

Enrollment Guide for The SUNY Optional Retirement Program

This guide has been designed to assist new employees with enrolling in the Optional Retirement Program. If you have not made a final decision 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/orp/
- 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 are eligible to enroll in a retirement system. Your job classification determines which of the systems you may elect. For more information about your eligibility please check with your benefits officer.

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

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

In addition to enrolling in a retirement plan, you have the option to enroll in the SUNY 403(b) Voluntary Savings Plan. Participating in the 403(b) Voluntary Savings Plan provides you with an opportunity to save for retirement on a pretax (Traditional) and after-tax (Roth) basis. With the pretax 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. You will be allowed to split your 403(b) contributions between the pretax (Traditional) and after-tax (Roth) options, although the combination of any such contributions cannot exceed the maximum allowed by the IRS.

For additional information about the 403(b) Plan, visit www.suny.edu/benefits/vsp/.

Steps to enroll in SUNY ORP

Retirement@Work is the online enrollment and management system for your SUNY retirement account(s). It's a central portal through which you can enroll in the ORP and the 403(b) Voluntary Savings Plan, access your plan information, access service provider websites, choose your investment providers, perform your 403(b) salary deferral transactions, and so much more—all from one location and at your convenience.

You will need the following information to enroll:

- Social Security Number
- Date of Birth
- Contract number of any vested employer-sponsored retirement contract with either TIAA, VALIC, Fidelity or Voya Financial
- 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 State Police and 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.

*For additional information about the Voluntary Savings Plan, please visit SUNY.edu/benefits/retirement

1. Go to Retirement@Work

Bookmark this URL for all future account management needs.

www.retirementatwork.org/suny

2. Welcome. Click *Register* under “First Time Here?” to create a user ID, password and security question for Retirement@Work.

The screenshot shows the 'Welcome' page of the SUNY Retirement@Work portal. At the top left is the SUNY logo with the text 'The State University of New York'. Below the logo is the heading 'Welcome'. There are two main sections: 'Already Signed Up?' and 'First Time Here?'. The 'Already Signed Up?' section includes a text input field for a user ID, a 'Log In' button, and a link for 'Forgot user ID?'. The 'First Time Here?' section is highlighted with a red rectangular border and contains the text 'Register now to access your account.' and a 'Register' button.

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

The screenshot shows the 'Register for Online Access' page. At the top left is the SUNY logo with the text 'The State University of New York'. Below the logo is the heading 'Register for Online Access'. The main content area is titled 'Please provide the following information.' and includes a note: 'All fields marked with an * are required.' There are three required fields: 'Social Security Number' (format: XXX - XX - XXXX), 'Confirm Social Security Number' (format: XXX - XX - XXXX), and 'Date of Birth' (format: MM / DD / YYYY). A link 'Why do you need my Social Security number?' is located below the first field. At the bottom right, there are 'Cancel' and 'Continue' buttons.

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

4. Register for Online Access (continued)

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

* 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](#) [Continue](#)

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.

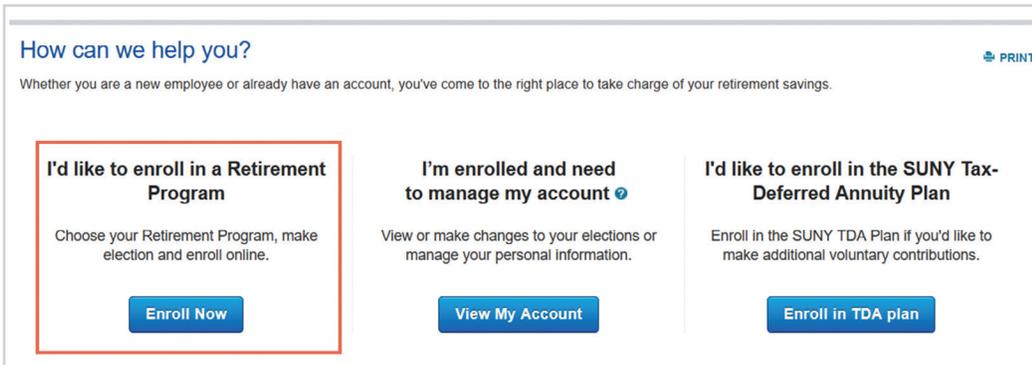
Sign me up for eDelivery of all documents. [?](#)

