
THE GEORGE WASHINGTON UNIVERSITY

WASHINGTON, DC

How to Update your Deferrals for the George Washington University 403(b) Retirement Plan

Fidelity Investments supports the GW enrollment process and provides ongoing account services, whether you choose Fidelity Investments or TIAA-CREF as your investment provider.

1. Visit www.NetBenefits.com/GW, or call a Fidelity retirement plan representative at 800-343-0860, to update your salary deferral election. Fidelity Investments is our primary administrative service provider. You will be able to use this site to change your deferrals whether your investments are with Fidelity or TIAA-CREF.
2. If calling the hotline, you will be asked for identifying information. Once you are verified, simply ask the representative to assist you with updating your deferral election.
3. If using the website, once you are logged in you will see all of your plans listed. Find the plan "GW 403B-Fidelity", and go to the adjacent Quick Links drop-down box. Choose "Contribution Amount".
4. On the "Contribution Amount" screen, you can change your contribution amount and/or your investment providers. To change your deferral election, click the "Contribution Amount" link.
5. This will bring up the "Contribution Amount per Pay Period" screen. Enter your new pre-tax 403(b) contributions, post-tax Roth 403(b) contributions, or a combination of the two, and then click the "Change Contribution Amount" button at the bottom of the screen. You will then see a screen showing your new election. If correct, click the "Submit" button to confirm the new amount. This will bring you to a screen with a confirmation number for your records.
6. To review your investment provider(s), click the "Return to Contribution Amount" link at the bottom of this confirmation page. Then, select "Retirement Providers" from the options available.
7. On the "Retirement Providers" screen, review the percentages of your contribution that are directed to each vendor, and make any changes that are desired, and then click on the "Change Retirement Provider Elections" button at the bottom of the screen. You will then see a screen showing your new election. If correct, click the "Submit" button to confirm the new directions. This will bring you to a screen with a confirmation number for your records.

Please note: If you choose TIAA-CREF as an investment provider, you will need to contact TIAA-CREF directly at 800-842-2776, or log on to their web site at www.tiaa-cref.org/gwu, to make any changes to the funds that your contributions are deposited into.

8. Update beneficiaries online on your vendor's web site, or visit benefits.gwu.edu/benefits-forms to download the appropriate paper form(s).

If enrolled in both the 403(b) Plan and 401(a) Plan, please review the Retirement Providers for all plans to ensure your funds are directed to your preferred vendor. Investment and beneficiary elections are separate for each vendor and plan.

Fidelity Investments 800-343-0860 www.NetBenefits.com/GW	TIAA-CREF 800-842-2776 www.tiaa-cref.org/gwu
--	---

New enrollees should note that any contributions to a previous employer's plan in this calendar year count toward the annual IRS limits. Employees are responsible for their personal tax situation and for the impact of their contributions, including consequences of exceeding annual limits.

GW Benefits Administration Department
Web site: benefits.gwu.edu
Phone: (571) 553-8382
Email: benefits@gwu.edu