UNIVERSITY OF MICHIGAN

We know there is a lot going on as a new employee, but don't forget to spend a few minutes focused on your future.

University of Michigan Retirement Savings Plan Enrollment and Changes

Visit Wolverine Access.

Here you can:

- Enroll in the plans
- Change or cancel the amount of your 403(b) SRA or 457(b) contribution
- Change your investment company allocations
- Change between pre-tax and/or Roth contributions for the 403(b) SRA or 457(b)

Establish your account with Fidelity NetBenefits.

Here you can:

- Review and compare available Investment Options through Fidelity
- Establish or change your investment option elections
- Designate, review, or change your beneficiary
- Add your preferred email address and select eDelivery for communications from Fidelity

Schedule a complimentary consultation with a Fidelity Retirement Planner

Plan for your financial future by meeting with a specialized Fidelity Retirement Planner dedicated to the University of Michigan. You don't have to know all the answers – we are here to help so ask us anything, really!

Schedule your consultation today

Take advantage of educational resources available from Fidelity

Power of Small Amounts

Use this interactive tool to see how increasing your contribution rate by 1%, 3% or 5% can make a big difference in preparing for your future.

Roth Contribution Modeler

Helps you compare the effects of traditional and Roth savings plans, now and in retirement.

Budget Checkup

This easy-to-use, interactive calculator helps you quickly bucket expenses and determine your monthly surplus or deficit.

Planning & Guidance Center

Create a plan for your future—model and plan for your financial goals using the Planning & Guidance Center on Fidelity NetBenefits®.

Financial Wellness Checkup

Answer a few questions to see your personal financial wellness score in each of our 4 categories: budgeting, debt management, savings, and protection.

Student Debt

See if there is a better way to pay off your student loans by using our student loan calculator.

What you want for your future is personal – and we're here to help.

Call **800-343-0860** or visit **www.NetBenefits.com/UofM**.

Investing involves risk, including risk of loss.

Fidelity Brokerage Services LLC, Member NYSE, SIPC,
900 Salem Street, Smithfield, RI 02917

949375.1.0

Fidelity INVESTMENTS