Continue

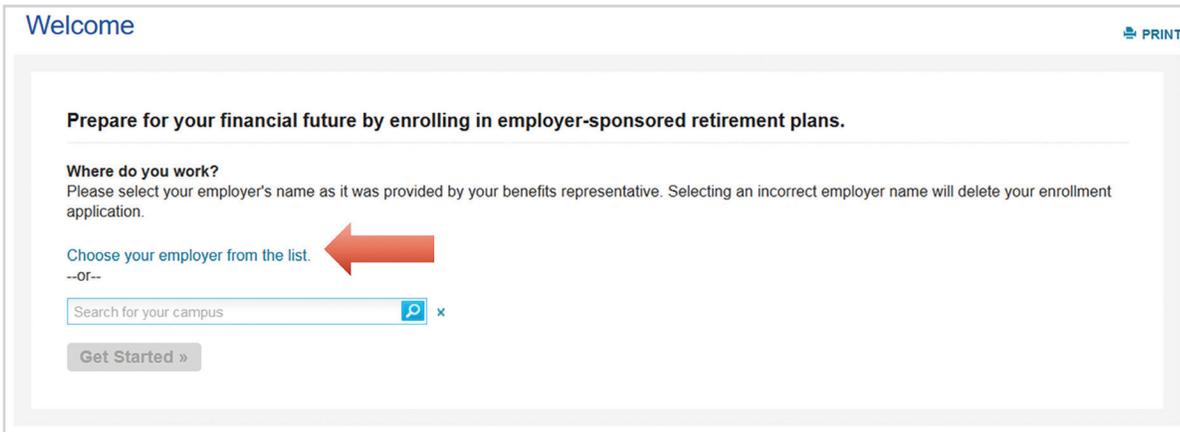
Click *Continue*.

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

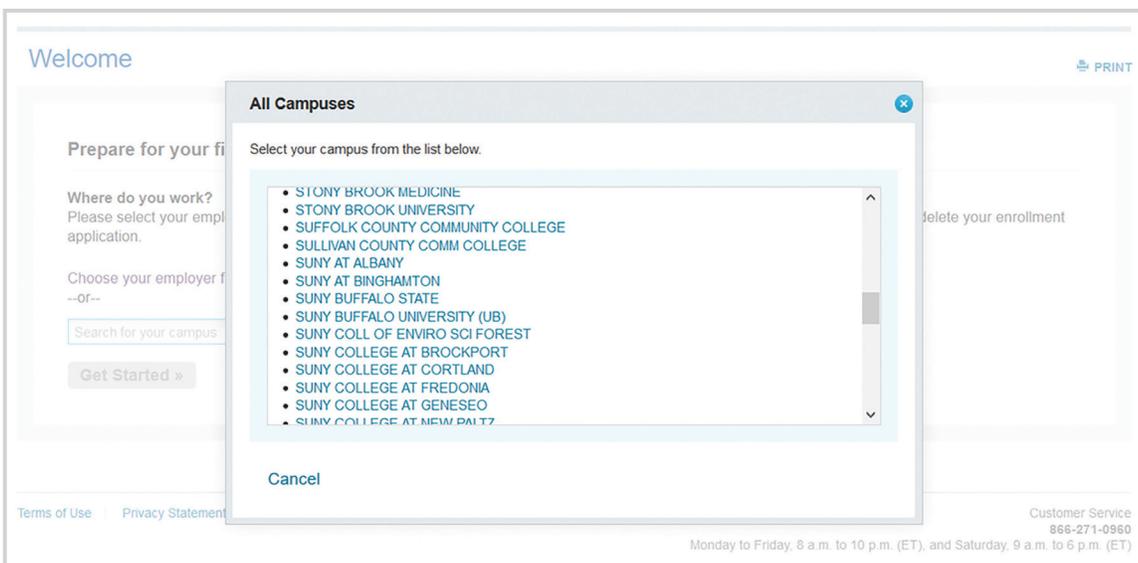
6. How can we help you? Select “I’d like to enroll in a Retirement Program” to make your selection.



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.



