SUNY RETIREMENT@work®

Quick Reference Guide: Step-by-step instructions

Retirement@Work access:

You can access Retirement@Work through the URL: www.retirementatwork.org/suny

Registration

If you are enrolling in your retirement plans for the first time, you are required to register. The below steps will navigate you through the online registration process.

1. Click the **Register** button.
2. Complete the personal information short form and click the **Continue** button.
3. Complete the personal information long form and click the **Continue** button.
4. Complete your contact information and click the **Continue** button.

Retirement Plan Enrollment

1. From the "How Can We Help You?" screen, click the **Enroll Now** button.
2. Select the campus for which you work by clicking the **Choose your employer from the list** link and scroll through the employer names and choose the appropriate employer.
3. Confirm the campus selected and click the **Continue** button.
4. Complete the Retirement Program Election (RPE) form
   - 4.1. First, make a retirement program election.
   - 4.2. Second, provide your retirement program history.
   - 4.3. Confirm the campus answers and click the **Continue** button.
5. Review the Terms and Conditions and select the checkbox beside **I have read and accept these terms and conditions**.
6. The **Accept & Submit** button is enabled once the checkbox is selected. Click the **Accept & Submit** button to continue.
7. Employees who elect the New York State Teachers' Retirement System or Employees' Retirement System will be directed to a PDF form to download and complete. You will be given an option to enroll in the Tax-Deferred Annuity Plan, for which enrollment instructions are provided below.

   Employees who decline membership will be given an option to enroll in the 403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity, for which enrollment instructions are provided on the following page.

   Employees who elect the Optional Retirement Program (ORP) will be taken to the ORP enrollment process.

SUNY RETIREMENT@work®

Optional Retirement Program (ORP) Enrollment

Note: These instructions are the continuation of the enrollment process for employees who have chosen the ORP.

1. After you click the **Accept & Submit** button in RPE, you will be navigated to the "Thank You" transition page where you can select to enroll in the SUNY ORP only or select to enroll in both the SUNY ORP and the 403(b) Voluntary Savings Program (also called the TDA).

   To enroll in the TDA, input your contribution percentage/amount (as allowed by your campus) and establish the effective date using the calendar.

   To decline participation, click on the blue text "I would not like to add the TDA at this time."
   Click the **Continue** button to be taken to complete your Optional Retirement Program enrollment.

2. Selecting the ORP and TDA option allows you to contribute pretax dollars to the 403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity (TDA) in addition to making your elections for the Optional Retirement Program.

   If you elect to enroll in the SUNY ORP and TDA option, you will be navigated to the **Choose Your Contribution Amount** step where you can input your **TDA** contribution percentage/amount (as allowed by your campus) and establish the effective date using the calendar.

   To decline participation in the TDA Plan, click on the "Do not contribute to the TDA" button. You will be navigated to complete your Optional Retirement Program enrollment (step 3).

   If you select to enroll in the SUNY ORP only option, you will be navigated to the **Choose Investment Provider** step (step 3).

3. 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 the **Confirm Elections** button.
4. Agree to the Salary Deferral Agreement Terms & Conditions. Click the **I Agree** button.
5. Your enrollment confirmation will appear.
6. You must now continue to enroll with each investment provider selected in step 2 by visiting each provider's website separately.

403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity (TDA) Enrollment

1a. If you elected either TRS or ERS in the retirement plan enrollment process and elect to enroll in the TDA plan, click the **Continue Enrollment Process** button.

1b. If you elect to enroll in the TDA plan from the "How Can We Help You" screen, click the **Enroll in TDA Plan** button.

2. Type the contribution amount or percentage in the appropriate field, establish the effective date and click the **Continue** button.
3. Enter the percentage of the contribution for each investment provider by contribution type and click the **Continue** button.

SUNY RETIREMENT@work®

4. Review the contribution details for each plan and the selected investment provider(s) and click the **Confirm Elections** button.
5. Review the terms and conditions of the Salary Deferral Agreement. Click the **I have read and accept these Terms and Conditions** checkbox and click the **I Agree** button.

A confirmation will display. You must now continue to enroll on each investment provider platform separately that you chose as your investment provider.

Viewing or Making Changes to Elections and/or Personal Information

1. From the "How Can We Help You" screen, click the **View my account** button.
2. Select the location you would like to manage and click the **Continue** button.

Note: If you only have one location, you will navigate directly to the next step.

3. You are now on the Retirement@Work "Plan Summary" screen. On this page you will find the following four tabs:
    - **a.** Plan Summary
    - **b.** Manage Contributions
    - **c.** Plan History
    - **d.** Planning Basics

The **Manage Contributions** tab is where you can make changes to your contribution elections. Select the **Manage Elections** button to be taken into the ORP enrollment process where you can adjust your elections.

The **Plan History** tab allows you to review your Contribution History, Withdrawal History, Contribution Changes and any Plan Communications.

The **Planning Basics** tab provides easy-to-understand articles on retirement and financial basics that can help you set your goals and stay on track.

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.

Weekdays, 8 a.m. – 10 p.m. (ET)
Saturday, 9 a.m. – 6 p.m. (ET)

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

Plan services provided by TIAA

246424
141024612 (09/17)