

## 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](http://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.

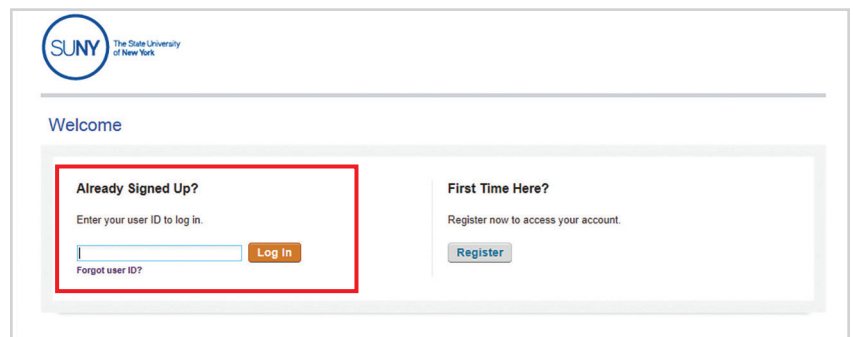
#### 1. Visit Retirement@Work

[www.retirementatwork.org/suny](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. See instructions at the end of document to register.

The screenshot shows the 'Welcome' page of the Retirement@Work system. At the top left is the SUNY logo. Below it, the word 'Welcome' is displayed. The main content area is divided into two sections. The left section, titled 'Already Signed Up?', prompts the user to 'Enter your user ID to log in.' It features a text input field, a 'Log In' button, and a link for 'Forgot user ID?'. The right section, titled 'First Time Here?', prompts the user to 'Register now to access your account.' and includes a 'Register' button. A red rectangular box highlights the 'Already Signed Up?' section.

### 3. How can we help you?

Click *View my account*.

#### How can we help you?

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.

**I'd like to enroll in a Retirement Program**

Choose your Retirement Program, make election and enroll online.

[Enroll Now](#)

**I'm enrolled and need to manage my account**

View or make changes to your elections or manage your personal information.

[View My Account](#)

**I'd like to enroll in the SUNY Tax-Deferred Annuity Plan**

Enroll in the SUNY TDA Plan if you'd like to make additional voluntary contributions.

[Enroll in TDA plan](#)

### 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.

PLAN SUMMARY
MANAGE CONTRIBUTIONS
PLAN HISTORY
PLANNING BASICS

#### Your Plan Summary

Total balance\* for all plans at:  
**THE STATE UNIVERSITY OF NEW YORK** **\$449,897.49** As of 04/06/2018 \*\*

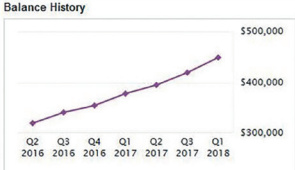
Balances
Contribution Summary
Recent Contributions
Recent Withdrawals

**All Plans at THE STATE UNIVERSITY OF NEW YORK**

View Balances by: PLAN | INVESTMENT PROVIDER

STATE UNIVERSITY OF NEW YORK - TAX DEFERRED ANNUITY PLAN	\$184,153.19**
STATE UNIVERSITY OF NEW YORK - OPTIONAL RETIREMENT PROGRAM	\$265,744.30**
<b>Total Balance*</b>	<b>\$449,897.49</b>

**Balance History**



Display: Balance History | Current Balance

#### Manage Contributions

Welcome to the SUNY Retirement Enrollment and Management System. Here you must select your investment providers for the ORP, and can also enroll in SUNY's Tax-Deferred Annuity (TDA) program. All employees who receive a W2 from SUNY are eligible to participate in the SUNY TDA program.

Summary
Stop voluntary contributions
Manage Elections

**Your Contributions**

**\$100.00** per pay period

[Show Contribution Details](#)

