



RETIREMENT

*work*

# Say Hello to Retirement@Work<sup>®</sup>

It's a new way to point, click and manage your State University of New York (SUNY) retirement benefit – all in one location and at your convenience.

Visit [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)



Plan services  
provided by

October 25, 2017

Dear SUNY Employee,

I'm pleased to introduce Retirement@Work, the new online enrollment and management system for the State University of New York Retirement Plans. Through Retirement@Work, we've made it easier for you to manage your SUNY Optional Retirement Program (ORP) and SUNY Voluntary Savings 403(b) Tax-Deferred Annuity Program. This system replaces many of the paper forms and manual steps previously required to enroll and manage the SUNY Retirement accounts.<sup>1</sup>

### Everything you need is all in one location.

Starting on **Friday, November 3, 2017 at 8:00 a.m. (ET)**, SUNY employees located at your workplace should begin using Retirement@Work. After you create your login credentials, you will be able to manage your entire account online. You will be able to:

- Enroll in the 403(b) Tax-Deferred Annuity Program if you are not already enrolled.
- Change your investment providers for your ORP and 403(b) Tax-Deferred Annuity Program (TDA) accounts.
- Manage (increase, decrease start, stop) your salary deferral 403(b) elections online.
- View your ORP and TDA account balances from any investment provider.
- Change your personal information.

### Get started with Retirement@Work. Visit [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny) to secure your ID and password.

This Guide takes you step-by-step through the registration process to create your ID and password and also explains how to make changes to your account moving forward. With Retirement@Work, I highly recommend eDelivery, so please sign up. With eDelivery you get secure access, faster delivery of statements and other documents, and reduced paper clutter. To begin the registration process, visit [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny).

### Need help? Have questions about the system?

If you need assistance with Retirement@Work, simply call **866-271-0960**. You will be connected with one of our experienced Retirement@Work consultants. They are available Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET). If you have questions regarding SUNY Retirement benefits, you should contact your campus benefits administrator.

SUNY is continually looking for ways to help you make the most of your financial future. We think you'll find Retirement@Work a welcomed resource to your retirement plan.

Sincerely,



David M. Morrell  
University-Wide Benefits Administrator  
The State University of New York  
[suny.edu/benefits](http://suny.edu/benefits)

<sup>1</sup>Employees may only view and manage their ORP and TDA accounts with Retirement@work. The Defined Benefit Plans – NYS Retirement Plans (TRS or ERS), as well as the NYS Deferred Compensation Plan – are not administered by Retirement@Work. For additional information on these benefit programs please refer to: <http://www.suny.edu/retirement>.

First-time users:

## Instructions for creating your Retirement@Work user ID, password and security question

You must create a Retirement@Work user ID and password before you can start using the online system. Follow these instructions to register.

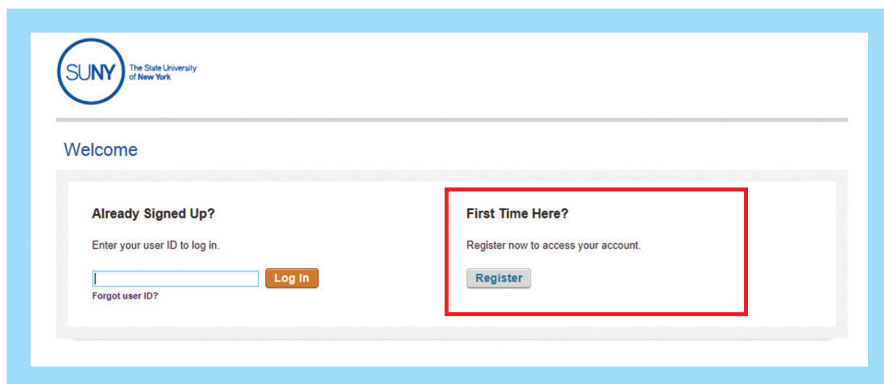
### 1. Visit [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)

Be sure to bookmark this URL for all of your account management needs.

[www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)

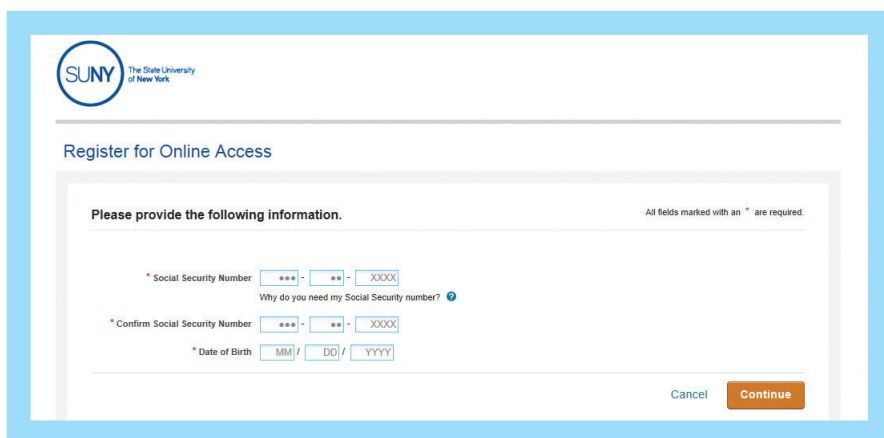
### 2. Click the **Register** button under “First Time Here?”

