



**Congratulations on your new position.
ENROLL TODAY in the SUNY Retirement Plan**

As a new employee of the State University of New York (SUNY), you can enroll in a retirement system:

- **NYS Employees' Retirement System (ERS)**
- 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 ERS, which are defined benefit plans.

You also have the opportunity to save even more with the SUNY 403(b) Voluntary Savings Program, also called the Tax-Deferred Annuity (TDA) Plan

Once you enroll in the ERS, you may also enroll in the SUNY 403(b) Voluntary Savings Plan (known as the Tax-Deferred Annuity Plan). Participating in the Tax-Deferred Annuity provides you with an additional opportunity to save for retirement on a pre-tax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

Take steps now to designate ERS!

Retirement@Work is the entry point to designate your retirement program election as TRS or ERS.¹ Once you have selected TRS or ERS, 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 Voluntary Savings Plan (Tax-Deferred Annuity), you will enroll and manage your Tax-Deferred Annuity through Retirement@Work.

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)
- Date of retirement if you are presently receiving a retirement benefit from any Retirement System of New York State

¹ Retirement@Work is being provided to manage the SUNY ORP and Voluntary Savings Program only. Employees may only view and manage their ORP and TDA accounts with Retirement@work. The Defined Benefit Plans – NYS Retirement Plans (TRS or ERS), 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.

1. Visit Retirement@Work

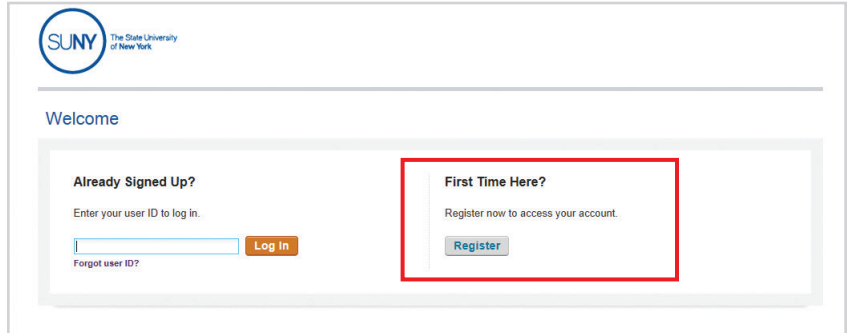
www.retirementatwork.org/suny

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

2. Welcome

Click *Register* under “First Time Here?”

Create a user ID, password and security question for Retirement@Work.

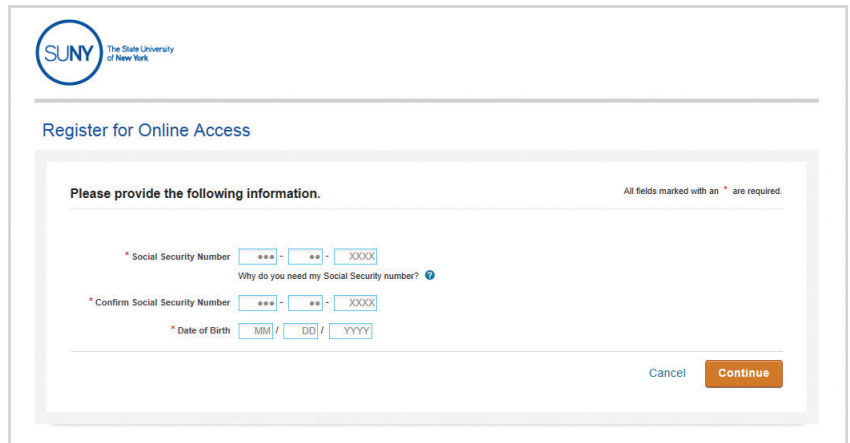


The materials depicted here and on the following pages are samples.

3. Register for Online Access

Enter your Social Security Number and Date of Birth to create your login.

Click *Continue*.

