

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

### You have 30 days to enroll in a retirement plan

As a new employee of the State University of New York (SUNY), you have the opportunity to conveniently save on a regular basis by choosing from the following retirement programs:

- SUNY Optional Retirement Program (ORP)
- New York State Teachers' Retirement System (TRS)
- New York State Employees' Retirement System (ERS)

These instructions will guide you through the process of enrolling in the SUNY ORP, which is a defined contribution plan. If you are a full-time employee, you must enroll in a retirement program within 30 days of the effective date of your appointment. If you do not make an active election, you will be defaulted to one of the defined benefit plans (TRS or ERS). Once your election is made, it can't be changed during any period of your SUNY employment.

### You also have the opportunity to save even more with the SUNY Tax-Deferred Annuity (TDA) Plan

Once you enroll in the ORP, you may also enroll in the SUNY Voluntary Savings Plan (known as the SUNY Tax-Deferred Annuity Plan and also called the 403(b) Plan). Participating in the Tax-Deferred Annuity Plan 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 to enroll now in the SUNY ORP!

Retirement@Work is the online enrollment and management system for your SUNY retirement account. It's a central portal through which you can enroll in the ORP and the Voluntary Savings Plan, access your plan information and service provider websites, choose your investment providers, perform your 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-CREF, VALIC, Fidelity, Voya Financial or MetLife
- Membership number if you are presently a member of the New York State Employees' Retirement System (ERS) or the New York State Teachers' Retirement System (TRS)
- Date of retirement if you are presently receiving a retirement benefit from any Retirement System of New York State

### 1. Visit Retirement@Work

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

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

### 2. Welcome

Click *Register* under “First Time Here?”

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

### 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 e-delivery if you choose.

Click *Continue*.

## 6. How can we help you?

Select *Enroll now* to get started.

The screenshot shows the SUNY Retirement@work homepage. At the top left is the SUNY logo and 'The State University of New York'. At the top right is a 'Log out' link. The main heading is 'How can we help you?' with a 'PRINT' icon. Below this is a sub-heading: '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.' There are three columns of options:

- I'm new and need to get started:** 'Choose your Retirement Program, make election and enroll online.' The 'Enroll Now' button is highlighted with a red box.
- I'm enrolled and need to manage my account:** 'View or make changes to your elections or manage your personal information.' The 'View My Account' button is visible.
- I'd like to add the SUNY Tax-Deferred Annuity Plan:** 'Enroll in the SUNY TDA Plan if you'd like to make additional voluntary contributions.' The 'Enroll in TDA plan' button is visible.

## 7. Welcome

Select your campus location from the drop-down menu.

The screenshot shows the 'Welcome' page. The heading is 'Welcome' with a 'PRINT' icon. Below is a section titled 'Prepare for your financial future by enrolling in employer-sponsored retirement plans.' The main heading is 'Where do you work?' with instructions: 'Please select your employer's name as it was provided by your benefits representative. Selecting an incorrect employer name will delete your enrollment application.' Below this is a drop-down menu with a search icon and a 'Get Started' button.

## 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*.

The screenshot shows the 'Retirement Program Election' page. At the top left is the SUNY logo and 'The State University of New York'. At the top right are 'Home' and 'Log out' links. The main heading is 'Retirement Program Election' with a 'PRINT' icon. Below this is a section titled 'Please provide your phone number and title.' with instructions: 'All fields marked with an \* are required.' There are input fields for phone number and title. Below this is a section titled 'Please provide your retirement program elections.' with instructions: '\* 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.' There are four radio button options: 'SUNY Optional Retirement Program', 'New York State Teachers' Retirement System', 'New York State Employees' Retirement System', and 'I have been advised of my eligibility and elect to decline membership in a retirement system at this time'. Below this is a note: 'Note: For information related to the 365-day vesting period please refer to your Summary Plan Description provided by your employer.' Below that is a section titled 'Please provide your retirement program history.' with four numbered questions and 'Yes/No' radio buttons. The 'Continue' button is highlighted.

### 9. Terms and Conditions

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

Click *Accept & Submit* to continue.

### 10. Choose Your TDA Contribution Amount

Input your desired contribution amount for the voluntary TDA Plan and establish the effective date using the calendar.

Click *Continue*.

To decline participation, click in the blue box “I would not like to add the TDA at this time.”

### 11. Choose Investment Providers

Now you will decide on the investment providers for your employer and mandatory employee contributions to the ORP and your TDA contributions (if you enrolled).

