

# Benefits and *Beyond*



**HVERFORD**  
**COLLEGE**

HVERFORD COLLEGE RETIREMENT PLAN FOR FACULTY AND STAFF

Haverford College provides you resources to help build a strong foundation for retirement security—and along with Fidelity, we are here to help you at every step in your journey.

# As previously announced, starting May 4, 2022, Fidelity Investments® will be the sole service provider for the Haverford College Retirement Plan for Faculty and Staff (the "Plan").

Your retirement savings plan is an important benefit for a secure future, so you need the right information, resources, and support to help you make decisions with confidence. With more than 70 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your retirement vision for tomorrow. Use this guide as a resource to help you take an active role in your retirement planning. If you have questions or need assistance, please call Fidelity at **1-800-343-0860**.

## ACTION ITEMS

### 1. New to Fidelity? Register on NetBenefits® at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork).



If you have a username and password for other accounts at Fidelity, you can use that information to access your retirement account. If you do not have a Fidelity username and password, log on to NetBenefits at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork), select *Register as a new user*, and follow the step-by-step instructions to set up your account.

### 2. Choose your investments for future contributions.



- If you do not make an investment election, your future contributions will be directed to a Vanguard Target Retirement Fund based on your date of birth and expected retirement date, assuming retirement at age 65 (see page 11 for more details).
- If you have a Haverford College account through Fidelity, but never set up a deferral or an investment election, your future contributions will be directed to a Vanguard Target Retirement Fund based on your date of birth and expected retirement date, assuming retirement at age 65.
- If you have an investment election on file with Fidelity or have contributed to Fidelity in the past through the Haverford College Retirement Plan, future contributions will be directed to those investment elections. Please review your account on **NetBenefits** to see whether you have an election on file.

### 3. Make a beneficiary designation for your new account at Fidelity.



- Beneficiary designations on file with TIAA will not transfer to your Fidelity account.

### 4. Attend a help desk, schedule a one-on-one appointment, or register for a webinar hosted by Fidelity (see page 7). It is important that you have the information and resources you need to understand the upcoming transition and how it may affect you. Beginning in April, Fidelity will host one-on-one consultations, webinars, and help desks to provide information and answer your questions.



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#### A special note for former employees, alternate payees, and plan beneficiaries:

If you are a former employee, alternate payee, or beneficiary with an account balance in the Plan, some of the information in this Guide may not apply to you. However, you will be affected by the upcoming transition, so please read this material carefully.



# Transition Highlights

- ✓ Effective May 4, 2022, TIAA will no longer be available to new contributions or incoming transfers and rollovers. All contributions and eligible account balances will be directed to the investment options available through Fidelity Investments.
- ✓ Recordkeeping fees at Fidelity will be reduced. The Fidelity annual recordkeeping fee of \$122 for the Plan will be lowered to \$79 per year effective April 1, 2022.
- ✓ Existing balances in mutual funds at TIAA **will transfer** automatically to your Haverford College Retirement Plan at Fidelity.
- ✓ Existing balances in TIAA and/or CREF annuities **will not transfer** automatically to your Fidelity account. Balances can remain at TIAA unless a participant affirmatively acts to move them to Fidelity. If you are interested in transferring a balance from TIAA to Fidelity or want to learn more about the process and timing, call Fidelity at **1-800-642-7131** to schedule a one-on-one consultation with a Fidelity representative. Participants should consult with their financial and/or tax advisor.
- ✓ Your current retirement plan payroll deferral (contribution) will be moved to Fidelity.
- ✓ If you are currently receiving installment payments or required minimum distributions (RMDs) from TIAA, these payments will not transfer to Fidelity.
- ✓ There are two types of loans that may be outstanding within your TIAA account – Retirement Plan Loans and Collateralized Loans. Any outstanding Retirement Plan loan balances at TIAA will transfer to Fidelity and loan repayments will need to be established once the blackout period has ended. Collateralized Loans at TIAA will not transfer, so loan payments will not be affected.
- ✓ Contributions to your Emeriti Retiree Health Plan account (for benefits eligible employees) at TIAA will not be affected by these Plan changes.

It is important to note, that if you have an installment payment or RMD scheduled to pay during the blackout period (April 26th through the week of May 23rd), you may contact TIAA to have your payment sent early.



