Helping you get more for retirement.

When it comes time for retirement, you want to be ready. Enrolling in your Virginia Tech Retirement Plans is an important step in that direction and Fidelity Investments is here to help you.

As a leading retirement provider to colleges and universities, we have built our reputation on helping individuals pursue their financial goals, and we’re ready to help you feel more confident about saving for retirement.

Help you make the most of your retirement benefits
We review your plan benefits and help you decide how much to contribute and invest to meet your retirement goals.

Offer a range of investment options to help build a well-balanced portfolio
Fidelity’s broad selection of funds and commitment to investment management, through all kinds of markets, give you everything you need to help build a diversified portfolio.

Partner with Fidelity every step of the way
Our Retirement Planners are noncommissioned* professionals dedicated to higher education retirement programs like yours. You can meet one-on-one in person or by phone to develop an action plan for retirement.

*Base salary plus variable comp based on manager evaluation, including participant engagement.

Ensure exceptional service so your money works harder for you
Whether it’s getting answers, tapping into educational insights, or processing a transaction, Fidelity provides responsive 24/7 service. Plus, free guidance and research and planning tools add up to great value.

Fidelity is here to help
▶ To learn about your plan, enroll online, or schedule a one-on-one guidance appointment, click www.netbenefits.com/vatech.

Representatives can also assist at 800.343.0860, Monday through Friday, 8 a.m. to midnight Eastern time.
Enroll today.

Your quick guide to getting started.

Don’t overlook the benefits of your VA Tech Retirement Plans. The tax advantages and growth potential that come with making regular retirement plan contributions are an effective way to save for your financial future. Learn more about your plan features at www.netbenefitscom/vatech or call 800.343.0860 for assistance.

You are eligible to participate in the following plan(s):

- Virginia Polytechnic Institute and State University 403(b) Plan
- Virginia Polytechnic Matching Contribution Retirement Plan
- Defined Contribution Plan for Faculty of VA Tech University (Optional Retirement Plan)

Enroll Online

1. Go to www.netbenefits.com/vatech and click Get Started
2. Select the Plan Name and click Enroll Now
3. Follow the prompts to set up your account and select your investments

Resources

A description of your investment options is available at www.netbenefits.com/vatech. If you are unable to view or print this information, call 800.343.0860.

Complete Your Voluntary Retirement Contribution Election

2. If you are enrolling in the Virginia Polytechnic Institute and State University 403(b) Plan, please complete a Voluntary Retirement Contribution Election to select your contribution amount. Remember, this form must be submitted before any contributions can be deducted from your pay.

Resources

A Voluntary Retirement Contribution Election form is available at www.netbenefits.com/vatech under Tools & Resources > Forms & Documents.

Designate Your Beneficiary

3. It’s important to designate a beneficiary for your account, and you should review this periodically, especially when you experience a life-changing event such as a marriage, birth of a child, or a death in the family.

Resources

The link to designate your beneficiary can be found at www.netbenefits.com/vatech under Plans & Investments > Plan Basics.

Investing involves risk, including risk of loss.

1There is a maintenance period when some services may not be available.
2Benefits may vary depending on your relationship with Fidelity.

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