This guide has been designed to assist new employees with enrolling in the Optional Retirement Program. If you have not made a final decision to enroll in the Optional Retirement Program, there are resources to help you along the way:

- Visit the SUNY website at www.suny.edu/retirement/orp/
- Listen to a comparative video comparing the ORP and the defined benefit plan at https://youtu.be/YdCLWb2T2VQ
- Call Customer Service at 866-271-0960 if you need help enrolling.

As a new employee of the State University of New York (SUNY), you are eligible to enroll in a retirement system. Your job classification determines which of the systems you may elect. For more information about your eligibility please check with your benefits officer.

- SUNY Optional Retirement Program (ORP)
- NYS Teachers’ Retirement System (TRS)
- NYS Employees’ Retirement System (ERS)
- New York State Police and Fire Retirement System (PFRS)

You have the opportunity to save even more with the SUNY 403(b) Voluntary Savings Plan*

In addition to enrolling in a retirement plan, you have the option to enroll in the SUNY 403(b) Voluntary Savings Plan. Participating in the 403(b) Voluntary Savings Plan provides you with an opportunity to save for retirement on a pretax (Traditional) and after-tax (Roth) basis. With the pretax option your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth. Money invested in the Roth option is taxed when it is deducted from your paycheck and it provides the potential to withdraw earnings on a tax-free basis in retirement with a qualifying distribution. You will be allowed to split your 403(b) contributions between the pretax (Traditional) and after-tax (Roth) options, although the combination of any such contributions cannot exceed the maximum allowed by the IRS.

For additional information about the 403(b) Plan, visit www.suny.edu/benefits/vsp/.

Steps to enroll in SUNY ORP

Retirement@Work is the online enrollment and management system for your SUNY retirement account(s). It’s a central portal through which you can enroll in the ORP and the 403(b) Voluntary Savings Plan, access your plan information, access service provider websites, choose your investment providers, perform your 403(b) salary deferral transactions, and so much more—all from one location and at your convenience.

You will need the following information to enroll:

- Social Security Number
- Date of Birth
- Contract number of any vested employer-sponsored retirement contract with either TIAA, VALIC, Fidelity or Voya Financial
- Membership number if you are presently a member of the New York State Employees’ Retirement System (ERS), the New York State Teachers’ Retirement System (TRS) or New York State Police and Fire Retirement System (PFRS)
- Date of retirement if you are presently receiving a retirement benefit from any Retirement System of New York State
- You may also want to research investment providers and determine how you wish to invest your retirement assets before starting the enrollment process.

*For additional information about the Voluntary Savings Plan, please visit SUNY.edu/benefits/retirement

1. Go to Retirement@Work

Bookmark this URL for all future account management needs.

www.retirementatwork.org/suny

2. Welcome. Click Register under “First Time Here?” to create a user ID, password and security question for Retirement@Work.

3. Register for Online Access. Enter your Social Security Number and Date of Birth to create your login. Click Continue.
4. Register for Online Access (continued)

Note: Please remember your user ID and password to manage your SUNY Retirement account in the future. Click Continue.
5. Set Up Your Profile

Consider signing up for e-delivery. With eDelivery you get secure access, faster delivery of statements other documents and reduced paper clutter.

Click Continue.
6. **How can we help you?** Select “I’d like to enroll in a Retirement Program” to make your selection.

7. **Welcome.** Select your campus location from the drop-down menu. IMPORTANT: Selection of the correct campus location is critical to ensuring correct record keeping. Employees must not guess.

Continue to scroll down until you locate your correct campus name.
8. Complete the Retirement Program Election steps.
   
a. Choose the retirement program in which you wish to enroll in.

![Retirement Program Election form](image)

b. Please answer yes or no to these questions.

![Please provide your retirement program history](image)

c. If you have enrolled in the ORP with any SUNY institution, you cannot change unless you are newly eligible for another plan. Please note: You will only get these additional questions if you choose “yes” to the corresponding questions in B.

![Have you ever been a member of the SUNY Optional Retirement Program?](image)

d. Answer yes or no. If you answer yes, please select the provider(s) from the drop-down and provide your contract number and employer.