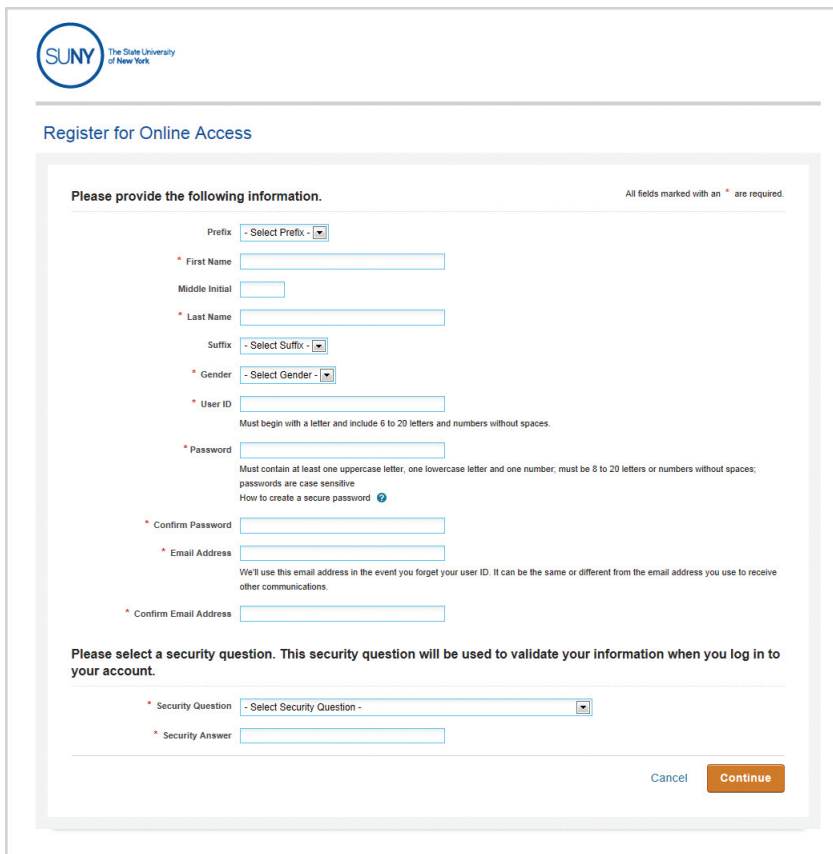


4. Register for Online Access

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*.



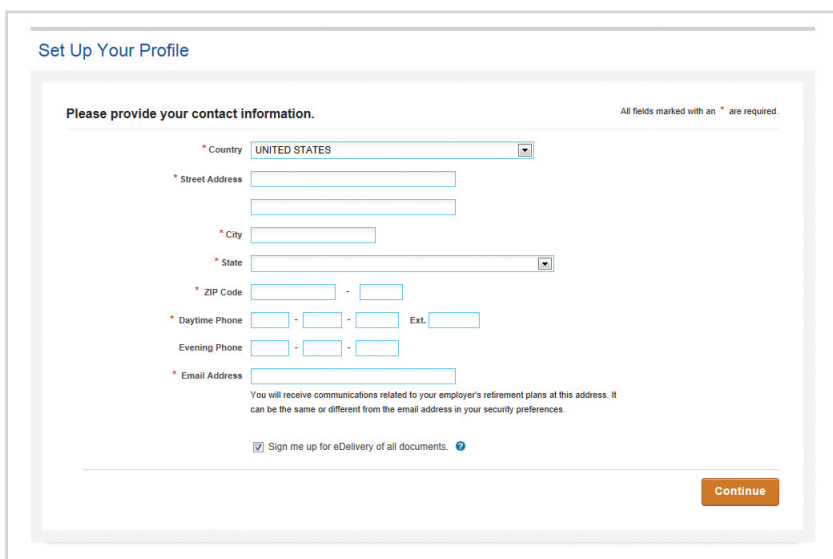
5. Set Up Your Profile

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:

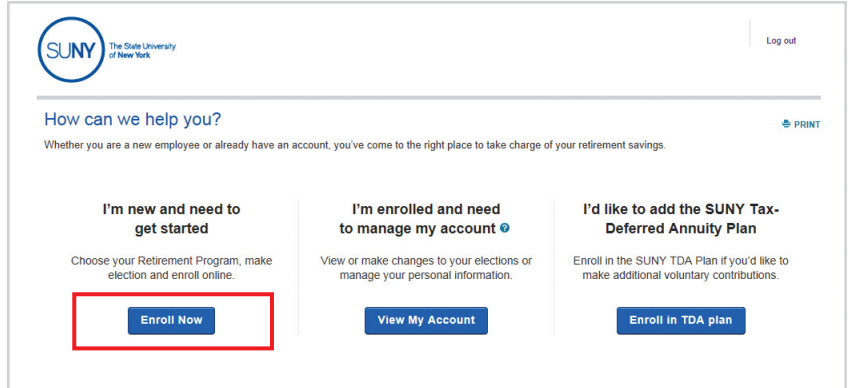
- Secure access
- Faster delivery of statements and other documents
- Reduced paper clutter
- Power to change delivery preferences as you wish

Click *Continue*.



