

Retirement
investing
simplified



Managing Your Account



Make or change your future investment elections

To change how your future investment elections are invested:

1. Log on to your account through www.netbenefits.com/tulaneuniv.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*.

Tulane University Employee Benefits

Powered by Fidelity

MENU TULANE UNIVERSITY Planning Library Profile Logout

Portfolio Positions Display Preferences

How might contribution amounts affect your potential monthly retirement income? Try the Income Simulator

\$200/mo. \$2,670/mo. \$400/mo. \$2,740/mo. \$600/mo. \$2,820/mo.

This chart is a hypothetical illustration using a fixed rate of return and is not a guarantee of future results. It does not reflect the return of any particular investment and your actual monthly income in retirement may be materially different. See our Methodology for a further explanation.

See how changes in the amount you save and how you're invested could impact the income you'll have when you retire.

TULANE UNIVERSITY TAX DEFERRED ANNUITY PLAN 403(B): 54695 Quick Links

TULANE STAFF PLAN 403(B): 84782 Quick Links

How might contribution amounts affect your potential monthly retirement income

\$200/mo. \$2,670/mo. \$400/mo. \$2,740/mo. \$600/mo.

Summary

Transaction History

Statements

Investment Performance and Research

Change Investments

Electronic Payments

Plan Information and Documents

Quick Links




3. Then Change Investment Elections under Future Investments.

TULANE UNIVERSITY TAX DEFERRED ANNUITY PLAN (54695)

Summary | Investments | Bank/Tax Information | Plan Information


PERFORMANCE & RESEARCH | INVESTMENT GUIDANCE | **CHANGE INVESTMENTS**

Future Investments

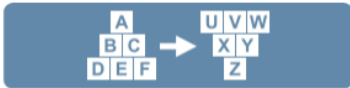


Change Investment Elections
Choose where your plan contributions will be invested.

Current Investments



Exchange ONE Investment
Swap one investment for another.



Exchange MULTIPLE Investments
Get the investment mix you want and rebalance holdings in a single transaction.



4. On the Investment Elections page, scroll to the bottom of the page. You will be prompted to choose one of two options:

Target Date Fund
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.

[More about target date funds](#)

Retirement Age: 67 ▼

Select Target Date Fund

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](#)

Select Funds



If you choose Target Date Fund, you will need to select a fund and select “Continue” to view the fund prospectus. Review and submit investment election changes. Select “Submit” to finalize your elections and receive a confirmation page.

Target Date Fund

The fund below is highlighted based on the expected retirement age you provided. Click “Continue” to accept the fund, or use the radio buttons to select a different fund.

Click on each fund’s name to learn about its investment approach and timeframe. These funds automatically become more conservative over time and are designed for investors expecting to retire around the date in the fund name.

| Retirement Age | Target Date Fund |
|--|--|
| <input type="radio"/> 55 - 57 | FID FREEDOM K 2020 Inception Date: 07/02/2009 |
| <input type="radio"/> 58 - 62 | FID FREEDOM K 2025 Inception Date: 07/02/2009 |
| <input checked="" type="radio"/> 63 - 67 | FID FREEDOM K 2030 Inception Date: 07/02/2009 |
| <input type="radio"/> 68 - 72 | FID FREEDOM K 2035 Inception Date: 07/02/2009 |
| <input type="radio"/> 73 - 75 | FID FREEDOM K 2040 Inception Date: 07/02/2009 |

Prospectus Delivery

You selected to receive prospectuses online and will not receive them by U.S. Mail.

You can change your delivery preferences to U.S. Mail by visiting the Mail Preferences area of NetBenefits.

You can view these and other prospectuses online at any time by visiting the Plan Literature area of NetBenefits.

i Note: Your browser must be set to allow pop-up windows to view this information.

Delivery Options

| Fund Prospectus | I've received it in the past 30 days | View Now |
|--------------------|--------------------------------------|----------------------|
| FID FREEDOM K 2025 | <input checked="" type="radio"/> | View |

Please select a delivery option for each prospectus.

Review & Submit Investment Election Changes

Your changes appear below. To complete your transaction, click Submit. To change your investment elections, click Edit Investment Elections.