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*.

The screenshot shows the 'Register for Online Access' page for SUNY. The form is titled 'Please provide the following information.' and includes a note that all fields marked with an asterisk are required. The fields are: Prefix (dropdown), First Name (text), Middle Initial (text), Last Name (text), Suffix (dropdown), Gender (dropdown), User ID (text, with instructions: 'Must begin with a letter and include 6 to 20 letters and numbers without spaces.'), Password (text, with instructions: 'Must contain at least one uppercase letter, one lowercase letter and one number; must be 8 to 20 letters or numbers without spaces; passwords are case sensitive. How to create a secure password?'), Confirm Password (text), Email Address (text, with instructions: 'We'll use this email address in the event you forget your user ID. It can be the same or different from the email address you use to receive other communications.'), and Confirm Email Address (text). Below these fields is a section titled 'Please select a security question. This security question will be used to validate your information when you log in to your account.' with a Security Question (dropdown) and a Security Answer (text) field. At the bottom right are 'Cancel' and 'Continue' buttons.

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 and other documents, reduced paper clutter.

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, 403(b) deferral elections, update your investment provider allocation percentages and more.

The screenshot shows the 'Set Up Your Profile' page. The form is titled 'Please provide your contact information.' and includes a note that all fields marked with an asterisk are required. The fields are: Country (dropdown, set to 'UNITED STATES'), Street Address (text), City (text), State (dropdown), ZIP Code (text), Daytime Phone (text, with fields for area code, number, and extension), Evening Phone (text, with fields for area code, number, and extension), and Email Address (text, with instructions: 'You will receive communications related to your employer's retirement plans at this address. It can be the same or different from the email address in your security preferences.'). At the bottom is a checkbox for 'Sign me up for eDelivery of all documents.' and a 'Continue' button.

## Making retirement account changes with Retirement@Work

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 your ORP and/or 403(b) Tax-Deferred Annuity, please follow these instructions.

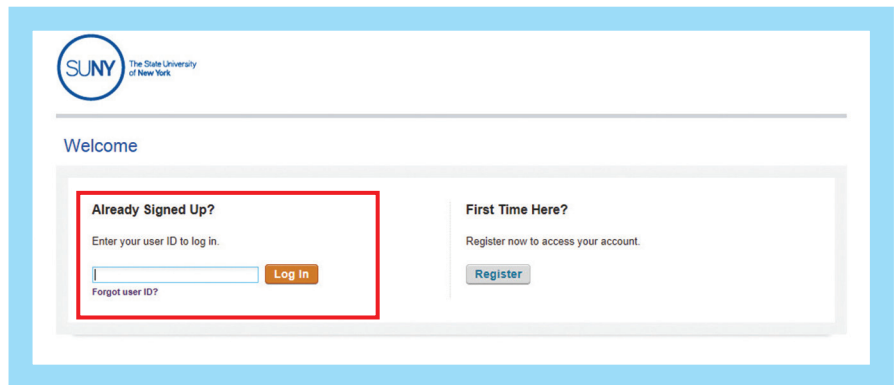
### 1. Visit Retirement@Work

[www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)

### 2. Welcome

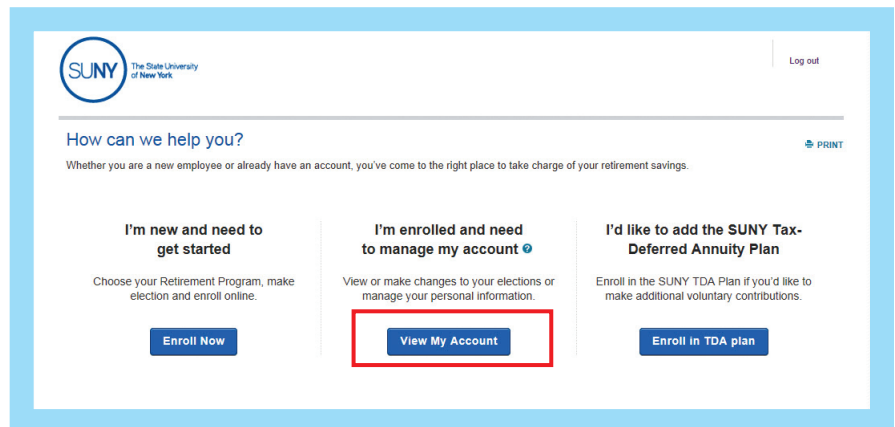
If you have a Retirement@Work user ID, enter it now and click *Log In*.