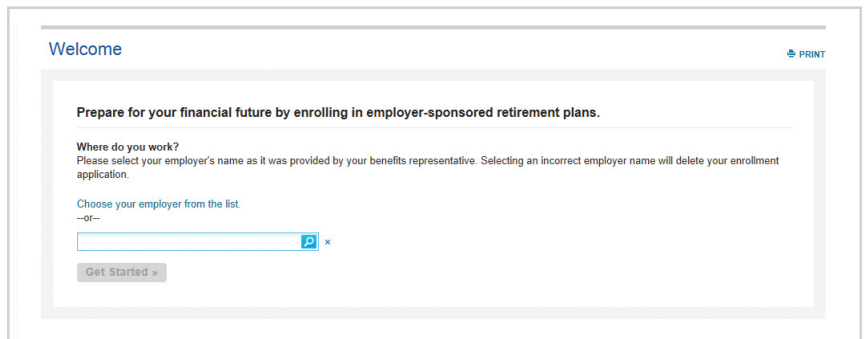
6. How can we help you?

Select *Enroll now* to get started.



7. Welcome

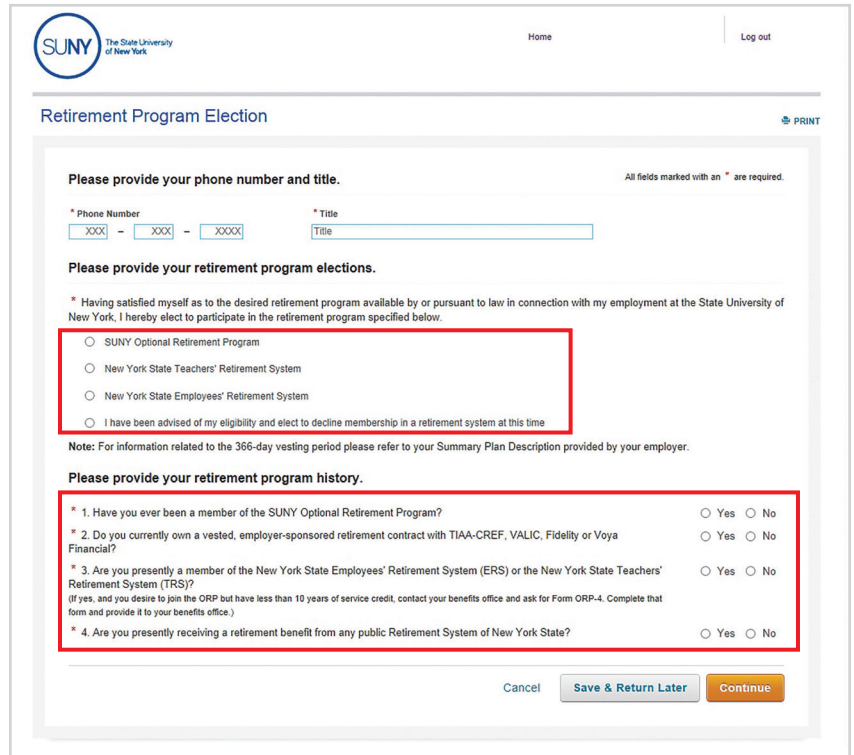
Select your campus location from the drop-down menu.



8. Retirement Program Election

Provide your phone number and title, make your retirement program election by selecting the appropriate radio button beside your choice and provide retirement program history information.

Click *Continue*.



Retirement Program Election [PRINT](#)

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

* Phone Number: [XXX] - [XXX] - [XXXX] * Title: [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
☐ 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.

Please provide your retirement program history.

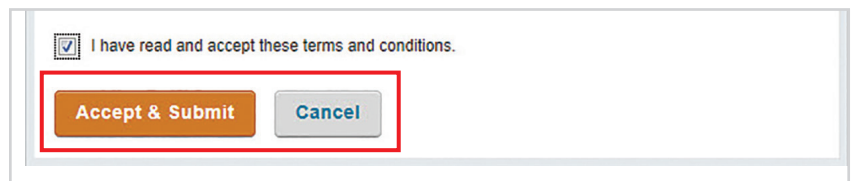
* 1. Have you ever been a member of the SUNY Optional Retirement Program? ☐ Yes ☐ No
* 2. Do you currently own a vested, employer-sponsored retirement contract with TIAA-CREF, VALIC, Fidelity or Voya Financial? ☐ Yes ☐ No
* 3. Are you presently a member of the New York State Employees' Retirement System (ERS) or the New York State Teachers' Retirement System (TRS)? ☐ Yes ☐ No
(If yes, and you desire to join the ORP but have less than 10 years of service credit, contact your benefits office and ask for Form ORP-4. Complete that form and provide it to your benefits office.)
* 4. Are you presently receiving a retirement benefit from any public Retirement System of New York State? ☐ Yes ☐ No

[Cancel](#) [Save & Return Later](#) [Continue](#)

9. Terms and Conditions

You must check the box to acknowledge the Terms and Conditions.