Desired Investment Elections

[Edit Investment Elections](#)

Source: All Eligible Sources

| Asset Class | Subclass | Fund Name | Desired % |
|---------------------|----------|--------------------|--------------------|
| Blended Investments | -- | FID FREEDOM K 2025 | 100% |
| Blended Investments | -- | FID FREEDOM K 2030 | 0% |
| | | | Total: 100% |

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

x [Cancel without making changes](#)



If you choose **Choose your own investments**, you will need to enter a percentage for each fund. 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. Review and submit investment election changes. Select “Submit” to finalize your elections and receive a confirmation page.

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.

[More about target date funds](#)

Retirement Age:

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 choose **Choose your own investments**, you will need to enter a percentage for each fund. 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. Review and submit investment election changes. Select “Submit” to finalize your elections and receive a confirmation page.

Change Your Investment Elections

Changes you make below are applied to all of your sources the **same way**.

Or, you can choose to [invest your sources differently](#).

Learn About Investing

- [How to invest your contributions.](#)
- [What is a source?](#)

Choose Your Investment Elections

| (Total must equal 100%) Total: 0% | | | | |
|--|-----------|---------------------|-----------|------------------------|
| Asset Class ▾ | Subclass | Fund Name | Current % | Desired % |
| Blended Investments | Large Cap | FID FOUR IN ONE IDX | | <input type="text"/> % |
| Blended Investments | Specialty | FID ASSET MGR 50% | | <input type="text"/> % |
| Blended Investments | Large Cap | FID ASSET MGR 85% | | <input type="text"/> % |
| Blended Investments | Large Cap | FID STRAT DIV & INC | | <input type="text"/> % |
| Blended Investments | Other | FID CONVERTIBLE SEC | | <input type="text"/> % |
| Blended Investments | -- | FID ASSET MGR 20% | | <input type="text"/> % |
| Blended Investments | -- | FID ASSET MGR 30% | | <input type="text"/> % |



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. Review and submit investment election changes. Select "Submit" to finalize your elections and receive a confirmation page.

| | | | | |
|-------------------------|-----------|---|--|------------------------|
| | | view restriction(s) | | |
| Stock Investments | Specialty | FID TELECOM & UTIL | | <input type="text"/> % |
| Stock Investments | Specialty | SPTN REAL ES IDX ADV view restriction(s) | | <input type="text"/> % |
| (Total must equal 100%) | | | | Total: 100% |

[Cancel without making changes](#)

Prospectus Delivery

You selected to receive prospectuses online and will not receive them by U.S. Mail.

You can change your delivery preferences to U.S. Mail by visiting the Mail Preferences area of NetBenefits.

You can view these and other prospectuses online at any time by visiting the Plan Literature area of NetBenefits.

Note: Your browser must be set to allow pop-up windows to view this information.

Delivery Options

| Fund Prospectus | I've received it in the past 30 days | View Now |
|---------------------|--------------------------------------|----------------------|
| FID FOUR IN ONE IDX | <input type="radio"/> | View |

Please select a delivery option for each prospectus.

[Cancel without making changes](#)

Review & Submit Investment Election Changes

Your changes appear below. To complete your transaction, click Submit. To change your investment elections, click Edit Investment Elections.

Desired Investment Elections

[Edit Investment Elections](#)

Source: All Eligible Sources

| Asset Class | Subclass | Fund Name | Desired % |
|---------------------|-----------|---------------------|-------------|
| Blended Investments | Large Cap | FID FOUR IN ONE IDX | 100% |
| Blended Investments | -- | FID FREEDOM K 2030 | 0% |
| Total: | | | 100% |

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

[Cancel without making changes](#)



Reallocate your balance by exchanging one investment fund

To change one of the funds in which your current balance is invested:


1. From the home page, click the *Quick Links* drop-down menu next to your plan name, select Change Investments, and then Exchange ONE Investment. To Exchange MULTIPLE Investments, follow the steps listed under Rebalance your account.

TULANE UNIVERSITY TAX DEFERRED ANNUITY PLAN (54695)

Summary | Investments | Bank/Tax Information | Plan Information


PERFORMANCE & RESEARCH | INVESTMENT GUIDANCE | **CHANGE INVESTMENTS**

Future Investments




Change Investment Elections
Choose where your plan contributions will be invested.