NEED TO REACH TIAA?



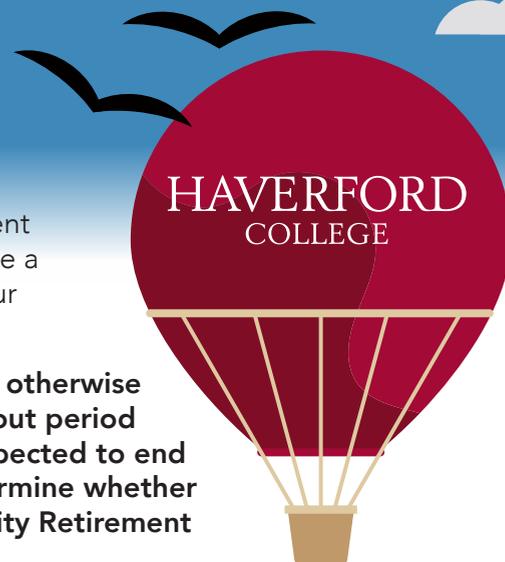
1-800-732-8353



[www.tiaa.org](http://www.tiaa.org)



# Key Dates



To ensure that all information is transferred accurately from your current Plan account at TIAA to your new Plan account at Fidelity, there will be a period of time when you will be unable to diversify investments in your individual accounts or obtain a loan or distribution from the Plan.

**This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a “blackout period.” The blackout period will begin at 4:00 p.m., Eastern time on April 26, 2022, and is expected to end during the week of May 22, 2022. During this time, you can determine whether the blackout period has started or ended by contacting the Fidelity Retirement Service Center at 1-800-343-0860.**

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long- term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact the Fidelity Retirement Service Center at P.O. Box 770002, Cincinnati, OH 45277, or by calling **1-800-343-0860**.

**Please review this transition calendar to understand how your account may be affected during the transition period.**

KEY DATES	PLAN ACTIVITY/ACTION STEPS
April 2022	<b>Sign up for a live webinar, a virtual help desk, or a one-on-one consultation.</b> Webinars, virtual help desks, and an expanded calendar of individual consultations with representatives from Fidelity will be available. These sessions are designed to help answer your questions about the changes coming and any actions you need to take.
April 20, 2022, at 4:00 p.m. Eastern time	This is the last day to make changes to your deferral elections for your TIAA accounts.
April 22, 2022	<b>Final contribution directed to current investment options with TIAA.</b> After this date, all future contributions will be directed to Fidelity according to the mapping charts on pages 8 and 9. For those paid on a monthly basis, the last payroll that will post to your TIAA account is from March 29th.
April 26, 2022, by 4:00 p.m. Eastern time	<b>BLACKOUT PERIOD BEGINS AT TIAA</b> During the blackout period you cannot change your investments, request a loan or distribution, or check your account balance. <b>It is important to note, if you have an installment payment or RMD scheduled to pay during the blackout period (April 26th through the week of May 22nd), you may contact TIAA to have your payment sent early.</b>
May 3, 2022, by 4:00 p.m. Eastern time	Your eligible TIAA account balances are valued at the close of the market.

