

This guide has been designed to assist new employees with enrolling in ERS/TRS and PFRS. If you have not made a final decision on the retirement system and if you are eligible to enroll in the Optional Retirement Program, there are resources to help you along the way:

- Visit the SUNY website at [www.suny.edu/retirement/](http://www.suny.edu/retirement/)
- Listen to a comparative video comparing the ORP and the defined benefit plan at <https://youtu.be/YdCLWb2T2VQ>
- Call Customer Service at **866-271-0960** if you need help enrolling.

As a new employee of the State University of New York (SUNY), you can enroll in a retirement system, however, your job classification will determine which of these systems you are eligible to participate. For more information about your eligibility please check with your benefits officer.

- **NYS Employees' Retirement System (ERS) or NYS Teachers' Retirement System (TRS)**
- New York State Police and Fire Retirement System (PFRS)
- SUNY Optional Retirement Program (ORP)

Your benefits office can provide you with details about each system, and verify which of these systems you are eligible for, as well as whether enrollment is mandatory or optional. The instructions in this guide will take you through the process of enrolling in either ERS/TRS or PFRS, which are defined benefit plans.

### You have the opportunity to save even more with the SUNY 403(b) Voluntary Savings Plan

Once you enroll in a retirement plan, you may also enroll in the SUNY 403(b) Voluntary Savings Plan (formerly referred to as the Tax Deferred Annuity [TDA] Plan). Participating in the 403(b) Voluntary Savings Plan provides you with an additional opportunity to save for retirement on a pretax (Traditional) and after-tax (Roth) basis. With the Traditional (pretax) option, all contributions plus any earnings accumulated are tax deferred and you do not pay taxes until you received your accumulations in retirement. 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. You are allowed to split your 403(b) contributions between Tradition and Roth options, although the combination of any such contributions cannot exceed the maximum allowed by the IRS<sup>1</sup>. To learn more about the 403(b), visit [www.suny.edu/benefits/vsp/](http://www.suny.edu/benefits/vsp/).

### Take steps now to enroll!

Retirement@Work is the entry point to designate your retirement program election.<sup>2</sup> Once you have selected your retirement plan, you will be required to download and complete an enrollment application and submit it to your benefits office. Should you choose to enroll in the 403(b) Voluntary Savings Plan you will enroll and manage your account through Retirement@Work.

<sup>1</sup> The State University of New York does not give tax or legal advice. See your tax advisor regarding your particular situation.

<sup>2</sup> Retirement@Work is being provided to manage the SUNY ORP and Voluntary Savings Plan only. Employees may only view and manage their ORP and 403(b) accounts with Retirement@work. The Defined Benefit Plans – NYS Retirement Plans (ERS/TRS or 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](http://www.suny.edu/retirement).

You will need the following information to enroll:

- Social Security Number
- Date of Birth
- Membership number if you are presently a member of the New York State Employees' Retirement System (ERS), the New York State Teachers' Retirement System (TRS) or New York Police Fire Retirement System (PFRS)
- Date of retirement if you are presently receiving a retirement benefit from any Retirement System of New York State
- You may also want to research investment providers and determine how you wish to invest your retirement assets before starting the enrollment process.

1. Go to Retirement@Work

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

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

2. Welcome: Click *Register* under "First Time Here?"

3. Register for Online Access: Enter your Social Security Number and Date of Birth to create your login. Click *Continue*.

Need Help? Call Customer Service Center at 866-271-0960.

#### 4. Register for Online Access (continued)

Provide contact information.

Register for Online Access

Please provide the following information. All fields marked with an \* are required.

Prefix

\* First Name

Middle Initial

\* Last Name

Suffix

\* Gender

Create sign-on credentials including user ID, password and security questions.

\* User ID   
Must begin with a letter and include 6 to 20 letters and numbers without spaces.

\* Password   
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

\* Email Address   
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.

\* Confirm Email Address

**Please select a security question. This security question will be used to validate your information when you log in to your account.**

\* Security Question

\* Security Answer

[Cancel](#)

*Note: Please remember your user ID and password to manage your SUNY Retirement account in the future.*

Click *Continue*.

## 5. Set Up Your Profile

Consider signing up for e-delivery. With eDelivery you get secure access, faster delivery of statements other documents and reduced paper clutter.

### Set Up Your Profile

**Please provide your contact information.** All fields marked with an \* are required.

\* Country

\* Street Address

\* City

\* State

\* ZIP Code  -

Daytime Phone  -  -  Ext.

Evening Phone  -  -

\* Email Address

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.

Sign me up for eDelivery of all documents. [?](#)

[Continue](#)

Click *Continue*.

