

California State University Tax Sheltered Annuity Program

Putting your **FUTURE** to work for **YOU**

Your guide to Fidelity NetBenefits® for The CSU TSA Program

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 *Register* at the top of your screen.



The screenshot shows a login/register interface with fields for Username and Password, a Log in button, a Remember Me checkbox, a Register button (circled in red), and a Need Help? link.

3. **Verify your identity by entering:**

- The last 4 digits of your Social Security number
- First Name
- Last Name
- Date of birth

4. **Create a Username.**

- Your username can be your Social Security number; however, to better protect your account, we strongly recommend that you create a unique username. Once you create a username, you cannot revert to your Social Security number.

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

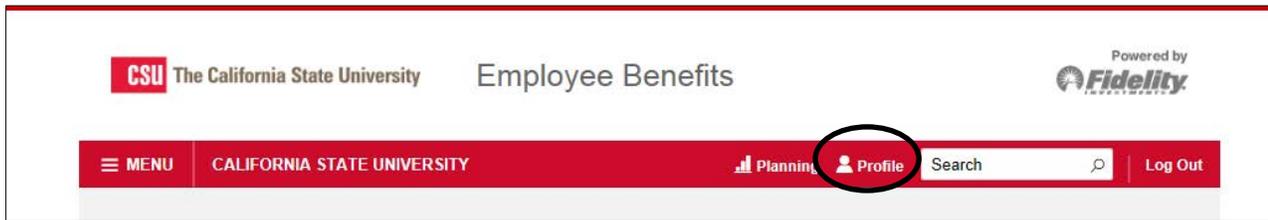
You may receive an email notice of a recent change or inquiry into your account username or password. This message is automatically generated when you set up or make changes to your login information.

Update your mail preferences

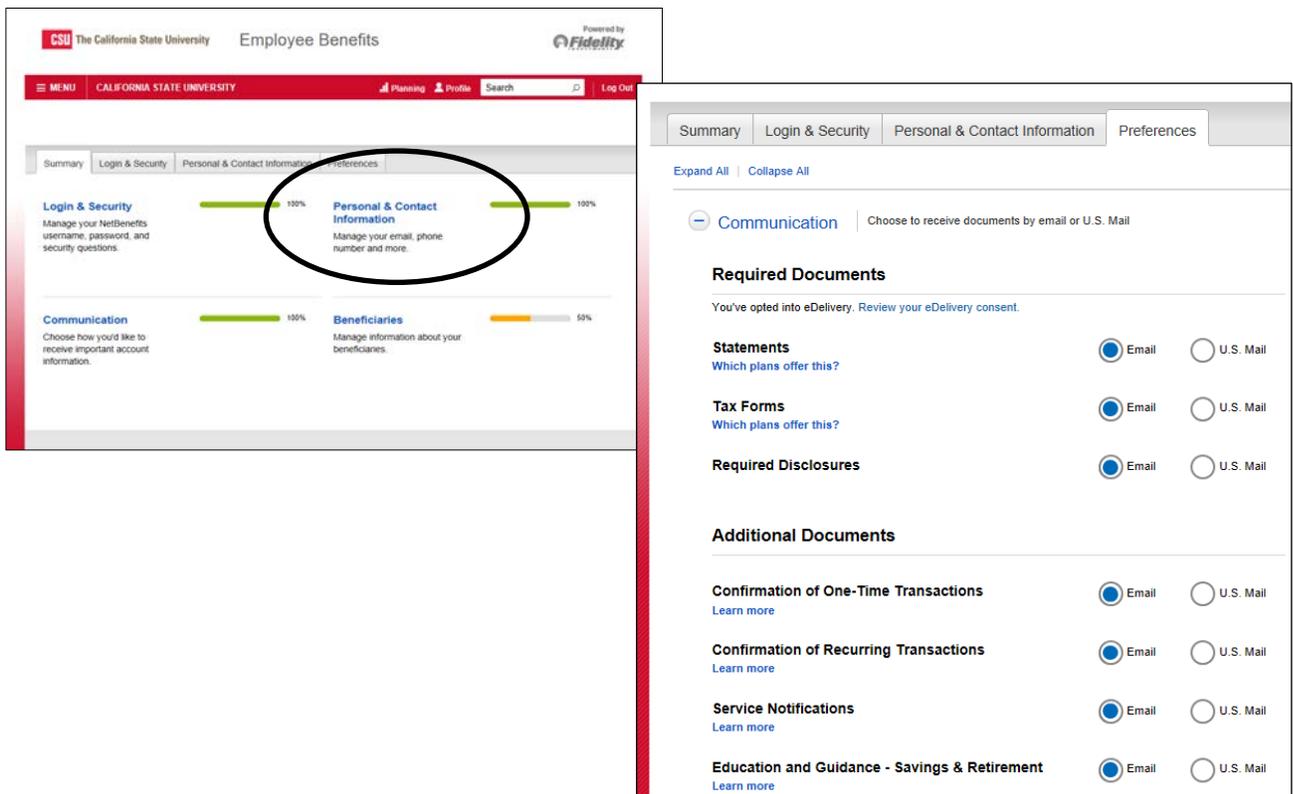
Receiving communications by email offers you greater convenience and will help keep you up-to-date on topics related to your retirement plan.