# Key Dates (continued)

KEY DATES	PLAN ACTIVITY/ACTION STEPS
May 4, 2022	Your eligible TIAA account balances are scheduled to transfer to Fidelity. Review the "Investment Options" section of this guide to learn how your current investment lineup will change as a result of the transition.
During the week of May 22, 2022	<p><b>BLACKOUT PERIOD ENDS</b></p> <p>The blackout period is expected to end during this week, and the Fidelity Retirement Service Center and NetBenefits website will open for all Plan services. You will be notified when the blackout period has ended and you can:</p> <ul style="list-style-type: none"> <li>• Visit NetBenefits at <a href="https://www.fidelity.com/NetBenefits.com/atwork">NetBenefits.com/atwork</a> to set up your username and password.</li> <li>• On NetBenefits, you can: <ul style="list-style-type: none"> <li>- Review your account balances</li> <li>- Access investment option descriptions</li> <li>- Enroll in the Plan</li> <li>- Research investment performance</li> <li>- Request changes to your account</li> <li>- Request a loan or distribution</li> </ul> </li> <li>• Call <b>1-800-343-0860</b> to speak with a Fidelity representative who can answer questions and walk you through any transaction you want to make in your account.</li> <li>• Choose your beneficiaries. Beneficiary information currently on file will not transfer to Fidelity. You can designate your beneficiaries on NetBenefits at <a href="https://www.fidelity.com/NetBenefits.com/atwork">NetBenefits.com/atwork</a> or call <b>1-800-343-0860</b> for help or to request a beneficiary form.</li> </ul>
July 2022	<p>First quarterly statement is available online from Fidelity.</p> <ul style="list-style-type: none"> <li>• Account statements for the Plan are available online at NetBenefits and will not be automatically mailed to your home.</li> <li>• To change your mail preferences and request that statements be mailed to your home address, call Fidelity at <b>1-800-343-0860</b> or log on to NetBenefits at <a href="https://www.fidelity.com/NetBenefits.com/atwork">NetBenefits.com/atwork</a>. Simply click <i>Profile</i>, then <i>Preferences</i>.</li> </ul>

**Note:** 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.



# Fidelity Is Here to Help

It is important that you have the information and resources you need to understand the upcoming changes and how they may affect you. Beginning in April, Haverford College and Fidelity representatives will be holding virtual webinars to provide information and updates.

## ONE-ON-ONE APPOINTMENTS

Schedule a one-on-one consultation with a Fidelity representative who can walk you through the changes and help you with account-specific questions. To register for a one-on-one appointment, please visit [www.fidelity.com/schedule](http://www.fidelity.com/schedule). Please register at least 24 hours in advance.

## VIRTUAL HELP DESKS

Get answers to your most important questions in about 5 minutes. You may have questions about the upcoming change to the Haverford College Retirement Plan. To help, Fidelity is offering an easy, virtual way to get answers to your questions in as little as 5 to 10 minutes. Visit [www.myfidelitysite.com/haverford](http://www.myfidelitysite.com/haverford) to schedule time to get answers to questions you have.

## LIVE WEBINARS

Fidelity's Virtual Education Consultants will be delivering the **Get ready for the move to Fidelity** presentation online beginning in April. To view the schedule and register, please visit [www.myfidelitysite.com/haverford](http://www.myfidelitysite.com/haverford).

If you are unable to attend a live webinar or schedule a one-on-one appointment, an on-demand presentation will be available online at [www.myfidelitysite.com/haverford](http://www.myfidelitysite.com/haverford) beginning April 18, 2022.

## Meet Your Fidelity Workplace Financial Consultant



**Daniel McCarthy**

Daniel McCarthy, a Fidelity Workplace Financial Consultant, has more than 10 years with the company. He was previously a financial consultant at Fidelity's King of Prussia, Pennsylvania, Investor Center. A CERTIFIED FINANCIAL PLANNER™ certificant, investment advisor representative, registered securities representative, and licensed insurance representative, Daniel holds a bachelor's degree in finance from St. Joseph's University.

**HAVE QUESTIONS?**  
Call Fidelity at 1-800-343-0860



# How This Transition Affects Assets with TIAA and New Contributions Going Forward

## TIAA FIXED ANNUITIES AND TIAA AND/OR CREF VARIABLE ANNUITIES

Assets in TIAA Fixed and/or CREF Variable Annuities will not move to the new investment menu at Fidelity unless a participant affirmatively acts to move them to the new investment menu. If a participant elects to move all or a portion of their fixed or variable annuity assets to the new investment menu, they can elect to do so before the blackout period starts on April 26, 2022, or after the blackout period is scheduled to be lifted during the week of May 22, 2022.

**Beginning May 4, 2022, future contributions will be directed to the investment lineup at Fidelity. If you have not made an election on NetBenefits, your future contributions will be directed to a target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65 (please see page 11).**

It is important to note that TIAA Traditional assets held under a Retirement Annuity (RA) contract may have withdrawal restrictions. You should consult with a TIAA representative to learn more.

No new contributions, transfers, or rollovers will be permitted into TIAA after April 26, 2022. However, participants can continue to transfer existing balances among their TIAA and/or CREF annuities within their legacy TIAA contract(s) after the blackout period has lifted.