**Available Retirement Plan**

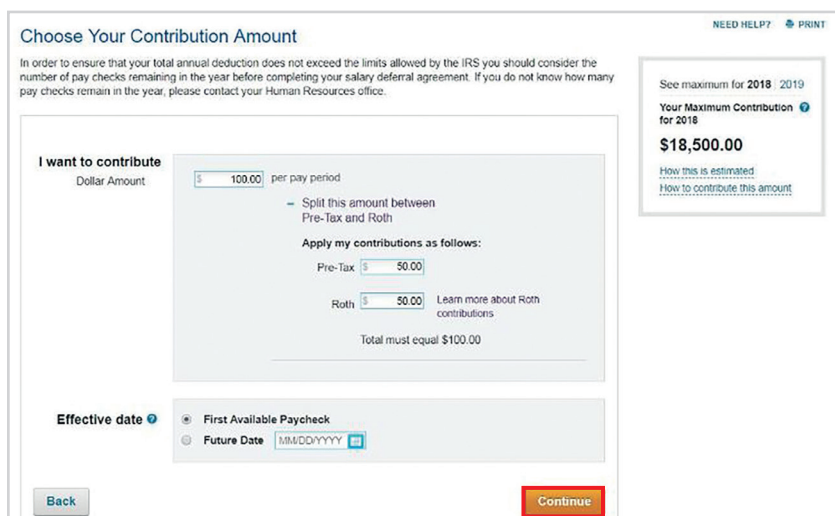
[SUNY - TAX-DEFERRED ANNUITY \(TDA\) PROGRAM](#)

## 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.



**Choose Your Contribution Amount**

In order to ensure that your total annual deduction does not exceed the limits allowed by the IRS you should consider the number of pay checks remaining in the year before completing your salary deferral agreement. If you do not know how many pay checks remain in the year, please contact your Human Resources office.

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 Learn more about Roth contributions  
Total must equal \$100.00

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

Back Continue

## 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.

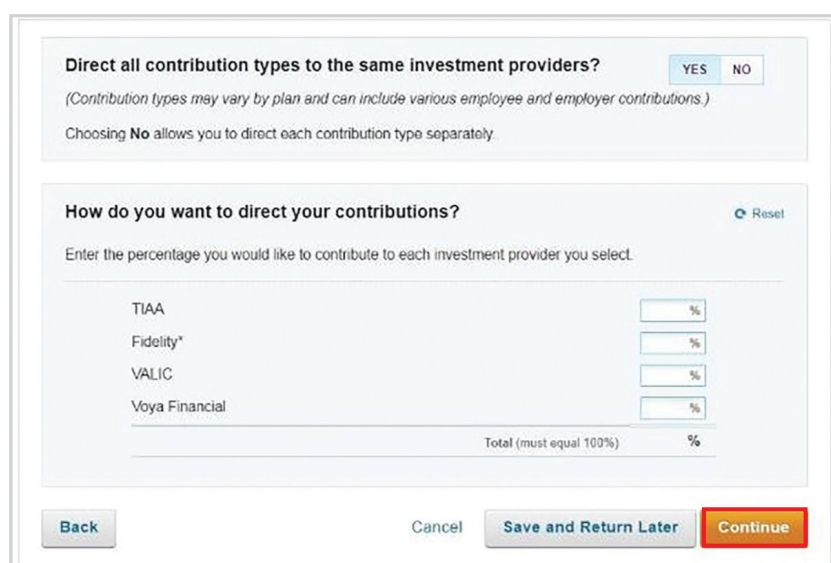
**a.** Direct all contribution types to the same investment providers – Yes or No.

- **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*.



**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.

**How do you want to direct your contributions?** Reset  
Enter the percentage you would like to contribute to each investment provider you select.

TIAA	%
Fidelity*	%
VALIC	%
Voya Financial	%
Total (must equal 100%) %	

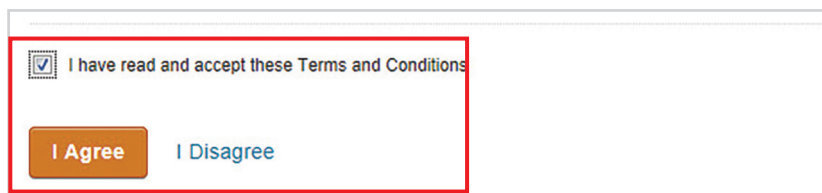
Back Cancel Save and Return Later Continue

## 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.



☒ I have read and accept these Terms and Conditions

I Agree I Disagree

## 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](http://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.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

Annuity account options are available through contracts issued by TIAA or CREF. These contracts are designed for retirement or other long-term goals, and offer a variety of income options, including lifetime income. Payments from the variable annuity accounts are not guaranteed and will rise or fall based on investment performance.

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