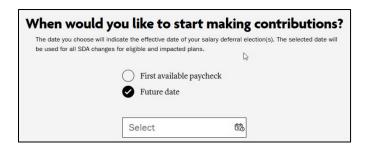


## Manage your Contributions in Retirement@Work State Campus Administration Payroll

You can choose an effective date for your Voluntary 403(b) Savings Plan (VSP), which can either be your "First Available Paycheck" or a specific "Future Date" of a specific paycheck—as illustrated in the image below.

Note: This is not applicable to the NYS Deferred Compensation Plan (NYSDCP) 457(b) contributions.



The SUNY Voluntary 403(b) Savings Plan permits both Traditional (pre-tax) and/or Roth (after-tax) contributions. The total (pre-tax and after-tax) annual contributions combined cannot exceed the 2025 Maximum Contribution Limit\*. See <a href="https://www.suny.edu/benefits/vsp/">https://www.suny.edu/benefits/vsp/</a> for additional Plan information.

<u>First available paycheck</u> is generally one full pay period from the date you enter your change. Please consider that changes *may* take up to two full pay periods to be effective in your paycheck if any system corrections are required.

<u>Future date</u> "Select" the date of the paycheck you want the contribution to be effective. This must be entered at least one full pay period prior to the paycheck date you select.

Example – For your deduction to be effective in the 10/22/2025 paycheck, you must log-in and enter the contribution amount NO later than October 8, 2025:



## Important considerations

- If you elect to contribute a flat dollar amount that exceeds the amount available in your net pay, a partial deduction will be made equal to the amount of net pay available. This will result in a \$0 net paycheck.
- > Monitor your payroll information to ensure your contribution has been processed.
- ➤ Please contact your human resources benefit office with any questions.

Visit http://www.suny.edu/benefits/vsp/ or contact your campus Human Resources/Benefits office if you have questions. You can also call the Retirement@Work Customer Service Center at **866-271-0960**.



## Manage your Contributions in Retirement@Work State Campus Administration Payroll

Monitor your pay stub contributions. For year-to-date contributions, calculate the desired contribution amount based on the remaining paychecks in the year.

Paycheck date*	The number of checks left in the calendar year
3/12/25	22
3/26/25	21
4/9/25	20
4/23/25	19
5/7/25	18
5/21/25	17
6/4/25	16
6/18/25	15
7/2/25	14
7/16/25	13
7/30/25	12
8/13/25	11
8/27/25	10
9/10/25	9
9/24/25	8
10/8/25	7
10/22/25	6
11/5/25	5
11/19/25	4
12/3/25	3
12/17/25	2
12/31/25	1

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