The table below details the fixed and variable annuities in the Haverford College Retirement Plan:

NAME	ASSET TYPE
TIAA Traditional Annuity*	Fixed Annuity
CREF Bond Market R2	Variable Annuity
CREF Equity Index R2	Variable Annuity
CREF Global Equities R2	Variable Annuity
CREF Growth R2	Variable Annuity
CREF Inflation-Linked Bond R2	Variable Annuity
CREF Social Choice R2	Variable Annuity
CREF Stock R2	Variable Annuity
TIAA Real Estate	Variable Annuity
CREF Money Market R2	Variable Annuity

\* Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.



## HOW TIAA MUTUAL FUND INVESTMENTS WILL TRANSFER\*

Assets in mutual funds being held at TIAA will move to the new investment menu at Fidelity. Any contributions received after May 4, 2022, will be directed to the investment menu at Fidelity Investments as well. On May 3, 2022, all mutual fund investments held at TIAA will be valued, liquidated, and then reallocated to the new investment menu, according to the mapping chart below.

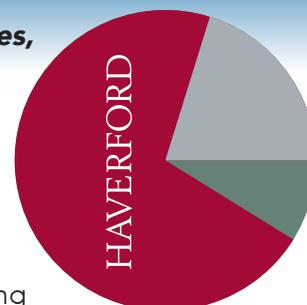
Once the blackout period has ended the week of May 22, 2022, all Plan services will be available, including the ability to make investment exchanges within your account.

EXISTING INVESTMENT OPTION WITH TIAA AS OF 4:00 P.M. ET ON MAY 3, 2022	TICKER SYMBOL		NEW INVESTMENT OPTION WITH FIDELITY, EFFECTIVE AT CLOSE OF BUSINESS ON MAY 4, 2022	TICKER SYMBOL		
TIAA-CREF Bond Index Institutional	TBIIX	▶	Fidelity® US Bond Index	FXNAX		
TIAA-CREF Equity Index Instl	TIEIX	▶	Fidelity® 500 Index	FXAIX		
TIAA-CREF International Eq Idx Instl	TCIEIX	▶	Vanguard Total Intl Stock Index Admiral	VTIAX		
TIAA-CREF Lifecycle Retire Income Prem	TPILX	▶	Age-Based Vanguard Target Retirement Fund (please see page 11)			
TIAA-CREF Lifecycle 2010 Premier	TCTPX	▶				
TIAA-CREF Lifecycle 2015 Premier	TCFPX	▶				
TIAA-CREF Lifecycle 2020 Premier	TCWPX	▶				
TIAA-CREF Lifecycle 2025 Premier	TCQPX	▶				
TIAA-CREF Lifecycle 2030 Premier	TCHPX	▶				
TIAA-CREF Lifecycle 2035 Premier	TCYPX	▶				
TIAA-CREF Lifecycle 2040 Premier	TCZPX	▶				
TIAA-CREF Lifecycle 2045 Premier	TTFPX	▶				
TIAA-CREF Lifecycle 2050 Premier	TCLPX	▶				
TIAA-CREF Lifecycle 2055 Premier	TTRPX	▶				
TIAA-CREF Lifecycle 2060 Premier	TLXPX	▶				
Vanguard Federal Money Market Fund Investor Shares <sup>^</sup>	VMFXX	▶			Vanguard Federal Money Market Fund Investor Shares <sup>^</sup>	VMFXX

<sup>^</sup> You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

# Your Plan's Investment Lineup at Fidelity

**Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund or variable annuity prospectus or, if available, a summary prospectus containing this information. Read it carefully.**



## OVERVIEW

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your needs—both long- and short-term. Beginning May 4, 2022, all future contributions will be directed to Fidelity. Changes could occur during the transition period that could result in changes to the asset transfer strategy described here.

**For existing mutual fund balances currently at TIAA:** Any existing mutual fund investments you have at TIAA will be liquidated on May 3, 2022, and reinvested on May 4, 2022, according to the mapping chart on page 9.

