Making retirement account changes with Retirement@Work

If you have questions or need assistance with making changes to your retirement account via Retirement@Work, you may also call customer service at 866-271-0960. You will be connected with one of our experienced Retirement@Work consultants.

Retirement@Work is the online enrollment and management system for the State University of New York Retirement Plan. With Retirement@Work you will be able to:

- Change your investment providers for your Optional Retirement Program (ORP) and 403(b) Voluntary Savings Plan (formerly referred to as the Tax-Deferred Annuity [TDA]) accounts.
- Manage (start, stop, restart, increase or decrease) your 403(b) salary deferral elections online.
- Enroll in the traditional pretax option and/or the after-tax (Roth) option; or split your 403(b) contribution between the Roth after-tax and the traditional pretax option.
- View your Optional Retirement Program (ORP) and 403(b) account balances.
- Make informed decisions with consolidated views of your current and historical account information – including account balances, contributions and distributions across all providers.

Employees may only view and manage their ORP and 403(b) accounts with Retirement@work. The Defined Benefit Plan – NYS Retirement Plans (TRS or ERS), New York Police and Fire Retirement System (PFRS), as well as the NYS Deferred Compensation Plan – are not administered by Retirement@Work. For additional information on these benefit programs, please refer to www.suny.edu/retirement.

Making 403(b) deferral changes

If you have already created your Retirement@Work login and would like to change your 403(b) deferral contributions or investment provider allocation percentages for either your ORP or 403(b) accounts, please follow these instructions.

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.

The materials depicted here and on the following pages are samples.

3. How can we help you?

Click View my account.

4. Your Plan Summary

Once logged in to Retirement@Work, the screen refreshes to “Your Plan Summary” page, where you’ll find your balances, contribution summary and recent contributions.

Select the Manage Contributions tab at the top of the page or click Manage Contributions to the right to see your current contribution amount.

Then Click the Manage Elections button to change your deferral contribution and the effective date, click Manage Contributions to the right.

Here you will be able to change your deferral contribution, split deferral contribution between pretax and Roth and the effective date. Establish the (future) effective date by selecting either radio button. If you select Future Date, you must elect a specific date from the calendar drop-down menu.

5. Contribution Changes

If you already participate in the 403(b), you will be transferred to the Choose Your Contribution Amount screen. Your current deferral is automatically populated. You can reduce, increase, or split the pretax or Roth after-tax deferral based on a dollar amount or a percentage of salary option, whichever is available for your location.

Confirm the effective date of the change; either the first available date or by future dating salary deferral elections. If you do not choose to change your deferral and want to update the vendor allocations, leave the information as it is and click the Continue button.

6. Choose Investment Providers

Now you will decide on your investment providers.

Enter the percentage of your pretax and after-tax contribution for each investment provider, by contribution type.

a. Direct all contribution types to the same investment providers – Yes or No.
   • Yes – This allows you to select the same investment provider.
   • No – This allows you to direct each contribution type separately for your 403(b) deferral contribution and for your ORP contribution (employee and employer).

b. Choose a percentage to allocate to each investment provider.

Click Continue.

7. Terms & Conditions

Review the terms and conditions of the Tax-Deferred Annuity Plan.

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

Select Continue. Confirmation of your submitted elections will be displayed.

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 e-Delivery (if you choose).
   Click Continue.

After you create a user ID and password, you will be taken to “Your Plan Summary” page, which provides your Balance and Contribution Summary. From here you will be able to manage your contributions, deferral elections, update your investment provider allocation percentages and more.

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. (ET)
Saturday, 9 a.m. to 6 p.m. (ET)

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