Current Investments



Exchange ONE Investment
Swap one investment for another.

Exchange MULTIPLE Investments
Get the investment mix you want and rebalance holdings in a single transaction.





2. Click on “Start” next to Choose Investment to SELL.

TULANE UNIVERSITY Logout

CHANGE INVESTMENTS

Exchange One Investment

To exchange investments, first choose the investment to sell and then the one to buy. No sale or purchase will be initiated until you submit the entire exchange order.

▶ Choose Investment to **SELL** Start
Available Investments: 6

▶ Choose Investment to **BUY**



3. Select the investment you would like to sell, along with the specific sources and then the amount you would like to sell. Then click "Continue".

Exchange One Investment

To exchange investments, first choose the investment to sell and then the one to buy. No sale or purchase will be initiated until you submit the entire exchange order.

▼ Choose Investment to **SELL**
Available Investments: 6

Click an investment to view its performance including quarter-end returns, risk, fees and expenses.

| Select | Investment | Inception Date | 1 year | 3 year | 5 year | 10 year/life* | Return As Of | Shares/Units | Balance |
|--------------------------------------|-----------------------------|----------------|---------|---------|---------|---------------|--------------|--------------|-------------|
| Stock Investments - Large Cap | | | | | | | | | |
| <input type="radio"/> | FID FOCUSED STOCK (FTQGX) | 11/12/1996 | +7.75% | +18.82% | +17.28% | +9.95% | 05/31/2015 | 1827.523 | \$37,153.54 |
| Stock Investments - Specialty | | | | | | | | | |
| <input checked="" type="radio"/> | FID SEL BIOTECH (FBIOX) | 12/16/1985 | +61.18% | +46.43% | +38.32% | +19.54% | 05/31/2015 | 190.773 | \$53,378.29 |
| <input type="radio"/> | FID SEL COMPUTERS (FDCPX) | 07/29/1985 | +11.72% | +15.73% | +14.95% | +10.4% | 05/31/2015 | 193.763 | \$15,863.38 |
| <input type="radio"/> | FID SEL MEDICAL DEL (FSHCX) | 06/30/1986 | +32.48% | +24.82% | +21.31% | +11.41% | 05/31/2015 | 615.902 | \$58,215.06 |
| <input type="radio"/> | FID SEL SOFTWARE (FSCSX) | 07/29/1985 | +11.82% | +22.3% | +20.62% | +13.5% | 05/31/2015 | 190.773 | \$53,378.29 |

| Stock Investments - Specialty | | | | | | | | | |
|-------------------------------------|-------------------------|-----------------------|---------|-----------------------|--------------|-----------------------|------------|---------|-------------|
| <input checked="" type="radio"/> | FID SEL BIOTECH (FBIOX) | 12/16/1985 | +61.18% | +46.43% | +38.32% | +19.54% | 05/31/2015 | 190.773 | \$53,378.29 |
| SELECT from Eligible Sources | | | | | | | | | |
| <input checked="" type="checkbox"/> | ALL Eligible Source | | | | | | | 190.773 | \$53,378.29 |
| <input checked="" type="checkbox"/> | EMPLOYEE VOLUNTARY | | | | | | | 190.773 | \$53,378.29 |
| Amount to Sell | | | | | | | | | |
| <input type="radio"/> | % | <input type="radio"/> | \$ | <input type="radio"/> | Shares/Units | <input type="radio"/> | % | | |



4. Click “Begin” next to Choose Investment to BUY.

TULANE UNIVERSITY | Logout

CHANGE INVESTMENTS

Exchange One Investment

To exchange investments, first choose the investment to sell and then the one to buy. No sale or purchase will be initiated until you submit the entire exchange order.

| | |
|--|--------------|
| <input checked="" type="checkbox"/> SELL FID SEL BIOTECH (FBIOX) Sources: All Eligible Sources Percent: 100% | Edit |
| <input type="checkbox"/> Choose Investment to BUY Available Investments: 191 | Begin |



5. Select the investment you would like to buy. Then click “Continue”.
6. Review the changes for accuracy. If you need to make a change, click “Edit”. If you are ready to complete the exchange, click “Submit This Exchange” and you will receive a confirmation page.

▼ Choose Investment to **BUY**
Available Investments: 191

Click an investment to view its performance including quarter-end returns, risk, fees and expenses.