**Beginning May 4, 2022, future contributions will be directed to the investment lineup at Fidelity. If you have not made an election on NetBenefits, your future contributions will be directed to a target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65 (please see page 11).**

It is important that you become familiar with the various options that will be available in the Plan. Additional information regarding each investment option's risk, as well as its strategy and objective, can be obtained on NetBenefits at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork). Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

INVESTMENT OPTION	TICKER SYMBOL
<b>Stock Investment Options</b>	
Artisan International Value Fund Institutional Class	APHKX
Eaton Vance Atlanta Capital SMID-Cap Fund Class I	EISMX
Fidelity® 500 Index Fund	FXAIX
Fidelity® Extended Market Index Fund	FSMAX
Fidelity® Growth Company Fund	FDGRX
Hartford Schroders Emerging Markets Equity Fund Class I	SEMNX
T. Rowe Price Equity Income Fund	PRFDX
Vanguard Total Intl Stock Index Admiral	VTIAX
<b>Bond Investment Options</b>	
Fidelity® U.S. Bond Index Fund	FXNAX
Metropolitan West Total Return Bond Fund Class I	MWTIX
Vanguard Inflation-Protected Securities Fund Admiral Shares	VAIPX
<b>Stable Value Investment Option</b>	
MetLife Fixed Account	N/A
<b>Short-term Investment Option</b>	
Vanguard Federal Money Market Fund Investor Shares^	VMFXX



INVESTMENT OPTION	TICKER SYMBOL
<b>Target Date Fund Options</b>	
Vanguard Target Retirement Income Fund	VTINX
Vanguard Target Retirement 2015 Fund	VTXVX
Vanguard Target Retirement 2020 Fund	VTWNX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRXX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

## DEFAULT INVESTMENT OPTION

Haverford College has determined that applicable account balances and future contributions to your account as shown in the mapping chart on page 9 will be invested in a Vanguard Target Retirement Fund.

Your applicable current balance (see mapping chart\*) and future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were selected by the Plan sponsor.

Target date funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Please use the guidelines in the table below to determine in which Vanguard Target Retirement Fund your applicable current account balances and future contributions will be invested.

DATE OF BIRTH	INVESTMENT OPTION
On or before Dec. 31, 1947	Vanguard Target Retirement Income Fund
Jan. 1, 1948 – Dec. 31, 1952	Vanguard Target Retirement 2015 Fund
Jan. 1, 1953 – Dec. 31, 1957	Vanguard Target Retirement 2020 Fund
Jan. 1, 1958 – Dec. 31, 1962	Vanguard Target Retirement 2025 Fund
Jan. 1, 1963 – Dec. 31, 1967	Vanguard Target Retirement 2030 Fund
Jan. 1, 1968 – Dec. 31, 1972	Vanguard Target Retirement 2035 Fund
Jan. 1, 1973 – Dec. 31, 1977	Vanguard Target Retirement 2040 Fund
Jan. 1, 1978 – Dec. 31, 1982	Vanguard Target Retirement 2045 Fund
Jan. 1, 1983 – Dec. 31, 1987	Vanguard Target Retirement 2050 Fund
Jan. 1, 1988 – Dec. 31, 1992	Vanguard Target Retirement 2055 Fund
Jan. 1, 1993 – Dec. 31, 1997	Vanguard Target Retirement 2060 Fund
Born after 1997	Vanguard Target Retirement 2065 Fund

# Tools and Resources

IT ALL STARTS ON NETBENEFITS® AT [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork)

Fidelity's website is designed so you can quickly and easily set up, monitor, and manage your retirement savings account.

## ONLINE RESOURCES TO HELP YOU SUCCEED

Once your account is set up, it's time to make sure your investment strategy is on track. From practical education to easy-to-use tools, you now have access to Fidelity's innovative resources and insights to help you make informed decisions.

