Introducing Retirement@Work®

A new way to point, click, and manage your State University of New York (SUNY) retirement benefit—all in one location and at your convenience.
Point, click and save for your retirement.

It’s a great time to be a SUNY employee! Through the new Retirement@Work system, we’ve made it easier for you to enroll and manage your SUNY Optional Retirement Plan (ORP) and Voluntary Savings Plan—all to help you pursue the retirement you want and deserve. Through Retirement@Work, you’ll find the enrollment and account management information you need, all in one location.

Introducing Retirement@Work

Retirement@Work is a new online retirement plan enrollment and management system that replaces the paper forms and manual steps you must currently complete to enroll in or contribute to the plan. Through Retirement@Work, we’re bringing it all together with an easy-to-navigate online retirement tool that gives you everything you need to manage your retirement savings, all in one place and at your convenience.

Effective with your implementation date, you will start using Retirement@Work to manage certain aspects of your SUNY Retirement Plan benefit. As of this date, all account transactions must be made online through the new system—paper forms will no longer be processed. Retirement@Work will enable you to link to your retirement account at home, at work and around-the-clock.

Easier access to everything you need

Retirement@Work is especially designed to help you navigate the complexities of investing with multiple providers. By logging on just once, you’ll have access to a streamlined experience that makes it easier to take action. With just one click, you will use Retirement@Work to:

- Learn more about your SUNY retirement plan and investment providers.
- Enroll in the SUNY ORP and Voluntary Savings Plan.
- Choose how much money you want to contribute to the Voluntary Savings Plan.
- Choose investment providers for your ORP and Voluntary Savings Plan accounts.
- Manage salary deferral elections online.
- Make informed decisions with consolidated views of your current and historical account information—including account balances, contributions and distributions across all providers.

Retirement@Work also provides tools to help you save for the kind of retirement you want and deserve.

- Retirement Advisor—get an assessment of your present retirement investment outlook and see a clearly defined action plan to help target your goals.
- Contribution Calculator—see how much more pre-tax retirement contributions can help fuel your investment potential.
- Informative personal finance articles—get timely, practical information and ideas showing you how to be smart about your money and pursue financial well-being throughout your life. This information can be found under the Planning Basics tab of Retirement@Work.

Have questions about Retirement@Work?

If you need help using Retirement@Work, we have dedicated, specially trained Retirement@Work consultants ready to help you with enrollment or account changes. Simply call 866 271-0960. Consultants are available Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

1 Retirement@Work is being provided to manage the SUNY ORP and Voluntary Savings Plan only. The deferred compensation plan and the defined benefit plans offered through ERS or TRS are not managed through Retirement@Work.
How to get started.

Your first step is to complete the registration process to create a user ID and password for access to the new system. Here’s how.

Registration Step 1:
- Visit www.tiaa-cref.org/suny.
- Click Enroll & Manage Account.
- Select your campus location from the drop-down menu.

Once you select your campus, click on RETIREMENT@work and you will be taken directly to Retirement@Work.

Registration Step 2:
- Click the Register button.
- Provide the requested information.
- Once the registration process is complete, you will receive a confirmation email saying your registration is complete. After receipt of the email, you will be able to manage your account.
- Please remember your user ID, password and answers to your security questions for future use.
- Save the Retirement@Work link to your favorites for easier access when you need to revisit the system for future transactions.
- If you need help when using the site, select the Help button for answers to your questions or call 866 271-0960 for assistance.

Start managing your account today!

Enroll or change your Voluntary Savings Plan contributions.

The Voluntary Savings Plan allows you to contribute to your retirement on a pre-tax basis with a tax-deferred annuity (TDA). If you are enrolling or changing your deferral contribution amount, start by gathering documents that will help you decide how much you want to contribute. These documents can include pay stubs, bank statements and a list of any contributions you’ve made to other employer-sponsored retirement plans during the year.

To complete the enrollment process, select the Manage Contributions tab, decide how much to contribute, complete the online Salary Deferral Agreement and select your provider(s). You will be able to choose either a dollar amount or a percentage contribution per paycheck.

Select your investment providers.

How would you like to allocate your plan contributions?

You can choose to allocate your contributions to one investment provider or any combination of currently authorized providers. Then, select the amount you want to contribute to each provider. You can also click on links to each of the providers to learn about each of their investment options, expenses and more.

If you don’t have an existing account with each investment provider you have selected, you will need to open an account before your enrollment or addition is complete.
For employees enrolling or restarting Voluntary Plan contributions

If you are currently enrolled in Defined Benefit Plan and would like to enroll in the SUNY Voluntary Savings Plan, you must first initiate your enrollment process by completing the Retirement Program Election (RPE) Process. To start, visit the SUNY Voluntary Savings Plan website at www.suny.edu/benefits/vsp and go to the Enrollment section. You will see the Retirement Program Election System link to initiate this part of your enrollment.

After you complete the RPE process, your Benefits Office/Human Resources department must first add you to the participation remittance file. After this, you will be able to log in to Retirement@Work to manage your Voluntary Savings Plan. You will be notified when your eligibility into Retirement@Work is available.

If you want to restart contributions to the SUNY Voluntary Savings Plan, please contact your Benefits Office/Human Resources department to initiate reinstatement into the plan. After being reinstated, please return to Retirement@Work and complete the online Salary Reduction Agreement and vendor elections.

Have questions about your retirement plan?

If you have specific questions about your retirement plan, call your investment provider of choice at the number shown below:

<table>
<thead>
<tr>
<th>Investment Provider</th>
<th>Phone Numbers</th>
<th>Website</th>
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<tbody>
<tr>
<td>TIAA-CREF</td>
<td>866 662-7945</td>
<td>tiaa-cref.org/suny</td>
</tr>
<tr>
<td>Voya</td>
<td>Current enrollees</td>
<td>suny.prepare4myfuture.com</td>
</tr>
<tr>
<td></td>
<td>Capital District, Hudson Valley &amp; Long Island</td>
<td>800 677-4636</td>
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<tr>
<td></td>
<td>Central &amp; Western NY</td>
<td>888 950-6700, option 2</td>
</tr>
<tr>
<td>MetLife</td>
<td>844 298-8899 (new enrollees)</td>
<td>metlife.com/suny</td>
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<tr>
<td></td>
<td>800 560-5001 (account holders)</td>
<td></td>
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<tr>
<td>VALIC</td>
<td>800 448-2542</td>
<td>valic.com</td>
</tr>
<tr>
<td>Fidelity(^1)</td>
<td>800 343-0860</td>
<td>nb.fidelity.com/public/nb/suny/home</td>
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\(^1\)If you invest in the SUNY Optional Retirement Program through Fidelity you will be investing in a variable group annuity contract issued by Massachusetts Mutual Life Insurance Company (“MassMutual”), 1295 State Street, Springfield, MA 01111-0001 and administered by Fidelity Investments. If benefit payments are annuitized under the group annuity contract issued by MassMutual, those benefit guarantees are subject to the claims-paying ability of MassMutual.