



CSU TSA 403(b) Program Plan Features – 2018

The California State University Tax-Sheltered Annuity (CSU TSA) Program is a voluntary 403(b) plan that allows eligible employees to save for retirement by investing monthly contributions in tax-deferred accounts under Internal Revenue Code Section 403(b). A TSA can help you save money on taxes and invest in your future at the same time.

Eligibility

Generally, all employees are eligible to participate in the CSU TSA 403(b) Program.

Enrollment

You may enroll by calling 800-343-0860 or by visiting netbenefits.com/calstate and click on the **enroll now** button. Create your CSU TSA account and set-up a user name and password. Once you create your account you will be able to select your deferral amount and investment options.

Contribution - Deferral Limits

Employee Contributions

IRS Limits:	2018	\$18,500
Catch-up limit:	2018	\$6,000

You must defer a minimum of \$15.00 per pay period.

Catch-up: You may make catch-up contributions if you have reached age 50.

15 yr. Catch-up: 15 yr. catch-up provision may be available for up to \$3,000 per year, for a lifetime maximum of \$15,000. Participants must prove eligibility by submitting a completed Maximum Contribution Calculation Worksheet.

Taxability

Deferred tax on investment; variety of investment choices.

To Do List



If you haven't already, consider enrolling in the plan.

You may enroll by going to NetBenefits.com/calstate or calling Fidelity at 800-343-0860.



Consider increasing your contribution amount.

Do what you can afford – you can change your contribution amount later if needed. Start at a number that feels comfortable to you. The important thing is to start right away.



Meet with a Fidelity Retirement Planner to discuss your retirement goals and make sure you are on track.

You may make an appointment by calling 800-603-4015 or going to getguidance.fidelity.com.

Contact RFrancis@csustan.edu (ext. 6730) to schedule a meeting with our campus designated Fidelity representative!

Continue on next page

NEW FEATURES

Roth Contribution Option

Roth contribution option is now available in the 403(b) Program. The Roth option allows a participant to make after-tax contributions to their Fidelity account and withdraw those contributions and accumulated earnings tax-free (subject to the terms of the plan). By contrast, traditional contributions are made on a pre-tax basis decreasing taxable earnings the current tax year and the taxes are taken when funds are withdrawn. Investment options are the same for both pre-tax and post-tax contributions.

More information on the Roth is available at netbenefits.com/calstate. Select "Plans & Investments", "Plan Basics", "Roth Contributions". Participants who are logged in to their account will see a Roth "tile banner" on the home page.

Fidelity Portfolio Advisory Service at Work

The Portfolio Advisory Service is a team of investment professionals who actively research CSU plan options and rebalance participant workplace savings based on personal information. Fidelity will partner with the participant to create a plan eliminating the time and effort of managing investments.

Participants may call Fidelity at 800-343-0860 for further information. Participants may also login to their account, select "Investments," and navigate to "Portfolio Advisory Service." To get started, click on "View Your Proposed Strategy."

Loans & Withdrawals

Loans: Although your plan account is intended for the future, you may borrow from your account for any reason.

- ▶ Generally, CSU TSA 403(b) Program allows you to borrow up to 50% of your vested account balance.
- ▶ The minimum loan amount is \$1,000, and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest. **A new loan is not available to a participant with any prior defaulted 403(b).** You may have one loan outstanding at a time.

Withdrawals: At least age 55 and retired, or 59½ (regardless of employment status) may receive plan pay-out without tax penalty.

Hardship Withdrawals: Hardship withdrawal for severe financial hardship (as defined by the IRS), including medical expenses, purchase of a primary residence, tuition related fees, to prevent eviction or foreclosure, funeral expenses, or repairs to your home due to theft, fire or natural disasters—restrictions apply. Contributions are suspended for 6 months.

Required Mandatory Distributions: At age 70½, IRS requires mandatory distributions, unless participant is still employed.

Rollovers

Rollovers: Eligible rollover in from another employer's 403(b), 401(k) or governmental 457(b) plan.

Rollover Distributions: Eligible rollover to another employer's 403(b), 401(k), or governmental 457(b) plan (exceptions apply), or to a 401(a) (service credit purchase) plan (exceptions apply) or to an IRA (must be at least age 59½ or separated from CSU employment). In-service 403(b) contract exchange to Fidelity.

For more information about this plan please visit NetBenefits.com/calstate or CSYou or contact RFrancis@csustan.edu (ext. 6730) to schedule a meeting with our campus designated Fidelity representative!

1. Maximum contribution limits for these plans are all interrelated. Please note: Participants may contribute to both a 403(b) and a 401(k) plan in the same tax year, however, combined contributions across both plans cannot exceed \$18,500. 401(k) and 403(b) deferrals do not count against the 457(b) dollar limit and 457(b) deferrals do not count against the 401(k) and 403(b) dollar limit.
2. Participants may have balances in the 403(b) plan, and state sponsored 401(k) and 457 plans, however, loan amounts cannot exceed \$50,000 across all plans and hardship on one plan will suspend contributions for 6 months to all plans.
3. These statements are general comparisons only. For specific information refer to your tax advisor.