![Do you currently own a vested, employer-sponsored retirement contract with TIAA, VALIC, Fidelity or Voya Financial?](image)

e. If you have enrolled in the ERS/TRS or PFRS with any SUNY institution, you cannot change unless you are newly eligible for another plan

f. If you are receiving a NYS retirement benefit, you cannot enroll in a retirement plan

g. If you need enrollment assistance, you can call Customer Service at 866-271-0960
9. Terms and Conditions

By signing this agreement, I authorize my retirement program selections indicated on this form.

Because your user ID and password are unique to you, you can use them to sign your retirement program electronically. An electronic signature is just as binding legally as a conventional handwritten signature. When you click the ‘Accept & Submit’ button below, you're transmitting to us your consent to use our log-in data as your electronic signature for this transaction. We’ll record it along with other data specific to the transaction and preserve it in our system.

If I click ‘Cancel’, I will not be making any request electronically and the information I entered will not be saved.

Under penalties of perjury, I certify that the social security number entered as part of my registration is my correct social security number and I am not to subject to back up withholding due to failure to report interest and dividend income, and I am a U.S. person.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

☐ I have read and I accept these terms and conditions.

[Accept & Submit] [Cancel]

10. You have now completed your Retirement Program Election. Now you must complete your Enrollment.

You can select to enroll in the SUNY ORP only, which will navigate you to Step 12 where you will choose your investment providers for the ORP.

OR

You can select to enroll in both the SUNY ORP & the 403(b) Voluntary Savings Plan, which will navigate you to Step 11.
11. You have selected to enroll in both the ORP and 403(b). First, choose Your 403(b) Voluntary Savings Plan Contribution Amount.

For more information on the Voluntary Savings Plan, please visit https://www.suny.edu/benefits/vsp/.

Step A. Input your desired contribution dollar/percentage amount. This screen will display the deferral election option allowed by your campus. Enter full amount/percentage. Please note: 4-year schools only offer $ input, some community colleges only offer $ input and some community colleges have both $ and % input.

You still have the option to decline participation in the 403(b) by clicking the “Do Not Contribute to the TDA” button. You will be navigated to Step 12 to complete your ORP enrollment.

Step B. Click the + to split the amount between the pretax and Roth elections. Designate the contribution dollar/percentage amount for each (% of pay is available to community colleges only).

Step C. Then establish the effective date by selecting either radio button. If you select Future Date, you must elect a specific date from the calendar dropdown menu.

If you click on the Learn more about Roth contributions link, Roth Contributions pop-up displays details between pretax and Roth contributions.

Step D. Click Close Window

Your next step will be to choose your investment providers in step 12.
12. Choose Investment Providers

Now you will decide on the investment providers for your employer and mandatory employee contributions to the ORP and your 403(b) Voluntary Savings Plan contributions (if you enrolled in step 11.).

Enter the percentage of the contribution to be allocated to each investment provider, by contribution type.

Click **Continue**.

13. Review and Confirm Your Elections

A summary of your elections will display. Review the contribution details for each plan and the selected investment provider(s).

Click **Confirm Elections**.
14. Review the Salary Deferral Agreement Terms & Conditions
   
   Click I Agree.

15. Review your Enrollment Confirmation

   An enrollment confirmation page will display.

   An investment account needs to be opened with each provider selected.

   This step requires you to exit Retirement@Work and visit each provider’s enrollment website.

16. Open an investment account with each investment provider

   You must now continue to enroll with each investment provider selected in step 12 by visiting each provider’s website separately.

   If you have questions about enrolling with your investment provider(s), please contact them at the phone number provided to the right.

   TIAA: tiaa.org/suny 866-662-7945
   VALIC: valic.com/suny 800-448-2542
   Fidelity: netbenefits.com/suny 844-367-7869
   Voya: suny.beready2retire.com 800-584-6001
The R@W system is administered by TIAA.

**Need help?**

If you need assistance with the Retirement@Work system, call **866-271-0960**. You will be connected with one of our experienced Retirement@Work consultants.

Monday to Friday, 8 a.m. to 10 p.m.
Saturday, 9 a.m. to 6 p.m. (ET)

If you have questions regarding SUNY retirement benefits, please contact your campus benefits administrator.