How to Enroll in the RIT Retirement Savings Plan

Fidelity is the Master Administrator for the Retirement Savings Plan. This means that you have the streamlined ability to enroll in the Plan and make changes in your contribution percentage, whether you contribute to Fidelity, TIAA-CREF, or both.

Step 1: Determine how much you would like to contribute to the Plan. Remember, contributions to the Plan come out of your paycheck before you pay federal and state taxes.

Step 2: Choose your investment option(s).

Step 3: Establish your account online. Visit http://plan.fidelity.com/RIT and click Start Now, then click Enroll Now. Once you are redirected to NetBenefits®, you must click Register Now. You will need your Social Security number, and date of birth. Follow the prompts to enroll. If you have already established a username and password for another Fidelity account, you will use the same username and password. The system will require you to log on securely once you have established your username and password.

Step 4: To enroll in the Plan, click RIT RET SAVINGS PLAN and then click Begin. Enter your determined contribution rate and click Continue. Something to consider: If you would like your pretax contributions to increase automatically, you may want to consider participating in the Annual Increase Program. Simply click Contribution Amount once you have logged on and then click Annual Increase Program. Your contributions will increase by the percentage amount you input annually each July 1, RIT's salary increase date. Even a small increase can help you reach your goals in retirement. You can change your increase amount or withdraw from the program at any time.

Step 5: Choose what percentage of your contributions you would like directed to Fidelity and/or TIAA-CREF. Click Continue when you are ready. You can change your elections at any time.

Step 6: Choose your investments. You will have to choose Target Date Fund or I’ll Manage on My Own (please note that you can choose Target Date Funds if you choose to manage on your own). To choose a lineup that you have already determined, click I’ll Manage on My Own and simply enter the whole number percentages in the text boxes. Be sure that your allocation totals 100%.

Step 7: If you have elected to defer contributions to TIAA-CREF, a separate window will appear and you will need to click TIAA-CREF in order to choose your investment option(s). Once on the TIAA-CREF page, new users will need to register but returning users can log on with their User ID.

Step 8: Designate a beneficiary at Fidelity and/or TIAA-CREF. To set up your beneficiary for your Fidelity account, you may use Fidelity’s Online Beneficiaries Service by logging on to NetBenefits® at http://plan.fidelity.com/RIT. Simply click Beneficiaries in the About You section of Your Profile within NetBenefits®. Or, you may call Fidelity at 1-800-343-0860/V or 1-800-544-0118/TTY to request a beneficiary form.

To set up your beneficiary for your TIAA-CREF account, log on to your account at www.tiaa-cref.org/rit. Click My Profile at the top of the page. Next, click Beneficiaries and then click Modify. You may also contact TIAA-CREF at 1-800-842-2776/V or 1-800-842-2755/TTY to request a beneficiary form.

Unless you choose otherwise, you will receive your statements electronically. You can change your mail preferences at any time by logging on to NetBenefits®, visiting the Your Profile tab, and clicking Mail Preferences. For your TIAA-CREF account, click My Profile after you log on to establish and/or edit your contact information and mail preferences.

Once you’ve enrolled, you’ll manage your investments directly through Fidelity Investments and/or TIAA-CREF. You’ll have direct online access to your account information and a toll-free number where you can speak with a representative.

Fidelity Investments
1-800-343-0860/V and
1-800-544-0118/TTY
http://plan.fidelity.com/RIT

TIAA-CREF
1-800-842-2776/V and
1-800-842-2755/TTY
www.tiaa-cref.org/rit

Rev 8/2013