IF YOU WANT HELP WITH:	TAKE THESE STEPS:	USE THIS ONLINE RESOURCE:
<b>Taking Control of Your Financial Future</b>	Answer just a few questions and you'll be able to: <ul style="list-style-type: none"> <li>• Estimate how much income you may have—or need—in retirement</li> <li>• Receive tips to help you get or stay on track</li> <li>• Create a retirement plan in minutes</li> </ul>	<b>Planning &amp; Guidance Center</b>
<b>Financial Learning Resources</b>	Articles, infographics, videos, and more—to suit your interests and skill level.	<b>Library</b>
<b>Saving for Retirement</b>	See how increasing your contributions may help your money grow over time.	<b>Contribution Calculator</b>
	View hypothetical scenarios showing some differences between a Roth deferral and a pretax deferral.	<b>Roth Modeler</b>
	See how your pretax contribution might affect your take-home pay.	<b>Take-Home Pay Calculator</b>
<b>Saving and Spending</b>	Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.	<b>Full View</b>
	See how your savings and spending compare using a simple rule of thumb.	<b>Savings and Spending Checkup</b>
<b>Investing Strategies</b>	Determine how to invest your savings among stocks, bonds, and short-term investments.	<b>Determine Your Asset Mix Worksheet</b>
<b>Getting Ready to Retire</b>	If you're retiring or approaching retirement, create an income plan.	<b>Planning &amp; Guidance Center</b>

**IMPORTANT:** The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.



# Transition Checklist

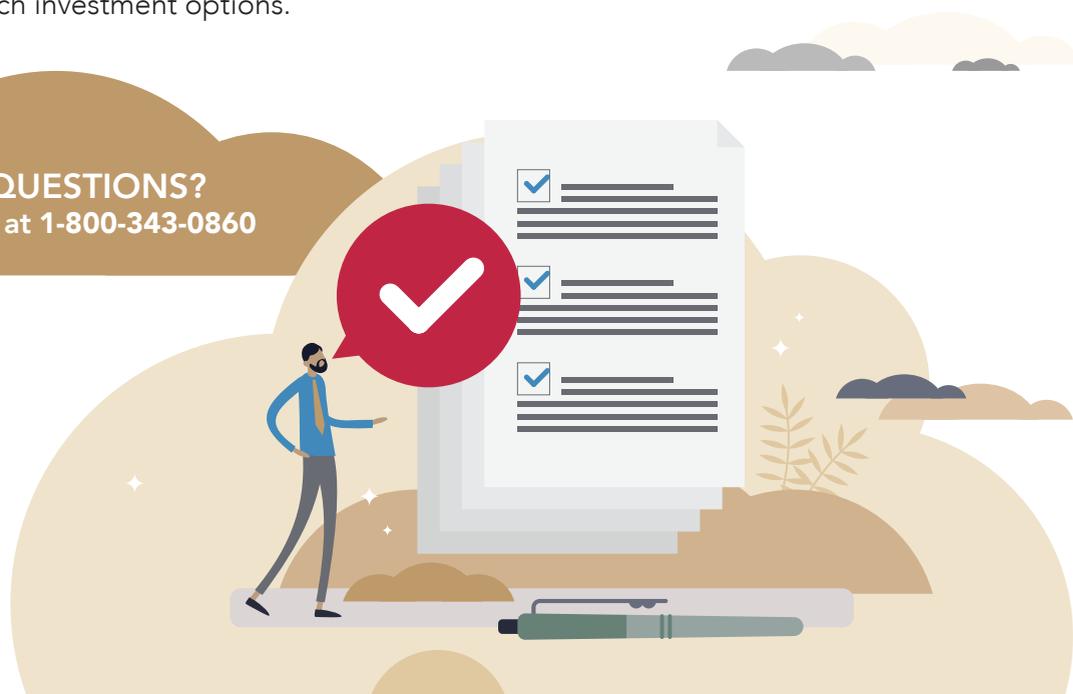
## BEFORE THE BLACKOUT PERIOD BEGINS ON APRIL 26, 2022:

- Review this transition guide and all of the enclosed information for additional details about the changes coming to the Plan.
- If you are planning to direct or diversify investments or take a loan or withdrawal from your Haverford College Retirement Plan account at TIAA, make sure to make changes and submit your loan or withdrawal paperwork before the blackout period begins.
  - If you have an installment payment or RMD scheduled to pay during the blackout period (April 26th through the week of May 22nd), you may contact TIAA to have your payment sent early.
- Register to attend a webinar, sign up for a virtual help desk session, or meet with a Fidelity representative for individual financial consultation and assistance. Do you have questions about your investments or what the changes mean? Meet with a Fidelity representative.