Show Funds Filter by Symbol or Keyword

| Select | Investment | Inception Date | 1 year | 3 year | 5 year | 10 year/life* | Return As Of |
|-----------------------|-----------------------------|----------------|---------|---------|---------|---------------|--------------|
| <input type="radio"/> | FID BLUE CHIP GR K (FBGKX) | 12/31/1987 | +18.43% | +23.44% | +18.88% | +10.21% | 05/31/2015 |
| <input type="radio"/> | FID BLUE CHIP VALUE (FBCVX) | 06/17/2003 | +14.01% | +21.58% | +13.1% | +5.59% | 05/31/2015 |
| <input type="radio"/> | FID CAP APPROX K (FCAKX) | 11/26/1986 | +15.87% | +20.06% | +16.94% | +9.3 | |
| <input type="radio"/> | FID CONTRAFUND K (FCNKX) | 05/17/1967 | +13.4% | +18.57% | +16.54% | +10.1 | |
| <input type="radio"/> | FID DISCIPLN EQ K (FDEKX) | 12/28/1988 | +12.27% | +21.75% | +14.69% | +7.0 | |
| <input type="radio"/> | FID DIVIDND GR K (FDGKX) | 04/27/1993 | +11.25% | +20.01% | +14.99% | +7.9 | |

CHANGE INVESTMENTS

Exchange One Investment

You are about to submit the exchange of the two investments below. Select the Edit buttons to make changes.

| | | |
|-------------------------------------|--|-------------------------------------|
| <input checked="" type="checkbox"/> | SELL FID SEL BIOTECH (FBIOX) Sources: All Eligible Sources Percent: 100% | <input type="button" value="Edit"/> |
| <input checked="" type="checkbox"/> | BUY FID EQUITY INCOME K (FEIKX) | <input type="button" value="Edit"/> |

Note: Unless otherwise noted in the exchange processing exceptions if you submit a transaction before the close of the market on a normal business day (normally at 4 p.m. ET Monday - Friday, non NYSE holiday) your transaction will be priced at market price as of the market close that day. Transactions submitted after the close of the market or on weekends and holidays will receive the next business day's closing price. Transactions are then processed overnight.

[Important things to know about excessive trading](#)

Cancel transaction



Rebalance your account

To change multiple funds in which your current balance is invested:


1. From the home page, click the Quick Links drop-down menu next to your plan name, select Change Investments, then Exchange MULTIPLE Investments.

TULANE UNIVERSITY TAX DEFERRED ANNUITY PLAN (54695)

Summary | Investments | Bank/Tax Information | Plan Information


PERFORMANCE & RESEARCH | INVESTMENT GUIDANCE | **CHANGE INVESTMENTS**

Future Investments




Change Investment Elections
Choose where your plan contributions will be invested.

Current Investments



Exchange ONE Investment
Swap one investment for another.



Exchange MULTIPLE Investments
Get the investment mix you want and rebalance holdings in a single transaction.



2. Click on “Start Your Rebalance”.

The screenshot shows a web interface for a retirement plan. At the top, there are tabs for 'Summary', 'Investments', 'Bank/Tax Information', and 'Plan Information'. Below these, there are links for 'PERFORMANCE & RESEARCH', 'INVESTMENT GUIDANCE', and a highlighted 'CHANGE INVESTMENTS' button. The main content area is titled 'Rebalance' and contains the following text:

One-Time Rebalance
Rebalancing is a way to get the investment mix you want without making a lot of individual exchanges. When you rebalance your investments, you move money among several at one time, resulting in the allocations you choose.

Additional Rebalance Options
Once you choose your target allocation, you can sign up to be alerted if your allocations slip from those targets (this is called **Rebalance Notification**). Fidelity will send you an email alert with a link to NetBenefits to update your allocations.

Alternately, you can choose to have your account automatically reset to your desired allocations on a regular basis (this is called **Automatic Rebalance**).

At the bottom of the page, a green button labeled 'Start Your Rebalance' is circled in red.



3. Select your source to be rebalanced.

PERFORMANCE & RESEARCH

INVESTMENT GUIDANCE

CHANGE INVESTMENTS

Rebalance: Source Selection

You can choose the source(s) for your rebalance. A source refers to the origin of the money in your account.

