If you are already enrolled in the State University of New York Retirement Plan—Optional Retirement Program (ORP) or one of the NYS Retirement Plan (TRS or ERS)—but have not yet started to save with the SUNY 403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity (TDA), simply follow the steps below to sign up. Also, if you contributed to the TDA previously and would like to restart your tax-deferred contribution, you can do that as well.

Participating in the State University of New York 403(b) Voluntary Savings Plan provides you with an additional opportunity to save for retirement on a pre-tax basis. Remember, all contributions plus any earnings accumulated are tax deferred, and you pay no taxes until you receive your accumulations in retirement.

Once you’ve enrolled in a Retirement System—ORP, ERS, or TRS—or even if you declined participation in the Retirement Plan, you can still participate in the Tax-Deferred Annuity Plan any time during your employment at SUNY. The current IRS limits for the 403(b) Voluntary Savings Program is as follows:

<table>
<thead>
<tr>
<th>Age Category</th>
<th>TDA Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are under age 50</td>
<td>$18,000</td>
</tr>
<tr>
<td>If you are age 50 or over</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

Take steps to enroll in the SUNY TDA now!

If you have already created your Retirement@Work login and would like to start contributing to a Tax-Deferred Annuity, please follow these instructions. If you do not have your Retirement@Work user ID and password, instructions to create these can be found at the end of this document.

1. Visit Retirement@Work
   www.retirementatwork.org/suny

2. Welcome
   If you have a Retirement@Work user ID, enter it now and click Log In.
   
   First-time users: You must create a Retirement@Work user ID and password before you can proceed. See instructions at the end of document to register.
3. How can we help you?

   Click Enroll in TDA Plan.

4. Choose Your Contribution Amount

   Please take into consideration the following as you make your voluntary contribution decision:

   • Current year IRS limits (show in the information box to the right).
   • The blue information box contains details related to your mandatory plan contributions. Any voluntary election made on this screen will be in addition to this contribution.
   • Any amounts that you contributed this year to a Tax-Deferred Annuity plan with another employer or another SUNY Voluntary Savings Plan should be considered when completing a salary deferral.

   Click Continue.

5. Choose Your Investment Providers

   Now you will decide on your investment providers.

   Enter the percentage of your pre-tax contributions that you wish to allocate to each investment provider.

   Click Continue.
6. Review Your Elections

At this step, review your election details and the selected investment provider(s). Click Confirm Elections.

7. Terms & Conditions

Review the terms and conditions of the Salary Deferral Agreement.

Check the “I have read and accept these Terms and Conditions” box, then click I Agree.

8. Confirmation: Your Elections Were Submitted

A confirmation will display. You must now continue to enroll on the individual investment provider platform for each investment provider you chose.
First-time users: 
Instructions for creating your Retirement@Work user ID and password

If you have not created your user ID and password, please follow these five steps. You must create login credentials before you can make changes to your account.

1. Visit www.retirementatwork.org/suny
   Be sure to bookmark this URL for all of your account management needs.

2. Click the Register button under “First Time Here?”
   Create a user ID, password and security question for Retirement@Work.

3. Enter your Social Security number and date of birth to create your login.
   Click Continue.

4. 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.

5. Complete the “Set Up Your Profile” page by providing your mailing address, day and evening phone numbers, confirm your email and sign up for eDelivery (if you choose). With eDelivery you get secure access, faster delivery of statements, other documents and reduced paper clutter.
   Click Continue.

**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.