## AFTER THE BLACKOUT PERIOD ENDS, EXPECTED TO BE THE WEEK OF MAY 22, 2022, ALL PARTICIPANTS WILL BE ABLE TO MAKE THE FOLLOWING CHANGES THROUGH FIDELITY:

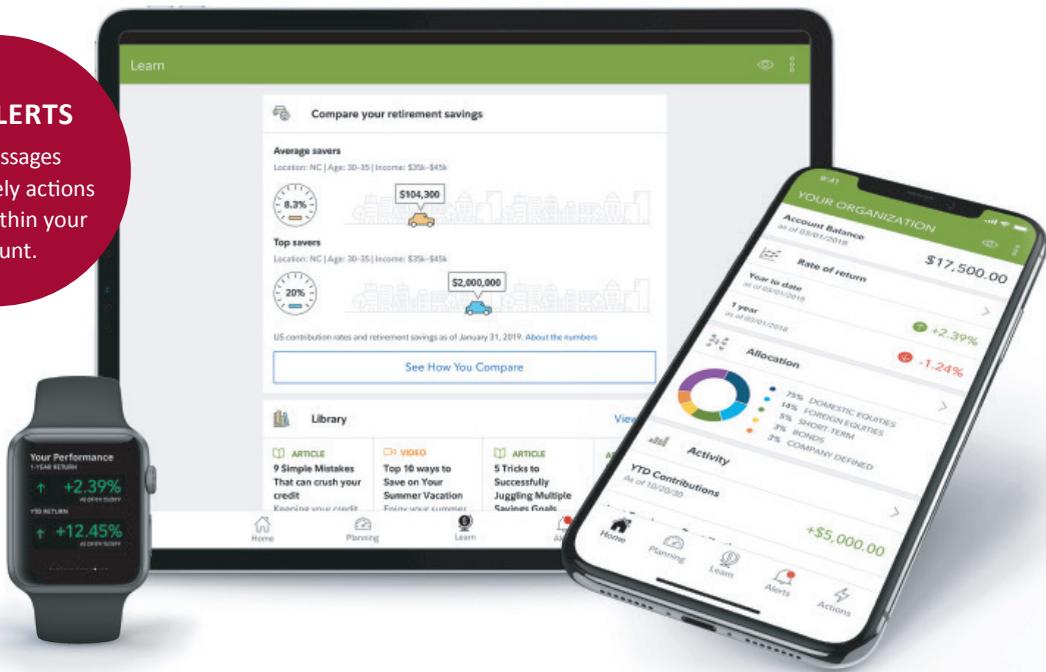
- Visit NetBenefits at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) to:
  - Set up your username and password to access your account. If you have an existing Fidelity account, you can use that same login information to access your Haverford College Retirement Plan account.
  - Add your preferred email address and elect eDelivery.
  - Enroll in the Plan, adjust your contribution amount, and/or change your investment elections.
  - Enter or update your beneficiary information.
  - Research investment options.

HAVE QUESTIONS?  
Call Fidelity at 1-800-343-0860



# Go Mobile App

 **ALERTS**  
Get messages about timely actions to take within your account.



## VIEW

Review account balances, investments, your personal rate of return, next steps, and more.

## ACT

Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.

## PLAN

See how much you may need in retirement and get your Fidelity Retirement Score<sup>SM</sup>.

## LEARN

Access articles, videos, podcasts, and interactive tools.



[Fidelity.com/go/NetBenefitsapp](https://Fidelity.com/go/NetBenefitsapp)



Download the NetBenefits<sup>®</sup> app today for an Apple or Android.

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System availability and response times may vary.

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### **Investing involves risk, including risk of loss.**

This document provides only a summary of the main features of the Haverford College Retirement Plan for Faculty and Staff, and the Plan document will govern in the event of any discrepancies.

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

Terms of Service – <https://wealth.emaplan.com/fidelity/Legal/Terms?fidelity>

Privacy Policy – [https://emoneyadvisor.com/wp-content/uploads/2019/12/eMoney-privacy\\_notice\\_updated\\_dec\\_23\\_2019.pdf](https://emoneyadvisor.com/wp-content/uploads/2019/12/eMoney-privacy_notice_updated_dec_23_2019.pdf)

Security Policy <https://wealth.emaplan.com/fidelity/Legal/Security?fidelity>

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# HVERFORD COLLEGE

HVERFORD COLLEGE RETIREMENT PLAN FOR FACULTY AND STAFF