## 6. How can we help you?

Select "I'd like to enroll in a Retirement Program" to make your selection. Select this if you are starting new to SUNY, eligible to elect a new pension due to job classification change or if you have changed campus locations.

### How can we help you? PRINT

Whether you are a new employee or already have an account, you've come to the right place to take charge of your retirement savings.

<p style="margin: 0;"><b>I'd like to enroll in a Retirement Program</b></p> <p style="margin: 5px 0; font-size: x-small;">Choose your Retirement Program, make election and enroll online.</p> <p style="text-align: center; margin-top: 10px;"><a href="#" style="background-color: #2980b9; color: white; padding: 5px 15px; border-radius: 3px;">Enroll Now</a></p>	<p style="margin: 0;"><b>I'm enrolled and need to manage my account</b> <a href="#">?</a></p> <p style="margin: 5px 0; font-size: x-small;">View or make changes to your elections or manage your personal information.</p> <p style="text-align: center; margin-top: 10px;"><a href="#" style="background-color: #2980b9; color: white; padding: 5px 15px; border-radius: 3px;">View My Account</a></p>	<p style="margin: 0;"><b>I'd like to enroll in the SUNY Tax-Deferred Annuity Plan</b></p> <p style="margin: 5px 0; font-size: x-small;">Enroll in the SUNY TDA Plan if you'd like to make additional voluntary contributions.</p> <p style="text-align: center; margin-top: 10px;"><a href="#" style="background-color: #2980b9; color: white; padding: 5px 15px; border-radius: 3px;">Enroll in TDA plan</a></p>
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**Need Help? Call Customer Service Center at 866-271-0960.**

**7. Welcome.** Select your campus location from the drop-down menu.

IMPORTANT: Selection of the correct campus location is critical to ensuring correct record keeping. Employees must not guess. Continue to scroll down until you locate your correct campus name.

**8. Complete the Retirement Program Election step.**

a. Choose the retirement program you wish to enroll in.

b. Please answer yes or no to these questions.

c. If you have enrolled in the ORP with any SUNY institution, you cannot change your retirement plan unless you are newly eligible for another plan.

\* 1. Have you ever been a member of the SUNY Optional Retirement Program?  Yes  No

CAMPUS	TITLE	FULL OR PART-TIME	START DATE	END DATE	CONTRACT NUMBER (IF KNOWN)
<input type="text"/>	<input type="text"/>	<input type="radio"/> Full <input type="radio"/> PT	<input type="text" value="MM/DD/YYYY"/>	<input type="text" value="MM/DD/YYYY"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="radio"/> Full <input type="radio"/> PT	<input type="text" value="MM/DD/YYYY"/>	<input type="text" value="MM/DD/YYYY"/>	<input type="text"/>

d. Answer yes or no. If you answer yes, please select the provider(s) from the drop-down and provide your contract number and employer.

\* 2. Do you currently own a vested, employer-sponsored retirement contract with TIAA, VALIC, Fidelity or Voya Financial?  Yes  No

AUTHORIZED INVESTMENT PROVIDER	CONTRACT NUMBER	CONTRIBUTING EMPLOYER
- Select Authorized Investment Provider - - Select Authorized investment Provider - TIAA VALIC Fidelity Voya Financial	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

e. If you have enrolled in the ERS/TRS or PFRS with any SUNY institution, you cannot change your retirement plan unless newly eligible for another plan.

\* 3. Are you presently a member of the New York State Employees' Retirement System (ERS) or the New York State Teachers' Retirement System (TRS) or the New York State Police and Fire Retirement System (NYSPFRS)?  Yes  No

RETIREMENT SYSTEM	MEMBERSHIP NUMBER	MEMBERSHIP DATE
- Select Retirement System - - Select Retirement System - New York State Employees' Retirement System New York State Teacher's Retirement System New York State Police and Fire Retirement System	<input type="text"/>	<input type="text" value="MM/DD/YYYY"/>
	<input type="text"/>	<input type="text" value="MM/DD/YYYY"/>

f. If you are receiving a NYS retirement benefit, you cannot enroll in a retirement plan.

\* 4. Are you presently receiving a retirement benefit from any public Retirement System of New York State?  Yes  No

RETIREMENT SYSTEM	DATE OF RETIREMENT
<input type="text"/>	<input type="text" value="MM/DD/YYYY"/>

g. If you need enrollment assistance, you can call Customer Service at 866-271-0960.

### Submit Your Elections

**IMPORTANT:** Please ensure that the information you provide is complete and accurate. Prior service with any public agency and/or retirement plan within NYS should be disclosed before continuing.

