



# VOLUNTARY DEFINED CONTRIBUTION (VDC) PROGRAM

## A QUICK-REFERENCE ENROLLMENT GUIDE WITH STEP-BY-STEP INSTRUCTIONS

### VISIT [WWW.VDC.NY.GOV](http://WWW.VDC.NY.GOV) TO LEARN ABOUT THIS RETIREMENT PLAN.

- Learn how the VDC Program (a defined contribution plan) and the NYC defined benefit (DB) plans differ. On the VDC Program website, you can review the VDC Program and DB plans comparison chart.
- Review the eligibility criteria, plan features and more.
- Research the investment providers and what investment options they offer to determine how you wish to invest your retirement assets before starting the enrollment process.

### HAVE THE FOLLOWING INFORMATION AVAILABLE BEFORE YOU START THE ENROLLMENT PROCESS:

- Your Social Security number and date of birth
- The name of your previous retirement plan(s) and registration/member number(s), if applicable
- Any VDC Program contract number(s) if you were enrolled in the VDC Program with a previous employer
- The name, address, telephone number, and email address of your designated beneficiary(ies)

Call the VDC Employee Counselling Center at **866-271-0960** if you need help enrolling.

**Note: Employees of the City of New York and Public Employers (NYC H+H, SCA and NYCHA) must also complete the VDC Eligibility Verification & Acknowledgment Form.**

# QUICK-REFERENCE ENROLLMENT GUIDE

## 1

### Register and set up your VDC Program retirement account

To start your enrollment process, visit [www.vdc.ny.gov](http://www.vdc.ny.gov).

Select either New York City or New York State as your employer. Click *Enroll Now* at the top of the page or *Start Enrollment* on the last page. **This will take you to the Retirement@Work® website.**

1. If it's your first time here, click *Register Now*.
2. Establish your account by entering your Social Security number, date of birth, address, telephone number and email.
3. Create your online access by creating your user ID (must be 6 to 20 alphanumeric characters) and password (must contain one letter, one number and be 8-20 alphanumeric characters). Please remember your ID and password for when you return to **Retirement@Work** to manage your account.
4. For your protection, you will be asked additional security questions for a higher level of authentication.

## 2

### Complete your retirement program election

1. You will see the **How can we help you?** page. On the left, click *Enroll Now* under **I'd like to enroll in a Retirement Program**.
2. Click *Find Employer* and select your employment location or agency (where you work). You will be prompted to select whether you work for a New York City or State agency. You can use the search field or the navigation arrows to locate and select your employer. Please pay careful attention to the name that you select as there are other employers with similar names on the list. Confirm the employment location you selected and click *Continue*.
3. The next page will be the **Retirement Program Election** page. You will be prompted to provide a phone number and your title. Under the Retirement Program List, select *New York State Voluntary Defined Contribution (NYS VDC) Program* as your choice.
4. You will be prompted to provide retirement program history by answering three Yes/No questions. If Yes is selected for any question, additional fields will display prompting you to enter the appropriate information. These questions are required to determine your eligibility for the Program. Accept the Terms and Conditions, and then click *Confirm*.
5. You will see a confirmation page that you have successfully selected the VDC Program as your retirement plan. Click *Continue*.

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### 3

#### Select your investment providers

Tell us where to send the money. Your options for investment providers are Corebridge Financial (formerly AIG Retirement Services), Fidelity, TIAA and Voya. If you do not choose an investment provider, contributions remitted on your behalf will default to an investment provider selected by the plan sponsor for the NYS VDC Program.

1. Click *Continue Enrollment* to select your investment provider(s). You will see **Manage Elections**; click *Continue*. Decide if you want to direct all of your contributions to the same investment provider(s) and click *Yes* or *No*. If you choose *Yes*, all contribution types—employer and employee contributions—will be directed to the same investment provider(s) in the same percentages. If you choose *No*, you will then make your choices by contribution type.
2. Enter the percentage you would like to allocate to each investment provider. Select at least one investment provider or you may allocate to several. Ensure your total equals 100 percent.
3. Click *Next*.
4. The **Review your contributions** page displays. You must click on the box to indicate that you have read and accept the Terms and Conditions. Click *Confirm*.
5. The **Confirmation** page displays. You will be prompted to visit the enrollment website of each of the investment providers you've selected to open an account. Do not close this Confirmation page, but proceed to step 4.

### 4

#### Open an investment account with each of your investment providers

Now that you have selected your provider(s), you need to let them know how you would like your money to be invested. Simply click on the link(s) provided on the Confirmation page to go directly to each investment provider's account enrollment website to open an account with them and select how you want your contributions invested. Please note: You will exit the VDC Program site and be taken to the provider's website to complete this task. If you selected more than one provider, you must return to this page and click each provider's name to complete the process.

If you have questions about investment options and expenses, call your investment provider directly at the numbers shown on the next page.

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It is important to enroll with your investment provider and request an appointment with an advisor at no additional cost, to review your investment options and account services.

**Corebridge Financial (formerly AIG Retirement Services)**

**Fidelity**

**TIAA**

**Voya**

**Richard Grofsick, Advisor**

**518-783-6464**

**800-343-0860**

**866-662-7945**

**800-438-1272 Opt. 3**

When complete, you can click the *Take Me To* button to navigate to the **Contributions, History** or **Education & Tools** pages or click the *Back to home page* link, where you can view and manage your account and/or log out.

**Note: Funds will be sent to your chosen investment provider(s) after meeting vesting requirements. Vesting is complete after 366 days of service. Please contact your administrator or refer to your Summary Plan Description for more information on vesting.**

The Retirement@Work system is administered by TIAA.

### **Need help?**

If you need assistance with the Retirement@Work system, call **866-271-0960**, weekdays, 8 a.m. to 10 p.m. (ET). You will be connected with one of our experienced Retirement@Work consultants.

If you have questions regarding VDC Program retirement benefits, please contact your benefits administrator.

**Need help? Call the Customer Service Center at 866-271-0960.**

