As a new employee of the State University of New York (SUNY), you can enroll in a retirement system, from up to three choices:

- SUNY Optional Retirement Program (ORP)
- NYS Employees’ Retirement System (ERS)
- NYS Teachers’ Retirement System (TRS)

Your benefits office can provide you with details about each system, and verify which of these systems you are eligible for, as well as whether enrollment is mandatory or optional. The instructions in this guide will take you through the process of enrolling in the SUNY ORP, which is a defined contribution plan.

You also have the opportunity to save even more with the SUNY 403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity (TDA)

Once you enroll in the ORP, you may also enroll in the 403(b) SUNY Voluntary Savings Program (known as the Tax-Deferred Annuity Plan). Participating in the Tax-Deferred Annuity Plan provides you with an additional opportunity to save for retirement on a pre-tax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

Take steps to enroll now in the 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 Tax-Deferred Annuity, 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) or the New York State Teachers’ Retirement System (TRS)
- Date of retirement if you are presently receiving a retirement benefit from any Retirement System of New York State.
1. Visit Retirement@Work  
   Be sure to bookmark this URL for all of your account management needs.

2. Welcome  
   Click Register under “First Time Here?”  
   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

You will be asked to provide your first name, last name, gender, email and to decide on a user ID, password, security question and answer to your security question.

*Note: Please remember your user ID and password to manage your SUNY Retirement account in the future.*

Click Continue.

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5. Set Up Your Profile

Complete the “Set Up Your Profile” page by providing your mailing address, day and evening phone numbers, confirm your email and sign up for e-delivery if you choose. 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 *Enroll now* to get started.

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.

8. Retirement Program Election

Provide your phone number and title, make your retirement program election by selecting the appropriate radio button beside your choice and provide retirement program history information.

Click *Continue.*
9. Terms and Conditions

You must check the box to acknowledge the Terms and Conditions.

Click Accept & Submit to continue.

10. Thank You Page

You can select to enroll in the SUNY ORP only which will navigate you to Step 12.

OR

You can select to enroll in both the ORP & TDA which navigate you to Step 11.

11. Choose Your TDA Contribution Amount

Input your desired contribution amount for the 403(b) Voluntary Savings Program and establish the effective date using the calendar.

This screen will display the deferral election option allowed by your campus (dollar only or dollar and percentage).

Click Continue. You will be navigated to Step 12.

To decline participation, click in the “Do Not Contribute to the TDA” button. You will be navigated to Step 12 to complete your ORP enrollment.

12. Choose Investment Providers

Now you will decide on the investment providers for your employer and mandatory employee contributions to the ORP and your TDA contributions (if you enrolled).

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.

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.

TIAA: TIAA.org/suny
VALIC: valic.com/suny
Fidelity: netbenefits.com/suny
Voya: suny.beready2retire.com
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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/suny for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Plan services provided by TIAA