Click *Accept & Submit* to continue.



☒ I have read and accept these terms and conditions.

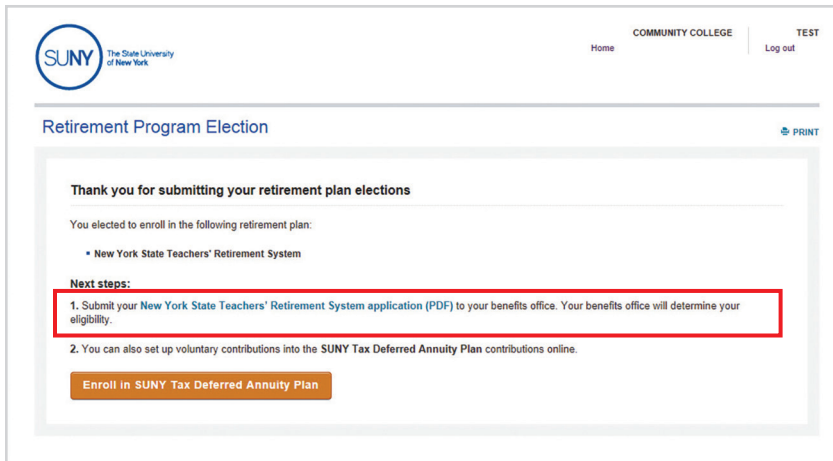
[Accept & Submit](#) [Cancel](#)

10. Retirement Program Election

Download the TRS or ERS enrollment application.

You'll need to complete and submit the application to your benefits office for determination of eligibility.

Next, you can either continue to enroll in the TDA Plan or you can log out.



Thank you for submitting your retirement plan elections

You elected to enroll in the following retirement plan:

- New York State Teachers' Retirement System

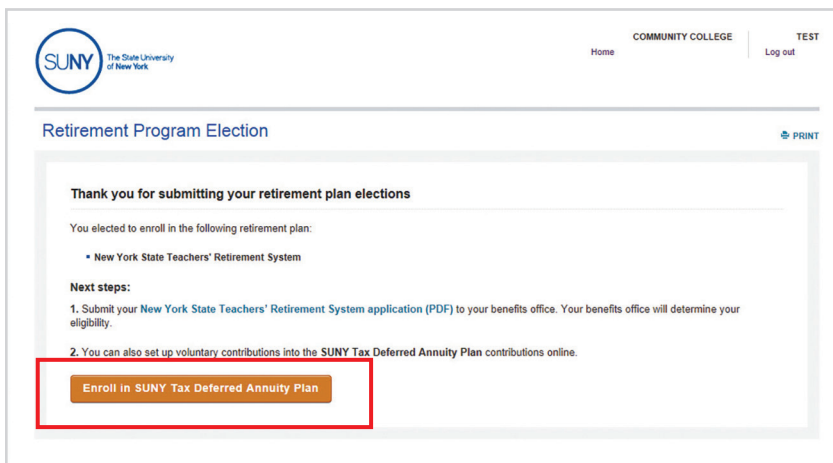
Next steps:

1. Submit your [New York State Teachers' Retirement System application \(PDF\)](#) to your benefits office. Your benefits office will determine your eligibility.
2. You can also set up voluntary contributions into the [SUNY Tax Deferred Annuity Plan](#) contributions online.

[Enroll in SUNY Tax Deferred Annuity Plan](#)

11. Retirement Program Election

To enroll in the TDA, click *Enroll in SUNY Tax-Deferred Annuity Plan*.



Thank you for submitting your retirement plan elections

You elected to enroll in the following retirement plan:

- New York State Teachers' Retirement System

Next steps:

