

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

Enroll in the SUNY 403(b) Voluntary Savings Plan

This guide has been designed to assist employees with enrolling in the SUNY 403(b) Voluntary Savings Plan (formerly referred to as the Tax-Deferred Annuity).

If you are already enrolled in the State University of New York (SUNY)—Optional Retirement Program (ORP), the NYS Employees' Retirement System (ERS) or NYS Teachers' Retirement System (TRS), or the New York State Police and Fire Retirement System (PFRS)—but have not yet started to save with the SUNY 403(b) Voluntary Savings Plan, you should follow the steps in this guide to enroll. Also, if you contributed to the 403(b) previously and would like to restart your 403(b) contribution, you can do that as well.

You can save even more with the SUNY 403(b) Voluntary Savings Plan. Participating provides you with an additional opportunity to save for retirement on a pretax basis (Traditional) and after-tax (Roth) basis. With the Traditional (pretax) option, all contributions plus any earnings accumulated are tax deferred and you pay no taxes until you receive 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 qualified distribution. You are 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.¹

Note: 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 403(b) Voluntary Savings Plan.

Once you've enrolled in a Retirement System—ORP, ERS/TRS or PFRS—or even if you declined participation in a Retirement Plan, you can still participate in the 403(b) Voluntary Savings Plan any time during your employment at SUNY. The current IRS limits for the 403(b) Voluntary Savings Plan is as follows:

If you are under age 50	Your 2019 contribution limit is	\$19,000
If you are age 50 or over	Your 2019 contribution limit is	\$25,000

For additional information about the SUNY 403(b) Voluntary Savings Plan you can visit the SUNY retirement website at <https://www.suny.edu/benefits/vsp> or call Customer Service at 866-271-0960 if you need help enrolling.

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

If you have already created your Retirement@Work login and would like to start contributing to the 403(b), please follow these instructions. If you do not have your Retirement@Work user ID and password, instructions to create these can be found at the end of this document.

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

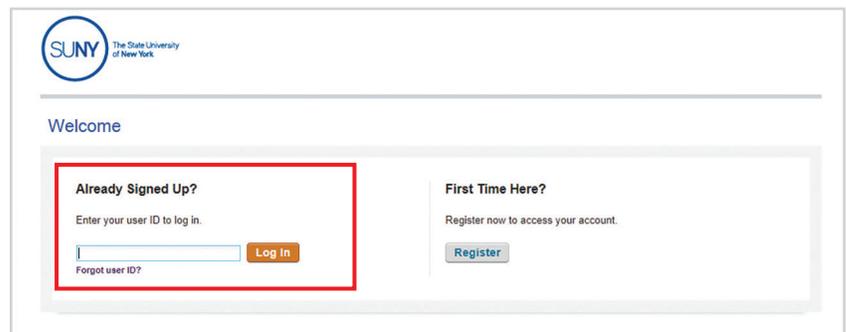
1. Visit Retirement@Work

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 materials depicted here and on the following pages are samples.

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

3. How can we help you?

Click *Enroll in TDA Plan*.

4. Choose Your Contribution Amount

Please take into consideration the following as you make your voluntary contribution decision:

- Current year IRS limits (show in the information box to the right).

Note: Any amounts that you contributed this year to a Tax-Deferred Annuity with another employer or another SUNY Voluntary Savings Plan should be considered when completing a salary deferral. Follow these steps to input your deferral contribution.

To contribute to the 403(b) Voluntary Savings Plan:

- Step A. Input contribution dollar/percentage amount.
- Enter full amount/percentage first.
 - Click the + to split the amount between the pretax and Roth elections.
- Step B. Designate the contribution dollar/percentage amount for each. Please note: 4-year schools only offer \$ input, some community colleges only offer \$ input and some community colleges have both \$ and % input.
- Step C. 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.
- Step D. Click the *Learn more about Roth contributions* link.
- Roth Contributions** pop-up displays details between pretax and Roth contributions.
 - Click *Close Window*.
- Step E. Click *Continue* button.

If you need assistance, please call customer service at 866-271-0960.

5. Choose Your Investment Providers

Now you will decide on your investment providers.

Enter the percentage of your pretax and after-tax (Roth) contributions that you wish to allocate to each investment provider.

Click *Continue*.

6. Review Your Elections

At this step, review your election details and the selected investment provider(s).

Click *Confirm Elections*.

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

7. Terms and Conditions

Review the terms and conditions of the Salary Deferral Agreement.

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

8. Confirmation: Your Elections Were Submitted

A confirmation will display. You must now continue to enroll on the individual investment provider platform for each investment provider selected.

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.

If you have questions about enrolling with your investment provider, please contact them at the phone number provided below.

TIAA:	tiaa.org/suny	866-662-7945
VALIC:	valic.com/suny	800-448-2542
Fidelity:	netbenefits.com/suny	844-367-7869
Voya:	suny.beready2retire.com	800-584-6001

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
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Roth	\$50.00	Fidelity	50%

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

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 eDelivery (if you choose). With eDelivery you get secure access, faster delivery of statements, other documents and reduced paper clutter.

Click *Continue*.

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.

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This material is for informational or educational purposes only and does not constitute investment advice under ERISA. 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 based on the investor's own objectives and circumstances.

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

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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