



VOLUNTARY DEFINED CONTRIBUTION (VDC) PROGRAM

A QUICK-REFERENCE ENROLLMENT GUIDE WITH STEP-BY-STEP INSTRUCTIONS

VISIT WWW.VDC.NY.GOV TO LEARN ABOUT THIS RETIREMENT PLAN.

- Learn how the VDC Program (a defined contribution plan) and the NYC defined benefit (DB) plans differ. On the VDC Program website, you can review the VDC Program and DB plans comparison chart.
- Review the eligibility criteria, plan features and more.
- Research the investment providers and what investment options they offer to determine how you wish to invest your retirement assets before starting the enrollment process.

HAVE THE FOLLOWING INFORMATION AVAILABLE BEFORE YOU START THE ENROLLMENT PROCESS:

- Your Social Security number and date of birth
- The name of your previous retirement plan(s) and registration/member number(s), if applicable
- Any VDC Program contract number(s) if you were enrolled in the VDC Program with a previous employer
- The name, address, telephone number, and e-mail address of your designated beneficiary(ies)

Call the VDC Employee Counselling Center at **866-271-0960** if you need help enrolling.

Note: Employees of the City of New York and Public Employers (NYC H+H, SCA and NYCHA) must also complete the VDC Eligibility Verification & Acknowledgment Form.

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Register and set up your VDC Program retirement account

To start your enrollment process, visit www.vdc.ny.gov.

Select either New York City or New York State as your employer. Click *Enroll Now* at the top of the page or *Start Enrollment* on the last page. **This will take you to the Retirement@Work® website.**

1. If it's your first time here, click *Register Now*.
2. Establish your account by entering your Social Security number, date of birth, address, telephone number and email.
3. Create your online access by creating your user ID (must be 6 to 20 alphanumeric characters) and password (must contain one letter, one number and be 8-20 alphanumeric characters). Please remember your ID and password for when you return to **Retirement@Work** to manage your account.
4. For your protection, you will be asked additional security questions for a higher level of authentication.

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Complete your retirement program election

1. You will see the **How can we help you?** page. On the left, click *Enroll Now* under **I'd like to enroll in a Retirement Program**.
2. Click *Find Employer* and select your employment location or agency (where you work). You will be prompted to select whether you work for a New York City or State agency. You can use the search field or the navigation arrows to locate and select your employer. Please pay careful attention to the name that you select as there are other employers with similar names on the list. Confirm the employment location you selected and click *Continue*.
3. You will be prompted to provide a phone number and your title.
4. The next page will be the **Retirement Program Election** page. Under the Retirement Program List, select *New York State Voluntary Defined Contribution (NYS VDC) Program* as your choice.
5. You will be prompted to provide retirement program history by answering three Yes/No questions. If Yes is selected for any question, additional fields will display prompting you to enter the appropriate information. These questions are required to determine your eligibility for the Program. Accept the Terms and Conditions and then click *Confirm*.
6. You will see a confirmation page that you have successfully selected the VDC Program as your retirement plan. Click *Continue Enrollment*.

Need help? Call the Customer Service Center at 866-271-0960.

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Select your investment providers

Tell us where to send the money. Your options for investment providers are AIGRS, Fidelity, TIAA and Voya. If you do not choose an investment provider, contributions remitted on your behalf will default to an investment provider selected by the plan sponsor for the NYS VDC Program.

1. Continue your enrollment process and select your investment provider(s). You will see **Who would you like to handle your retirement investments?** Decide if you want to direct all of your contributions to the same investment provider(s) and click *Yes* or *No*. If you choose *Yes*, all contribution types—employer and employee contributions—will be directed to the same investment provider(s) in the same percentages. If you choose *No*, you will then make your choices by contribution type.
2. Enter the percentage you would like to allocate to each investment provider. Select at least one investment provider or you may allocate to several. Ensure your total equals 100 percent.
3. Click *Next*.
4. The **Review your contributions** page displays. You must click on the box to indicate that you have read and accept the Terms and Conditions. Click *Confirm*.
5. The **Confirmation** page displays. You will be prompted to visit each investment provider selected to open an account.

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Open an investment account with each of your investment providers

When you are near your 366-day vesting period, or if you are currently vested, you must open an account and choose your investment options with each investment provider you selected by visiting each provider's website separately (shown below). Also, there are links in the enrollment system that will take you

directly to each investment provider's website to open an account with them and select how you want your contributions invested. If you have questions about investment options and expenses, call your investment provider directly at the numbers shown below:

| | | |
|---|---|----------------------------|
| AIGRS, Richard Growsick, Advisor | nysvdc.aigrs.com | 518-783-6464 |
| Fidelity | netbenefits.com/Vdc | 800-343-0860 |
| TIAA | TIAA.org/nystate | 866-662-7945 |
| Voya | suny.beready2retire.com | 800-438-1272 Opt. 3 |

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When complete, you can click the *Take Me To* button to navigate to the **Contributions, History** or **Education & Tools** pages or click the *Back to home page* link, where you can view and manage your account and/or log out.

Note: Funds will be sent to your chosen investment provider(s) after meeting vesting requirements. Vesting is complete after 366 days of service. Please contact your administrator or refer to your Summary Plan Description for more information on vesting.

The Retirement@Work system is administered by TIAA.

Need help?

If you need assistance with the Retirement@Work system, call **866-271-0960**, weekdays, 8 a.m. to 10 p.m. (ET). You will be connected with one of our experienced Retirement@Work consultants.

If you have questions regarding VDC Program retirement benefits, please contact your benefits administrator.