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

8. Complete the Retirement Program Election steps.

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

Retirement Program Election PRINT

Please provide your phone number and title. All fields marked with an * are required.

* Phone Number: - - * Title:

Please provide your retirement program elections.

* Having satisfied myself as to the desired retirement program available by or pursuant to law in connection with my employment at the State University of New York, I hereby elect to participate in the retirement program specified below.

SUNY Optional Retirement Program
 New York State Teachers' Retirement System
 New York State Employees' Retirement System
 New York State Police and Fire Retirement System
 I have been advised of my eligibility and elect to decline membership in a retirement system at this time

Note: For information related to the 366-day vesting period please refer to your Summary Plan Description provided by your employer.

- b. Please answer yes or no to these questions.

Please provide your retirement program history.

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

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

* 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 (NYSPPFRS)? Yes No

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

- c. If you have enrolled in the ORP with any SUNY institution, you cannot change unless you are newly eligible for another plan. Please note: You will only get these additional questions if you choose “yes” to the corresponding questions in B.

* 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="button" value="Calendar"/> | <input type="text" value="MM/DD/YYYY"/> <input type="button" value="Calendar"/> | <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="button" value="Calendar"/> | <input type="text" value="MM/DD/YYYY"/> <input type="button" value="Calendar"/> | <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 |
|--|----------------------|-----------------------|
| <div style="border: 1px solid #ccc; padding: 2px;"> - Select Authorized Investment Provider - ▼ - Select Authorized Investment Provider - TIAA VALIC Fidelity Voya Financial </div> | <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 unless you are 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"/> | MM/DD/YYYY  |
| | <input type="text"/> | 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"/> | MM/DD/YYYY  |

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

Submit Your Elections X

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 NYSEERS. 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

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 subject to backup 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**

10. You have now completed your Retirement Program Election. Now you must complete your Enrollment.

You can select to enroll in the SUNY ORP only, which will navigate you to Step 12 where you will choose your investment providers for the ORP.

OR

You can select to enroll in both the SUNY ORP & the 403(b) Voluntary Savings Plan, which will navigate you to Step 11.

The screenshot shows the 'Retirement Program Election' confirmation page. At the top, there is a header with the SUNY logo and 'The State University of New York' text, along with 'Home' and 'Log out' links. The main heading is 'Retirement Program Election' with a 'PRINT' link. Below this, a message reads: 'Thank you for making your retirement plan elections'. It states 'You elected to enroll in the following retirement plan:' followed by a bullet point: 'SUNY Optional Retirement Program (ORP)'. Two options are listed: 'Option 1: Enroll in the ORP only' with instructions to 'Choose your investment provider and complete your enrollment online.', and 'Option 2: Enroll in the ORP and save more with a TDA Plan' with instructions to 'Make additional contributions into the SUNY Tax-Deferred Annuity Plan (TDA). Choose your investment provider and complete your enrollment into both plans online.' At the bottom, there are two buttons: 'Enroll in SUNY ORP Only' and 'Enroll in SUNY ORP & TDA Plans'.

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

11. You have selected to enroll in both the ORP and 403(b). First, choose Your 403(b) Voluntary Savings Plan Contribution Amount.

For more information on the Voluntary Savings Plan, please visit <https://www.suny.edu/benefits/vsp/>.

Step A. Input your desired contribution dollar/percentage amount. This screen will display the deferral election option allowed by your campus. Enter full amount/percentage. Please note: 4-year schools only offer \$ input, some community colleges only offer \$ input and some community colleges have both \$ and % input.

You still have the option to decline participation in the 403(b) by clicking the “Do Not Contribute to the TDA” button. You will be navigated to Step 12 to complete your ORP enrollment.

Step B. Click the + to split the amount between the pretax and Roth elections. Designate the contribution dollar/percentage amount for each (% of pay is available to community colleges only).

Step C. Then establish the effective date by selecting either radio button. If you select Future Date, you must elect a specific date from the calendar dropdown menu.

If you click on the *Learn more about Roth contributions* link, Roth Contributions pop-up displays details between pretax and Roth contributions.

Step D. Click **Close Window**

Your next step will be to choose your investment providers in step 12.