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

Click *Continue*.

SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM	
<b>Employee Pre-tax</b>	
TIAA-CREF	<input type="text"/> %
Fidelity	<input type="text"/> %
MetLife	<input type="text"/> %
VALIC	<input type="text"/> %
Voya Financial	<input type="text"/> %
Total (must equal 100%) %	

## 12. 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*.

### Review Your Elections

Please review all contributions and retirement plans before you confirm your elections. If you'd like to make changes, select [Edit](#).

**Summary** [Edit](#)

Your Contributions	
Pre-Tax Contributions	Not Contributing
Employee Pre-Tax Mandatory Contributions	Contributing
Employer Contributions	
Contributing	

**SUNY - OPTIONAL RETIREMENT PROGRAM**

	YOUR CONTRIBUTIONS	EMPLOYER CONTRIBUTIONS	PROVIDER CHOICES
Employee Pre-tax Mandatory	<a href="#">Contributing</a>		TIAA-CREF 25%
Employer		<a href="#">Contributing</a>	Fidelity* 25%
			VALIC 25%
			Voya Financial 25%

Effective date [?](#) First Available Paycheck

[Back](#)
Cancel
[Save and Return Later](#)
Confirm Elections

### Review Your Elections

Please review all contributions and retirement plans before you confirm your elections. If you'd like to make changes, select [Edit](#).

**Summary** [Edit](#)

Your Contributions	3% per pay period
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**SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM**

	YOUR CONTRIBUTIONS	PROVIDER CHOICES
Employee Pre-tax	3%	TIAA-CREF 50%
		Fidelity 50%

Effective date [?](#) First Available Paycheck

[Back](#)
Cancel
[Save and Return Later](#)
Confirm Elections

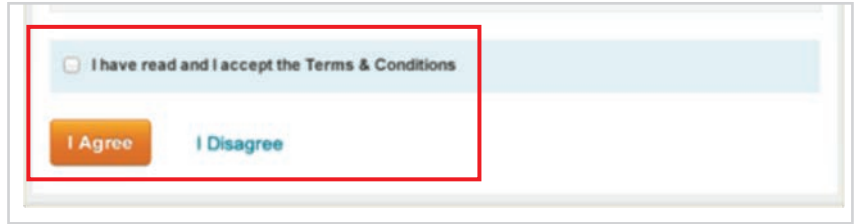
Plan services  
provided by



Financial Services

### 13. Review the Salary Deferral Agreement Terms & Conditions

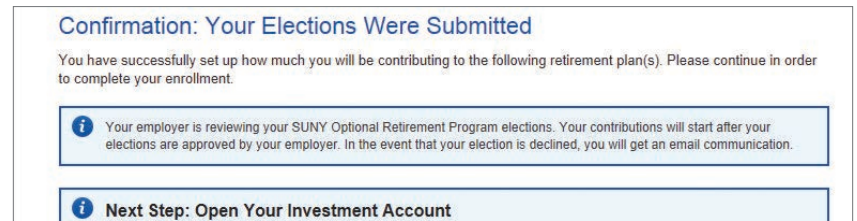
Click *I Agree*.



A screenshot of a web form with a red border. At the top, there is a checkbox with the text "I have read and I accept the Terms & Conditions". Below the checkbox are two buttons: "I Agree" (orange) and "I Disagree" (light blue).

### 14. Review your Enrollment Confirmation

An enrollment confirmation page will display.



A screenshot of a confirmation page titled "Confirmation: Your Elections Were Submitted". The text reads: "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." Below this is an information box with a blue header and text: "Your employer is reviewing your SUNY Optional Retirement Program elections. Your contributions will start after your elections are approved by your employer. In the event that your election is declined, you will get an email communication." At the bottom, there is a blue bar with the text "Next Step: Open Your Investment Account".

### 15. Open 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.

TIAA-CREF: [www.tiaa-cref.org/suny](http://www.tiaa-cref.org/suny)  
MetLife: [www.metlife.com/suny](http://www.metlife.com/suny)  
VALIC: [www.valic.com](http://www.valic.com)  
Fidelity: [nb.fidelity.com/public/nb/suny/home](http://nb.fidelity.com/public/nb/suny/home)  
Voya: [suny.beready2retire.com](http://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–Friday, 8 a.m. – 10 p.m.

Saturday, 9 a.m. – 6 p.m. (ET)

If you have questions regarding SUNY retirement benefits, please contact your campus benefits administrator.