Your retirement plan choice is an **irrevocable** election and the information you provide in the Retirement History section will be used to determine your eligibility & participation in the SUNY ORP, PFRS, NYSTRS or NYSERS. If you fail to disclose prior plan participation or prior service in a NYS retirement plan, any approved change will be made on a prospective basis. Your retirement benefits may be adversely affected if you do not disclose all information at the time of election.

Once submitted, your employer will determine your eligibility using the information you provided on the preceding page; during the review period the status of your election is pending.

If you have any questions, please contact your Human Resources/Benefits Office.

[Cancel](#) [Continue](#)

Click *Continue*.

## 9. Terms and Conditions

### Terms and Conditions

By signing this agreement, I authorize my retirement program selections indicated on this form.

Because your user ID and password are unique to you, you can use them to sign your retirement program selection electronically. An electronic signature is just as binding legally as a conventional handwritten signature. When you click the 'Accept & Submit' button below, you're transmitting to us your consent to use our log-in data as your electronic signature for this transaction. We'll record it along with other data specific to the transaction and preserve it in our system.

If I click 'Cancel', I will not be making any request electronically and the information I entered will not be saved.

Under penalties of perjury, I certify that the social security number entered as part of my registration is my correct social security number and I am not to subject to back up withholding due to failure to report interest and dividend income, and I am a U.S. person.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

I have read and I accept these terms and conditions.

[Accept & Submit](#) [Cancel](#)

Click *Accept & Submit* to continue.

**10. Retirement Program Election.** If you chose ERS/TRS or PFRS, you must download and complete an additional required form. Your enrollment is not approved or finalized until you submit this form to your benefits office.

Next, you can either continue to enroll in the 403(b) or you can log out. If you wish to continue to enroll in the 403(b), click **Enroll in SUNY Tax Deferred Annuity Plan** and you will be taken to Step 11. To learn more about the SUNY 403(b) Voluntary Savings Plan visit [www.suny.edu/retirement/vsp/](http://www.suny.edu/retirement/vsp/)

If you do not wish to enroll in the 403(b), just log out of the system.

**11. Choose Your Contribution Amount.** Input your desired contribution amount for the 403(b) Voluntary Savings Plan and establish the effective date using the calendar. To learn more about the 403(b) Plan, please visit [www.suny.edu/benefits/vsp](http://www.suny.edu/benefits/vsp). Follow these steps to input your 403(b) contribution.

- A. Input contribution dollar/percentage amount. Enter full amount/percentage first.
- B. Click the + to split the amount between the Pre-Tax and Roth Election

- C. Designate the contribution dollar/percentage amount for pre-tax and Roth each.
- D. 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.
- E. Click the *Learn more about Roth contributions* link.

- F. **Roth Contributions** pop-up displays details between Pre-Tax and Roth contributions. Click **Close Window**.

Click **Continue** button.

**12. Choose Your 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.

Click *Continue*.

**13. Review Your Elections.** Review the Contribution Summary and click *Confirm Elections*.

**14. Terms & Conditions:** Agreement Terms & Conditions. Click *I Agree*.

Need Help? Call Customer Service Center at 866-271-0960.

**15. Review your Enrollment Confirmation:** An investment account needs to be opened with each provider selected. This step requires you to exit Retirement@Work and visit each provider’s enrollment website.

**Confirmation: Your Elections Were Submitted**

You have successfully set up how much you will be contributing to the following retirement plan(s). Please continue in order to complete your enrollment.

**i Next Step: Open Your Investment Account**

ATTENTION: If you have not yet established a contract with the Investment Provider(s) elected, continue to proceed to the links provided below. Contributions received without a provider contract may be returned to your employer.

TIAA
Fidelity

Once you have completed your enrollment with each of your selected investment providers, you will receive enrollment confirmation from your provider.

**Summary**

Your Contributions **\$100.00** per pay period

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

	YOUR CONTRIBUTIONS		PROVIDER CHOICES
Employee Pre-tax	\$50.00		TIAA 50%
Roth	\$50.00		Fidelity 50%

Effective date ⓘ First Available Paycheck

**16. Open an account with each investment provider.**

Links to investment provider websites are available on the Retirement@Work system.

**You must now continue to enroll with each investment provider selected by visiting each provider’s website separately.**

If you have questions about enrolling with your investment provider, please contact them at the phone number provide to the right.

**Action Required:**  
**By selecting ERS/TRS/PFRS, you must take your completed application to your Human Resources office for processing. Enrollment is not complete until your application is processed.**

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

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

Managing your Retirement beyond enrollment.  
Visit Retirement@Work at [www.retirementatwork.org/suny](http://www.retirementatwork.org/suny)  
ERS- Website **866-805-0990**  
TRS- Website **800-348-7298**

The R@W system is administered by TIAA.

### 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.

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