Choose Your Contribution Amount

NEED HELP? PRINT

See maximum for 2018-2019
Your Maximum Contribution for 2018
\$18,500.00
How this is estimated
How to contribute this amount

I want to contribute
Dollar Amount: \$ Pre-Tax per pay period
+ Split this amount between Pre-Tax and Roth

Effective date
 First Available Paycheck
 Future Date: MM/DD/YYYY

Back Do Not Contribute to the TDA Continue

Choose Your Contribution Amount

NEED HELP? PRINT

See maximum for 2018-2019
Your Maximum Contribution for 2018
\$18,500.00
How this is estimated
How to contribute this amount

I want to contribute
Dollar Amount: \$ 100.00 per pay period
- Split this amount between Pre-Tax and Roth

Apply my contributions as follows:
 Pre-Tax: \$ 50.00
 Roth: \$ 50.00 [I learn more about Roth contributions](#)
 Total must equal \$100.00

Effective date
 First Available Paycheck
 Future Date: MM/DD/YYYY

Back Do Not Contribute to the TDA Continue

Roth Contributions

Roth contributions allow participants in 401(k), 403(b) and 457(b) plans to make contributions on an After-Tax basis and accumulate tax-deferred earnings with no restrictions on income limits. Withdrawals of Roth contributions are generally tax-free, provided eligible participants meet the criteria.

Close Window

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

12. Choose Investment Providers

Now you will decide on the investment providers for your employer and mandatory employee contributions to the ORP and your 403(b) Voluntary Savings Plan contributions (if you enrolled in step 11.).

Enter the percentage of the contribution to be allocated to each investment provider, by contribution type.

Click *Continue*.

The screenshot shows a web interface for selecting investment providers. At the top, there are navigation tabs: PLAN SUMMARY, MANAGE CONTRIBUTIONS (selected), PLAN HISTORY, and PLANNING BASICS. The main heading is "Choose Your Investment Providers". Below this, there are instructions and a "NEED HELP? PRINT" link. A question asks "Direct all contribution types to the same investment providers?" with "YES" and "NO" radio buttons. Below this is a section titled "How do you want to direct your contributions?" with a "Reset" link. It asks the user to enter the percentage for each provider: TIAA, Fidelity*, VALIC, and Voya Financial. A "Total (must equal 100%)" field is also present. At the bottom, there are buttons for "Back", "Cancel", "Save and Return Later", and "Continue".

13. Review and Confirm Your Elections

A summary of your elections will display. Review the contribution details for each plan and the selected investment provider(s).

Click *Confirm Elections*.

The screenshot shows a "Review Your Elections" page. It includes a "Summary" section with an "Edit" link. The summary lists "Your Contributions" (Roth & Pre-Tax Contributions: \$100.00 per pay period, Employee Pre-Tax Mandatory Contributions: Contributing) and "Employer Contributions" (Contributing). Below this are two tables for "SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM" and "SUNY - OPTIONAL RETIREMENT PROGRAM". Each table shows "YOUR CONTRIBUTIONS", "EMPLOYER CONTRIBUTIONS", and "PROVIDER CHOICES". For the TDA program, Employee Pre-tax is \$50.00 and Roth is \$50.00, with TIAA at 50% and Fidelity at 50%. For the Optional Retirement Program, Employee Pre-tax Mandatory and Employer contributions are both "Contributing", with TIAA at 50% and Fidelity* at 50%. At the bottom, there is an "Effective date" field set to "First Available Paycheck" and buttons for "Back", "Cancel", "Save and Return Later", and "Confirm Elections".

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

14. Review the Salary Deferral Agreement Terms & Conditions

Click *I Agree*.

I have read and accept these Terms and Conditions

I Agree
I Disagree

15. Review your Enrollment Confirmation

An enrollment confirmation page will display.

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

| 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 investment account with each investment provider

You must now continue to enroll with each investment provider selected in step 12 by visiting each provider's website separately.

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

TIAA: tiaa.org/suny

VALIC: valic.com/suny

Fidelity: netbenefits.com/suny

Voya: suny.beready2retire.com

866-662-7945

800-448-2542

844-367-7869

800-584-6001

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

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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You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/suny](https://www.tiaa.org/suny) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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This is a hypothetical example for illustrative purposes only and is not intended to predict or project performance of any account.

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Plan services
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