SAVING MADE EASY

One Step at a Time

WHAT IS A TSA PROGRAM?

The California State University Tax-Sheltered Annuity (CSU TSA) Program is a voluntary 403(b) plan that allows eligible employees to save for retirement by investing monthly pretax contributions in tax-deferred accounts under Internal Revenue Code Section 403(b). A TSA can help you save money on taxes now AND invest in your future at the same time!

WHY PARTICIPATE?

The sooner you start saving toward your retirement the better. The earlier you start, the more you benefit from compounding interest. Compounding happens over time as your money generates earnings, which are reinvested to generate MORE earnings.

HOW MUCH?

That depends on you. For 2018, the IRS allows you to invest up to \$18,500 of your annual salary, but you can decide to invest as little as \$15 per month. Plus, if you are or will be age 50 or older this year, you can invest up to \$6,000 more per year. And, if you have been employed by CSU for at least 15 years and didn't take full advantage of TSA contribution maximums over the course of your employment, you may be able to catch up and invest even more.

[NetBenefits.com/calstate](https://netbenefits.com/calstate)

Take a Step Toward Your Future with
the CSU TSA Program.



SAVING MADE EASY

One Step at a Time

STEP 1:

GET ADDITIONAL INFORMATION.

You should feel comfortable with your decision to enroll in a TSA. If you need additional information, visit NetBenefits.com/calstate or your Benefits Office to obtain the contact information for the Fidelity Representative dedicated to your campus.

STEP 2:

DETERMINE THE MAXIMUM YOU CAN INVEST.

In 2018, you can defer up to \$18,500 toward your TSA, and if you will be age 50 or older this year, you can defer another \$6,000. In addition, if you have 15 years of CSU full-time employment and under-contributed over the course of your CSU employment, you may be able to defer an additional \$3,000 per year for up to \$15,000.

STEP 3:

DETERMINE HOW MUCH YOU WANT TO INVEST EACH MONTH.

STEP 4:

ENROLL (SET UP) YOUR TSA ACCOUNT.

Go to NetBenefits.com/calstate and click *Enroll—Sign up now* to create your CSU TSA account and set up a username and password. You will need to enter the New Plan ID: 50537.

1. Create a Username.
2. Create a Password.

A strong password is one that is between 15 and 20 characters, has a mix of case sensitivity, numbers, letters, and special characters.

Your password should *not* be personally identifiable information, such as your Social Security number, telephone number, or date of birth.

3. Create a Security Question.

If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

4. New User Registration Confirmation.

If you have other accounts you access via Fidelity.com, NetBenefits®, or eWorkplace®, your new login information applies to these accounts, as well as to accessing your account by phone.

Note: Email Confirmation—Notice of Recent Change or Inquiry You may receive an email notice of a recent change or inquiry into your account username or password. This message is automatically generated when you set up or make changes to your login information.

Need Help?

If you have any questions, go online or call a Fidelity Representative using the contact information below:

- Fidelity (800-343-0860)
- Netbenefits.com/calstate

STEP 5:

CHOOSE YOUR DEFERRAL AND INVESTMENT OPTIONS.

Log on to NetBenefits at NetBenefits.com/calstate to update your deferral elections and investment options.

Before making your investment decisions, it is important that you become familiar with the various options in the TSA. Please consider all investment information before choosing your investments. There is a fixed-dollar administrative fee of \$46 per year (\$11.50 per quarter). This flat quarterly administrative fee is assessed to any participant with a

balance in CSU TSA investment options. For more detailed information regarding these investments, please visit NetBenefits.com/calstate. Under the *Plans & Investments* tab, select *Investment Options*

STEP 6:

NAME YOUR BENEFICIARY.

Please make sure to assign beneficiaries to your TSA account. Once you have named your beneficiaries, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log in to your account through NetBenefits.com/calstate.
2. From the home page, click *Profile*, then *Beneficiaries* in the *About You* section.
3. You will see sections for Primary Beneficiaries and Contingent Beneficiaries. A primary beneficiary is your first choice to receive the value of your retirement account. A contingent beneficiary is your second choice to receive the value of your retirement account if the primary beneficiaries are not living at the time of your death. To add one or more of either type of beneficiary, click the *Add a Primary Beneficiary* or *Add a Contingent Beneficiary* buttons.
4. Indicate whether you are married or not by clicking the *Edit* button in the Marital Status box.
5. You may enter a person, estate, organization or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.

For a person:

- Full Name
- Address
- Relationship to You
- Social Security Number
- Date of Birth
- Gender

For an estate/organization/trust:

- Full Name
- Social Security Number/Tax ID
- Address
- Effective Date

Don't forget to click the *Save* button after entering information for each beneficiary, or click *Cancel* if you change your mind.

6. Click the *Save All* button in the *Review and save your choices* section.
7. Your beneficiary designations will become effective as soon as you complete the online designation process.