Examples of sources include: employee contribution (the money you contribute), company match (the money your employer may contribute), and rollover money (the money that you may have rolled over into this plan from a prior employer's qualified retirement plan or an IRA).

Select the source(s) you wish to use

| Source: | Action |
|----------------------|--|
| All Eligible Sources | Rebalance All Sources |
| Single Sources | Choose a Single Source |

i You are about to move your existing balances. This will not affect how future contributions will be invested.

Important: Please read the [Terms of Use](#)

[Important things to know about excessive trading](#)



4. Enter your desired percentages. The total must equal 100%. Click “Begin Rebalance” when ready to proceed.
5. Select your rebalance option, and then click “Next”.

1. **Choose your allocation** 2. Select your rebalance option 3. Review and confirm

Rebalance: Choose Your Allocation

Source: **All Eligible Sources**

When you rebalance, you can change how your entire account is invested. Below, you can see your current allocation, and make changes.

For each investment, indicate the allocation you want in the Desired % column. Your choices must add up to 100%.

Balances as of 06/23/2015

| Investments | Current Balance | Current % | Desired % |
|-------------------------------------|-----------------|-----------|------------------------------------|
| Stock Investments | | | |
| Large Cap | | | |
| FID BLUE CHIP GR K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID BLUE CHIP VALUE | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID CAP APPREC K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID CONTRAFUND K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID DISCIPLND EQ K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID DIVIDEND GR K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID EQ DIV INCOME K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |
| FID EQUITY INCOME K | \$0.00 | 0.00% | <input type="text" value="0.0"/> % |

i You are about to move your existing balances. This will not affect how future contributions will be invested.

Note: Unless otherwise noted in the [processing exceptions](#), transaction requests received after the close of the market, normally 4 p.m. ET, or on weekends or holidays will receive the next business day's (or next calculated) closing price.

Fidelity Investments reserves the right to modify or withdraw exchange privileges that are based on investment options available through the plan.

[Important things to know about excessive trading](#)

x [Cancel Rebalance](#)



6. Confirm you have received or reviewed the prospectuses of any new investments. Click “Continue” to confirm the rebalance.
7. Review the changes for accuracy. If you need to make a change, click “Cancel Rebalance”. If you are ready to complete the exchanges, click “Submit” and you will receive a confirmation page.

1. Choose your allocation **2. Select your rebalance option** 3. Review and confirm

Select Your Rebalance Option

Source: **All Eligible Sources**

Your e-mail address is: **vanha@tulane.edu** [Update e-mail address](#)

[How do we use this address?](#)

Choose one:

- Rebalance my account now, one time
- Rebalance my account now, and sign me up for **Rebalance Notification**, to receive an email if my account varies from my target mix by:
 - Select an option [What does this percentage mean?](#)
- Rebalance my account now, and sign me up for **Automatic Rebalance**, to reset my desired allocations: Annually

Note: Any rebalances performed on your account (now or in the future) may be subject to plan restrictions, investment availability and fees.

[Important Information about Rebalance Options](#)

Next >

[Cancel Rebalance](#)

1. Choose your allocation 2. Select your rebalance option **3. Review and confirm**

Review and Submit Rebalance

Source: **All Eligible Sources**

The rebalance you have requested is detailed below.

Please:

- Review your current and desired allocations
- Review your fees, if any

When done, click Submit.

Current and Desired Percentages

The percentages below will be used for this rebalance.

| Investment | Current % | Desired % |
|---------------------|----------------|----------------|
| FID SEL COMPUTERS | 6.03% | 0.00% |
| FID SEL SOFTWARE | 20.11% | 0.00% |
| FID SEL BIOTECH | 20.31% | 0.00% |
| FID US GOVT RES | 0.00% | 100.00% |
| FID CASH RESRVE | 17.27% | 0.00% |
| FID FOCUSED STOCK | 14.13% | 0.00% |
| FID SEL MEDICAL DEL | 22.15% | 0.00% |
| Total | 100.00% | 100.00% |

[View the details](#) of your Rebalance request.

Fees

There are no short term trading or exchange fees as a result of this rebalance.

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

Submit

[Cancel Rebalance](#)