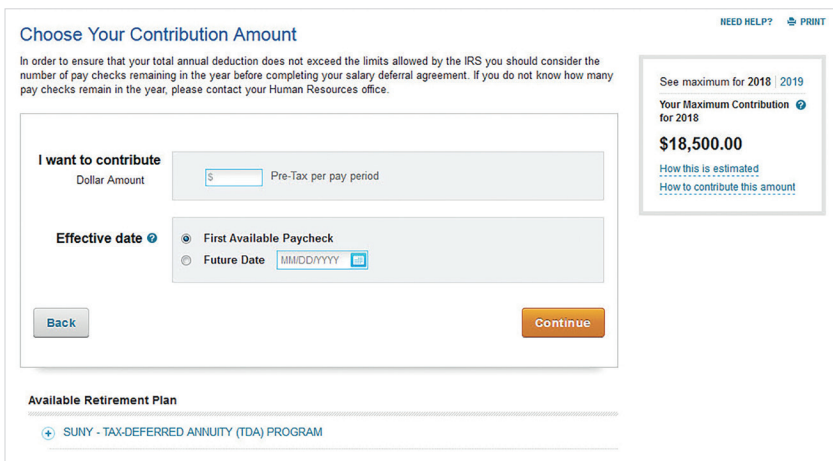
1. Submit your [New York State Teachers' Retirement System application \(PDF\)](#) to your benefits office. Your benefits office will determine your eligibility.
2. You can also set up voluntary contributions into the [SUNY Tax Deferred Annuity Plan](#) contributions online.

[Enroll in SUNY Tax Deferred Annuity Plan](#)

12. Choose Your Contribution Amount

Input your desired contribution amount for the 403(b) Voluntary Savings Plan (Tax-Deferred Annuity) and establish the effective date using the calendar.

Click *Continue*.



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.

I want to contribute

Dollar Amount Pre-Tax per pay period

Effective date

☒ First Available Paycheck

☐ Future Date

[Back](#) [Continue](#)

Available Retirement Plan

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

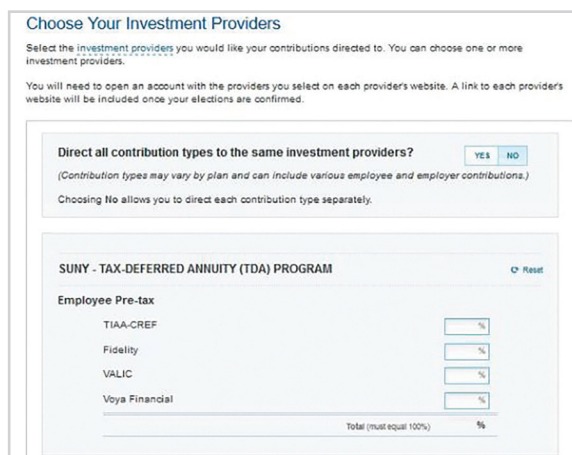
See maximum for 2018 | 2019
Your Maximum Contribution for 2018
\$18,500.00
How this is estimated
How to contribute this amount

13. Choose Your Investment Providers

Now you will decide on your investment providers.

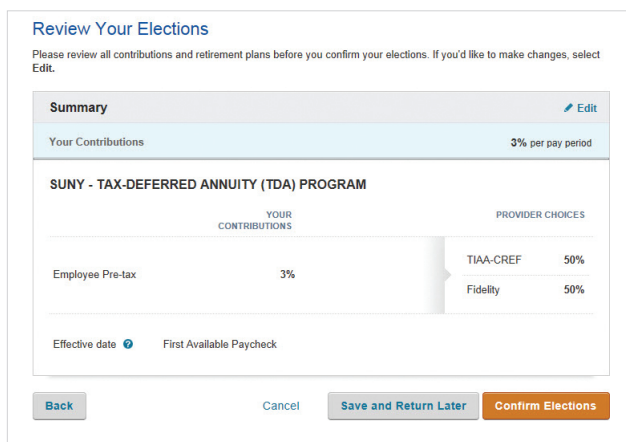
Enter the percentage of the contribution for each investment provider, by contribution type.

Click *Continue*.



14. Review Your Elections

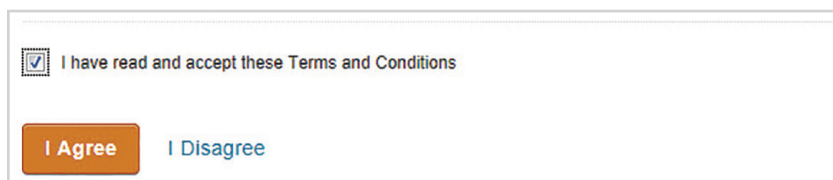
Review the Contribution Summary and click *Confirm Elections*.



15. Terms & Conditions

Agreement Terms & Conditions.

Click *I Agree*.



16. Open an account with each investment provider you have chosen for the TDA (see step 13).

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

TIAA: TIAA.org/suny
 VALIC: www.valic.com
 Fidelity: nb.fidelity.com/public/nb/suny/home
 Voya: suny.beready2retire.com

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.

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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