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.



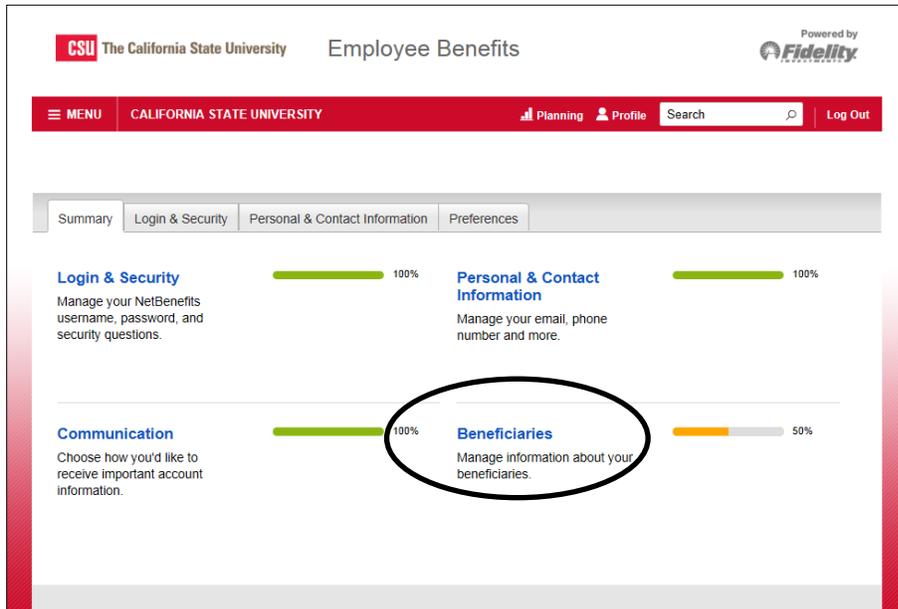
3. Go to *Personal & Contact Information* to select which types of communications you wish to receive via email or regular mail.



Name your Beneficiary

Please make sure to assign beneficiaries to both your CSU TSA Program 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 Martial 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.

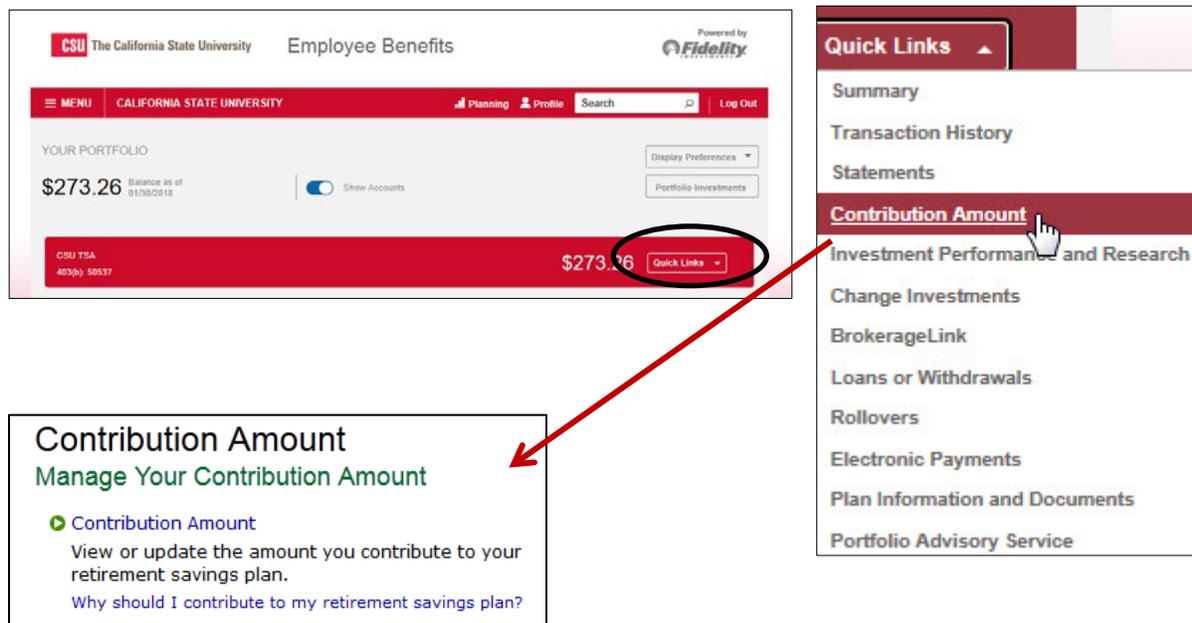
7. Your beneficiary designations will become effective as soon as you complete the online designation process.