**First-time users:** You must create a Retirement@Work user ID and password before you can proceed.



### 3. How can we help you?

Click *View my account*.





#### 4. Your Plan Summary

Once logged in to Retirement@Work, the screen refreshes to the “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 to see your current contribution amount.

To change your 403(b) deferral contribution and the effective date, click *Manage Contributions* to the right. Here you will be able to change your 403(b) deferral contribution and the effective date.

Confirm the effective date of the change, either the first available date or by future-dating salary 403(b) deferral elections.

PLAN SUMMARY | **MANAGE CONTRIBUTIONS** | PLAN HISTORY | PLANNING BASICS

Your Plan Summary PRINT

Total balance\* for all plans at:  
**THE STATE UNIVERSITY OF NEW YORK** **\$327,424.77** As of 05/23/2015 \*\*

Balances | Contribution Summary

All Plans at THE STATE UNIVERSITY OF NEW YORK Manage Contributions

INVESTMENT PROVIDERS	BALANCE
TIAA-CREF <a href="#">View details</a>	\$258,360.65**
Fidelity <a href="#">View details</a>	\$69,064.12**

Total Balance\* **\$327,424.77**

#### 5. Choose Investment Providers

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*.

PLAN SUMMARY | **MANAGE CONTRIBUTIONS** | PLAN HISTORY | PLANNING BASICS

Choose Your Investment Providers NEED HELP? PRINT

Select the investment providers you would like your contributions directed to. You can choose one or more investment providers.

You will need to open an account with the providers you select on each provider's website. A link to each provider's website will be included once your elections are confirmed.

Direct all contribution types to the same investment providers? **YES** **NO**  
(Contribution types may vary by plan and can include various employee and employer contributions.)  
Choosing **No** allows you to direct each contribution type separately.

**SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM** Reset

Employee Pre-tax	
TIAA-CREF	<input type="text"/> %
Fidelity	<input type="text"/> %
VALIC	<input type="text"/> %
Voya Financial	<input type="text"/> %
Total (must equal 100%) <input type="text"/> %	

Which provider fits you best?  
Research these investment providers before making your decision.

## 6. Terms & Conditions

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

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

Select *Continue* and then log out.

**Salary Deferral Agreement Terms & Conditions**

### Terms & Conditions

This amount, together with any amounts previously or subsequently contributed during this calendar year through Agreements with SUNY, or any other employer, must produce a total contribution that does not exceed the limitations of Internal Revenue Service (IRS) Code Section 415 or Section 402(g), whichever is least. Please be advised a Maximum Annual Calculation is available to you from your investment provider.

This Agreement shall be legally binding and irrevocable as to each of the parties hereto while employment continues and shall replace any existing Agreement currently in effect. Either party may terminate or modify this agreement as of the end of any payroll period by giving at least 30 days written notice, so that this Agreement will not apply to salary subsequently paid. Please note that this information has been prepared as a general summary of the Retirement System Options available to new NYS employees. It cannot provide you with the complete details on retirement matters. You should carefully review and research the options available to you before making a decision as to which Retirement System to join. Only authorized representatives from each Retirement System or Investment Provider are adequately knowledgeable and experienced to fully address your questions or to assist you with many of the technical aspects of their respective Systems. The information contained in all SUNY publications and web sites is intended only as a basic summary overview and to provide you with basic points for your consideration. You are invited to contact representatives from the Retirement System in which you are interested for additional information.

☐ I have read and accept these Terms and Conditions

**I Agree**    I Disagree

## Have questions about your retirement plan?

If you have specific questions about your retirement account, you should call your investment provider of choice at the number shown below:

<b>TIAA</b>	866-662-7945	<a href="http://tiaa.org/suny">tiaa.org/suny</a>
<b>Voya</b>	800-584-6001	<a href="http://suny.beready2retire.com">suny.beready2retire.com</a>
<b>VALIC</b>	800-448-2542	<a href="http://valic.com/suny">valic.com/suny</a>
<b>Fidelity<sup>1</sup></b>	844-367-7869	<a href="http://netbenefits.com/suny">netbenefits.com/suny</a>

<sup>1</sup>If you invest in the SUNY Optional Retirement Program through Fidelity, you will be investing in a variable group annuity contract issued by Massachusetts Mutual Life Insurance Company ("MassMutual"), 1295 State Street, Springfield, MA 01111-0001 and administered by Fidelity Investments. If benefit payments are annuitized under the group annuity contract issued by MassMutual, those benefit guarantees are subject to the claims-paying ability of MassMutual.



**Investment products may be subject to market and other risk factors. See the applicable product literature, or visit the website of your selected investment provider for details.**

**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.**

This material is for informational or educational purposes only and does not constitute a recommendation or investment advice in connection with a distribution, transfer or rollover, a purchase or sale of securities or other investment property, or the management of securities or other investments, including the development of an investment strategy or retention of an investment manager or advisor. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made in consultation with an investor's personal advisor based on the investor's own objectives and circumstances.

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