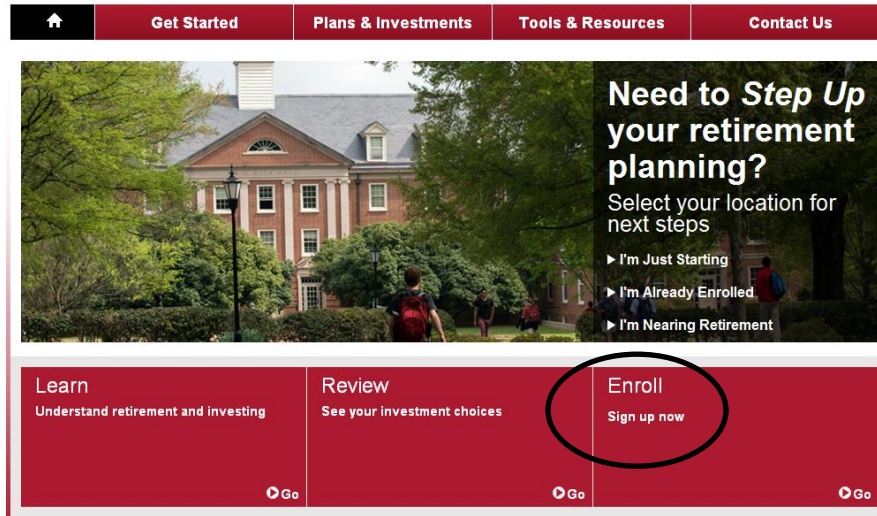
You will need to contact TIAA-CREF directly to change your investment elections. Visit www.netbenefits.com/davidson, and at the top of the website, where it reads *Your Account*, click the drop-down button to choose TIAA-CREF. Then click the TIAA-CREF link at the bottom of the screen to access your TIAA-CREF account.



Review your beneficiaries. Now is a good time to review or update your beneficiary information if you've experienced a life event, such as marriage, divorce, the birth of a child or a death in the family. To update your beneficiaries for your TIAA CREF account(s), please contact TIAA-CREF directly as shown above or call 1-800-842-2252.

New Hires/First Time Enrollees

Visit www.netbenefits.com/davidson and click *Enroll*.



Follow the prompts to establish a Username and Password. Once registered, you will be prompted through a step-by-step enrollment process.

Step 1: Set your contributions.

Step 2: Select your investment service provider (Fidelity or TIAA-CREF).

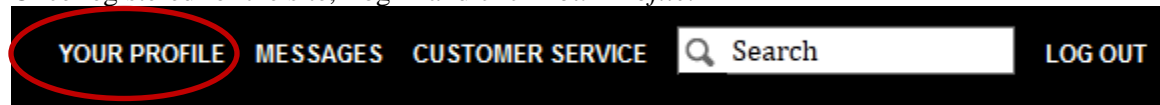
Step 3: Select your investments.

Step 4: Consolidate your retirement savings (optional).

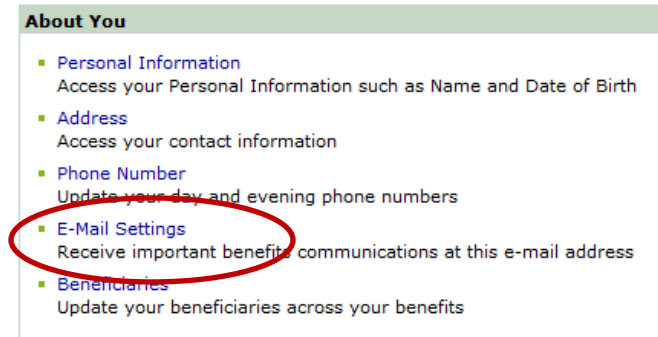
All Site Users

Set your mail preferences.

Once registered for the site, Log in and click *Your Profile*.



Under *About You* choose *E-Mail Settings* to add your email address



All Site Users Continued

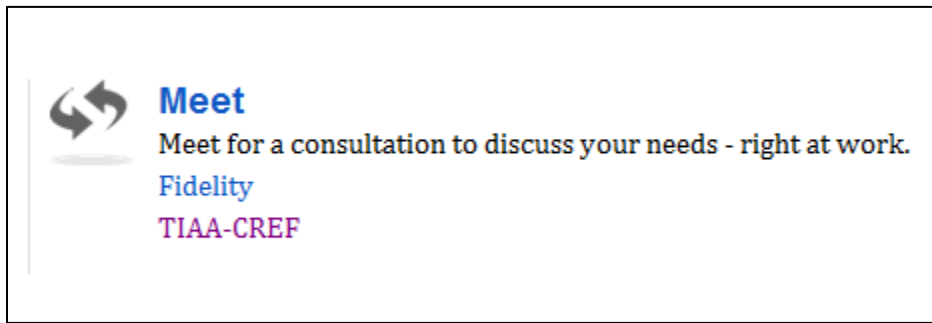
Then, under *Preferences* you can choose your delivery method for communications from the Plan

Preferences

- [Mail Preferences](#)
Specify your delivery preference for your statements, prospectuses, and other benefit information

Schedule a confidential consultation. Now is a great time to schedule an appointment for a confidential consultation with either Fidelity Investments or TIAA-CREF to discuss your retirement planning goals.

Visit www.netbenefits.com/davidson and click the provider of your choice in the *Meet* box at the bottom of the home page to view availability and schedule an appointment.



Contact Numbers For All Participants

If you have any questions about the Retirement Planning Web site or need assistance with a Fidelity account, please contact the Fidelity Retirement Service Center at 1-800-343-0860. Service Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8:00 a.m. to Midnight ET.

For questions regarding TIAA-CREF accounts please call TIAA-CREF at 1-800-842-2252, Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. ET.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

TIAA-CREF and Fidelity Investments are independent entities and are not legally affiliated.