Change your contribution amount

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



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



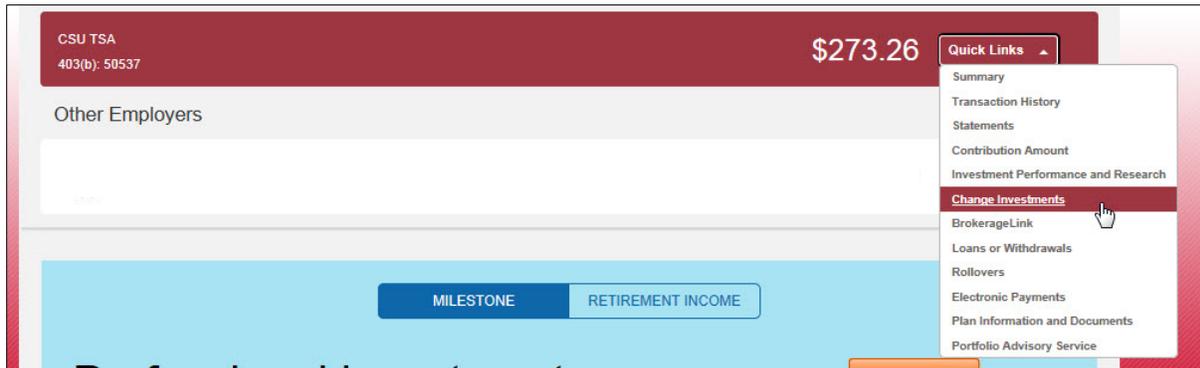
3. Enter your new voluntary contribution dollar or percentage amount and click "Change Contribution Amount" at the bottom of the page. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

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.

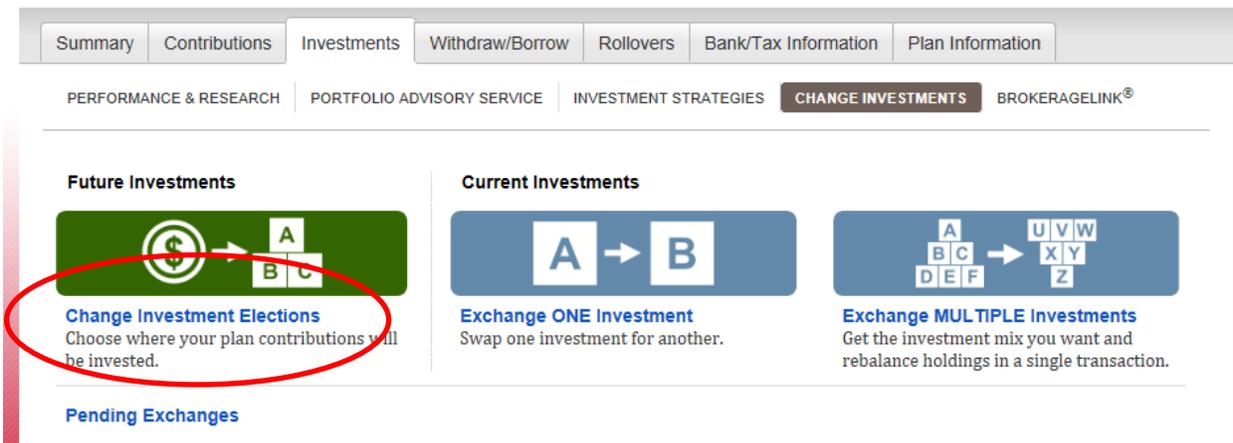
Make or change your future investment elections

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® Portfolio Advisory Service *at Work* 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](#)

Fidelity® Portfolio Advisory Service at Work

Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement.

[More about Fidelity® Portfolio Advisory Service at Work](#)

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](#)

- 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® Portfolio Advisory Service at Work**, 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	--			<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.

Investing involves risk, including risk of loss.

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