Opt-Out Instructions – Annual Increase Program

To opt out of the programs to automatically increase your retirement savings, you may visit <u>NetBenefits</u> at any time during the year and make changes by selecting Manage contributions on the home page, or you may use the NetBenefits app. In order to not have any contributions take from your October paycheck due to these programs, you need to take action by October 6 in order to keep your current contribution rate the same. To opt out, follow these steps:

From the NetBenefits website.

- 1. Visit the <u>NetBenefits®</u> website.
- 2. On the home page there are two ways to navigate to the contribution change screen. You may either select Accounts & Benefits, and then click on Manage contributions, or you can go to the Take Action menu on the homepage and select Manage contributions.
- 3. Once on the Manage contributions page, select Annual Increase Program.
- 4. Once there, select Unenrolling from Annual Increase Program and click on Change Annual Increase Election.
- 5. On the confirmation page, click Submit. Fidelity will send you an email confirming your election changes.



Desired Election
Enter amount of increase with the date that you want the increase to take effect each year, or choose unenroll.
How does my Annual Increase Election get applied?
Change my Annual Increase Election Automatically increase my contribution amount by 1.00% V every year on October V 7 V
Interval Unerrolling from Annual Increase Program
The Plan's Annual Increase Program has a contribution cap of 7%. This cap can be removed to allow your annual increases to continue until you make a change or reach the Plan's maximum contribution amount.
What is the Annual Increase Program Contribution cap?
 Remove Annual Increase Program Contribution cap and continue annual increases.
Change Annual Increase Election

Opt-Out Instructions – Auto Advance

To opt out of the programs to automatically increase your retirement savings, you may visit <u>NetBenefits</u> at any time during the year and make changes by selecting Manage contributions on the home page, or you may use the NetBenefits app. In order to not have any contributions take from your October paycheck due to these programs, you need to take action by October 6 in order to keep your current contribution rate the same. To opt out, follow these steps:

From the NetBenefits website.

- 6. Visit the <u>NetBenefits®</u> website.
- 7. On the home page there are two ways to navigate to the contribution change screen. You may either select Accounts & Benefits, and then click on Manage contributions, or you can go to the Take Action menu on the homepage and select Manage contributions.
- 8. Once on the Manage contributions page, select Manage your contribution amount.
- 9. Once there, enter your desired contribution amount in the voluntary pretax box or the voluntary Roth box, then click Save Contribution Amount.
- 10. On the confirmation page, click Submit. Fidelity will send you an email confirming your election changes.





VANDERBILT 403B (59208)



Contribution Amount		
VOLUNTARY PRETAX DEFERRAL		
Current Election	3 %	
Desired Election	3 %	
(1% to 100% in increments of 1%)		
VOLUNTARY ROTH DEFERRAL		
Current Election	3 %	
Desired Election	3 %	
(1% to 100% in increments of 1%)		
Contribution Amount Total		
Current Election	6 %	
Desired Election	6 %	
(1% to 100%)		
Change Contribution Amount		

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

	Previous	Submit	
S Cancel Changes to Contribution Amount			
Questions? Call (800) 343-0860			

From the NetBenefits app

- 1. Open your NetBenefits app.
- 2. Select Change contributions from the Take action menu on the home page.
- 3. Click on Update in the Contributions section.
- 4. Change the contribution rate to your desired amount and click on Save changes. Fidelity will send you a confirmation of your election change.