

There's never been a better time to save more for retirement.

## Enroll in the SUNY Voluntary 403(b) Savings Plan

### Save more with the SUNY Voluntary 403(b) Savings Plan (VSP)

All SUNY State campus and Community College employees are eligible to join the VSP.<sup>1</sup> The VSP provides you an opportunity to save for retirement on a pre-tax and Roth basis. With the pre-tax option, your contributions plus any earnings are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

Money invested in the Roth option is taxed when it is deducted from your paycheck and it provides the potential to withdraw earnings on a tax-free basis in retirement with a qualifying distribution (a minimum of five years from year of initial Roth contribution and attainment of age 59½).<sup>2</sup>

You are allowed to split your VSP contributions between pre-tax and Roth options, although the combination of those contributions cannot exceed the maximum allowed by the IRS.

The current IRS limits for the VSP are as follows:

|                                   |                                 |           |
|-----------------------------------|---------------------------------|-----------|
| If you are under age 50,          | your 2026 contribution limit is | \$24,500  |
| If you are age 50 or over,        | your 2026 contribution limit is | \$32,500* |
| If you are age 60-63 as of 12/31, | your 20256contribution limit is | \$35,750* |

#### **\*Beginning in 2026 for those age 50 and older with 2025 FICA wages greater than \$ 150,000:**

- Employees with 2025 FICA wages greater than \$150,000 (located on box 3 of your year-end W2 statement), All additional catch-up deferrals from your paycheck must be made as Roth contributions.
- For additional information please refer to <https://www.suny.edu/benefits/vsp/>.
- If you do not want Roth catch-up contributions, you can modify your contribution amount, for total contributions not to exceed the standard annual limit of \$24,500.

## Take steps to enroll in the SUNY Voluntary 403(b) Savings Plan now!

### For first-time users, register and set up your retirement account

If you are already registered, proceed to "Already Registered" on the next page.

**1. Visit [retirementatwork.org/suny](https://retirementatwork.org/suny)**

Click *Register Now*.

**2. Personal information**

Enter your Social Security Number and Date of Birth. Click *Next*.

**3. Register for online access**

Provide the requested personal information and set up your user ID and password. Click *Next*.

**4. We need to verify your identity**

You will be sent a one-time passcode. Once you reach the **Open and manage your retirement plan** page, proceed to Step 2 in the instructions on the next page.

---

Resources to help you along the way:

- Visit [suny.edu/benefits/vsp/](https://suny.edu/benefits/vsp/) to learn more about the Voluntary 403(b) Savings Plan.
- Call Customer Service at **866-271-0960** if you need help enrolling.

## Already registered

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

Click *Already registered* and log in with your credentials. You may be asked to verify your identity through a one-time pass code.

### 2. Open and manage your retirement plan

- Click on *Enroll in VSP* under **Save more**.
- Click on *Choose employer* and select your employer from the list, then click *Continue*. The next screen will review your selection. Click *Confirm*.

### 3. Let's set up your retirement contributions\*

- Click on the *Contributions* tab and go to *Manage Contribution* button.
- You can choose your new contribution rate effective date, which can either be your "First available paycheck" or a specific "Future date" of a specific paycheck. For help in selecting a future date, please review the [Effective Date Flyer](#) (state campuses only).
- If using "Future date," select the effective pay date.
- Enter how much you would like to contribute per pay period. Check the box if you wish to allocate between pre-tax and/or Roth.
- See link at bottom for contribution information: "Learn more about age-based catch-up contributions."

### 4. Click Next. Select your investment provider; see investment provider SUNY custom website links under Research Investment Providers. Click *Next*.

### 5. Review your contributions - edit for any changes

- Accept Terms and Conditions
- Check acknowledgment:  
I understand that starting in 2026, if I earned more than \$150,000 last year as shown in Box 3 of my W-2, any extra age-based retirement contributions I make to the plan must be taken from my pay after taxes are withheld as Roth contributions. By checking this box, I'm giving my employer permission to set up my extra contributions this way if needed.

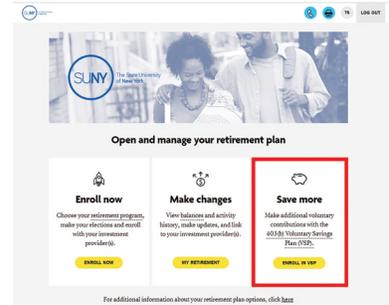
### 6. Confirmation: Your elections were submitted

You will now be prompted to visit the enrollment website of each of the investment provider(s) you selected to open an account (if you do not have one already) and select your investments. Click the name of your selected investment provider(s) to be taken directly to their account enrollment page.

Please note: You will exit Retirement@Work and be taken to each provider's enrollment website to complete this task. If you selected more than one provider, you must go to each provider's web page listed below to complete the process.

If you have questions about investment options and services, contact the investment provider(s) directly:

|                             |   |                     |
|-----------------------------|---|---------------------|
| <b>Corebridge Financial</b> | <a href="https://corebridgefinancial.com/rs/suny">corebridgefinancial.com/rs/suny</a> | <b>603-594-8340</b> |
| <b>Fidelity</b>             | <a href="https://netbenefits.com/SUNY">netbenefits.com/SUNY</a>                       | <b>800-343-0860</b> |
| <b>TIAA</b>                 | <a href="https://TIAA.org/suny">TIAA.org/suny</a>                                     | <b>866-662-7945</b> |
| <b>Voya</b>                 | <a href="https://suny.beready2retire.com">suny.beready2retire.com</a>                 | <b>800-584-6001</b> |



\*If you elect to contribute a flat dollar amount that exceeds the amount available in your net pay, a partial deduction will be made equal to the amount of net pay available. This will result in a \$0 net paycheck.

### 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 SUNY retirement benefits, please contact your campus benefits administrator.



<sup>1</sup>Employees of Roswell Park Cancer Institute, the New York State Education Department (NYSED), the SUNY Contract Colleges@Cornell, or the NYS VDC Program are not eligible to participate in the SUNY VSP.

<sup>2</sup> Taxable amounts received prior to age 59½ may be subject to a 10% penalty in addition to ordinary income for pre-tax or unqualified Roth distributions.

This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances which should be the basis of any investment decision. The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.

©2025 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017