STEP 7:

REVIEW YOUR SAVINGS STRATEGY EACH YEAR TO ENSURE THAT YOU ARE REACHING YOUR RETIREMENT GOALS.

For more information on the CSU TSA Program, please visit NetBenefits.com/calstate.

Enroll in your California State University Tax-Sheltered Annuity Program with Fidelity Investments.

ENROLL IN 3 EASY STEPS!

STEP 1: Enroll with Fidelity Investments.

1. Go to **www.NetBenefits.com/calstate** and click on "Enroll sign up now".
2. Enter your SSN and plan ID: 50537
3. Provide us with your personal information and custodial consent.

STEP 2: Establish a username and password

If you are logging on for the first time, you will need to establish a username and password. If you already have a Fidelity.com or NetBenefits® account, you may log in using your existing username and password.

1. Go to **www.NetBenefits.com/calstate**.
2. Click **Register** at the top of your screen.



The screenshot shows a login/register interface with two input fields for 'Username' and 'Password', a 'Log in' button, a 'Remember Me' checkbox, a 'Register' button (circled in red), and a 'Need Help?' link.

3. **Verify** your identity by entering:

- The last 4 digits of your Social Security number
- First Name
- Last Name
- Date of birth

4. **Create a Username.** Your username can be your Social Security number; however, to better protect your account, we strongly recommend that you create a unique username. Once you create a username, you cannot revert to your Social Security number.

5. **Create a Password.** Your password protects your account from unauthorized users. A strong password is one that is between 15 and 20 characters, has a mix of case sensitivity, numbers, letters, and special characters.

Your password should *not* be personally identifiable information, such as your Social Security number, telephone number, or date of birth.

6. **Create a Security Question.** If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

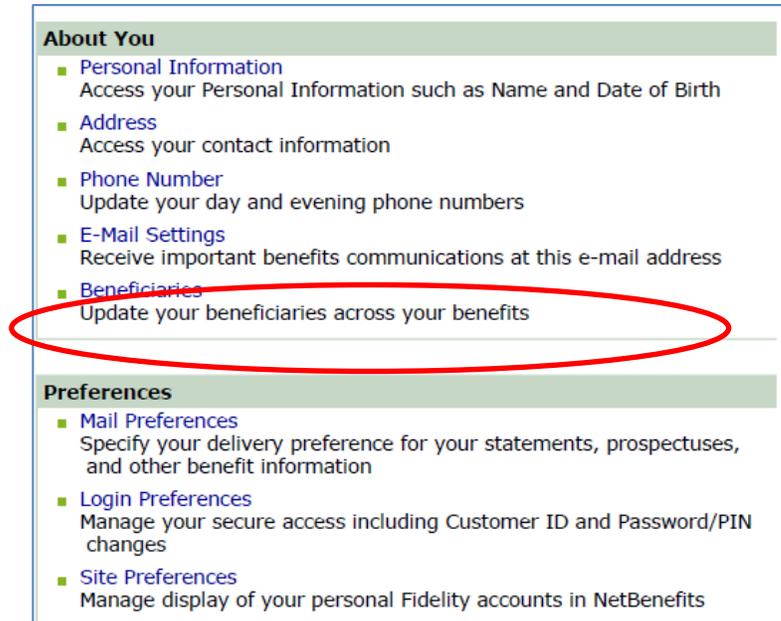
7. **New User Registration Confirmation.** If you have other accounts you access via Fidelity.com, NetBenefits®, or eWorkplace®, your new log in information applies to these accounts, as well as to accessing your account by phone.

8. **Enroll in Plan:** Make decisions about contribution amounts and investments.

STEP 3: Establish Your Beneficiaries.

Please make sure to assign beneficiaries to your CSU TSA Program account. Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log on to your account through www.NetBenefits.com/calstate.
2. From the home page, click on *Profile*, then *Beneficiaries* in the *About You* section.



3. You will see sections for Primary Beneficiaries and Contingent Beneficiaries. A Primary Beneficiary is your first choice to receive the value of your retirement account. A contingent beneficiary is your second choice to receive the value of your retirement account if the primary beneficiary(ies) is (are) not living at the time of your death. To add one or more of either type of beneficiary, click on the "Add a Primary Beneficiary" or "Add a Contingent Beneficiary" buttons.
4. Indicate whether you are married or not by clicking on the "Edit" button in the Marital Status box.
5. You may enter a person, estate, organization or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.
6. Click the "Save All" button in the *Review and save your choices* section.
7. Your beneficiary designations will become effective as soon as you complete the online designation process.

NEED HELP?



Call

800.343.0860 to speak with a Fidelity Representative, Monday through Friday, from 8 a.m. to midnight Eastern time.



Click

NetBenefits.com/calstate for information specific to your CSU TSA Program account.

Visit

Getguidance.fidelity.com to schedule an for a confidential consultation.

Investing involves risk, including risk of loss.
Guidance provided is educational.

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