

Quick Start Guide for the Alternative Retirement Plan (ARP)

Everything for your employer's retirement plan.
In one location.

After electing the State System ARP group retirement plan, go to Retirement@Work[®] where you can:

- Review important plan documents
- View the list of available investment choices across ARP vendors
- Manage your preferred retirement plan vendor(s) across plans
- Link to the investment vendor's website to complete your ARP investment account and designate your beneficiaries
- View retirement plan balances across plans and investment vendors
- Access tools and resources for planning

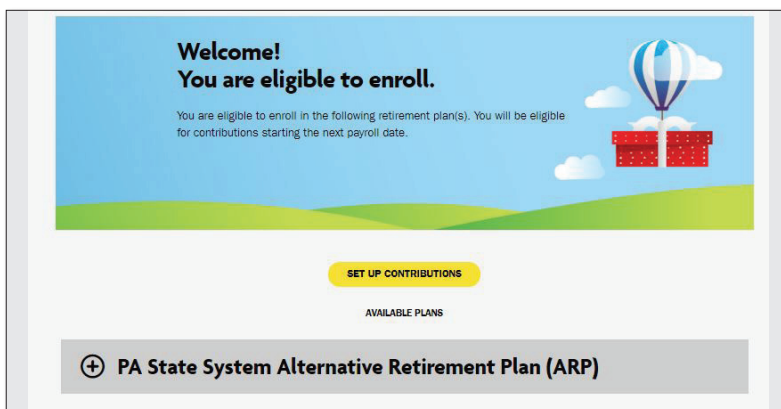
1. Access the State System Retirement@Work portal

Visit www.passhe.edu/retirement and go to the Retirement@Work link location. Select *Retirement@Work*. If prompted, log in or register for access.

Note: If this is your first time using the site, you will need to register for access. Click *Register* and follow the prompts to enter your personal and security information. Once registered, you can take advantage of all the site has to offer.

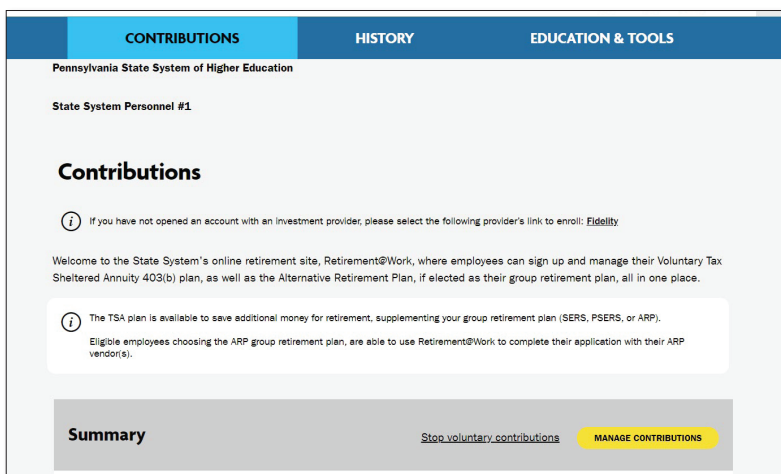
2. Set up and manage your contributions

Click *Set Up Contributions*.



Click the + next to each plan to read more information and review available investments for each vendor.

Returning users: Click the *CONTRIBUTIONS* tab at the top of the screen, then click *Manage Contributions*.



Note:

If you have more than one employee personnel number because you are employed in more than one position, the summary will show each position separately. For example, each position will be listed as:

- State System Personnel #1
- State System Personnel #2
- State System Personnel #3

SET UP CONTRIBUTIONS

Let's set up your retirement contributions

The TSA plan allows you to elect contributions on a pre-tax basis with a TSA vendor. To begin enrollment you must first decide how much to contribute. Employees can elect a maximum of 80% of pay or a set dollar amount per pay. Calendar year to date payroll deductions are subject to IRS annual limits.

Every year the IRS establishes a maximum amount you can contribute to your retirement plan. For 2020, the limit is \$19,500.

i If you have elected the Alternative Retirement Plan as your group retirement plan, and you wish to contribute more than the 5% fixed employee contribution and 9.25% employer contribution, set by the Retirement Code, you may choose to enroll in the Voluntary TSA plan.

However, if you are not interested in setting up a voluntary TSA, please choose the "NO ADDITIONAL VOLUNTARY CONTRIBUTIONS" option button to continue setting up your ARP group retirement plan.

How much do you want to contribute to your retirement?

A percentage
 A dollar amount
 No additional voluntary contributions

Option 1: No voluntary plan

If you don't want to contribute to the voluntary TSA plan, you may choose the *No additional voluntary contributions* option button. You will be asked to confirm this election to proceed without contributing to the TSA plan. Continue with Step 3.

Option 2: With voluntary plan

If you want to also contribute to the voluntary TSA plan, enter the amount you want to contribute to the TSA voluntary plan per pay period and when you want contributions to start. You have the option to contribute a percentage or dollar amount. Click **NEXT**.

3. Select investment vendors

You initially chose an investment vendor with your ARP retirement plan election through the State System Employee Self Service portal. However, you may choose to invest with both TIAA and Fidelity by selecting a percentage of your contribution to each vendor. Enter the percentage you wish to allocate to each vendor. Ensure your total equals 100 percent.

MANAGE CONTRIBUTIONS

Who would you like to handle your retirement investments?

Select the vendor(s) you would like your contributions invested. Both TIAA and Fidelity offer a core investment lineup which is regularly reviewed and monitored against performance standards and offered at the lowest share class fees available. However keep in mind the individual investment options and plan fees vary between TIAA and Fidelity.

Both TIAA and Fidelity offer a brokerage window option in the Voluntary TSA plan, if you desire investment choices outside of the core lineup.

i Your employer will contribute toward your retirement and requires that you contribute, too. Direct these contributions to one or more investment providers.

Which provider fits you best?
[Research these investment providers](#)

Direct all contribution types to the same investment provider(s)?
(Contribution types may vary by plan and can include various employee and employer contributions.) Choosing "No" allows you to direct each contribution type separately.

Yes
 No

How do you want to direct your contributions?

Enter the percentage you would like to contribute to each investment provider you select.

TIAA %

Fidelity %

TOTAL (must equal 100%): **100%**



- Choose *No* if you want to direct each contribution type separately by individual plan and contribution type
- Percentages need to be whole numbers and total 100%

4. Review your contributions

Check to be sure your desired selections are reflected in the summary. If they are not, click the *Edit* button to make changes.

Once your selections are shown, review the “Terms and Conditions,” check the box, then click *Confirm*. The next page will confirm that your elections were submitted.

5. Open your investment account(s) and select investments

Click the name of each vendor you selected to open an account with them (if you do not have one already) and select your investments by plan. You will exit Retirement@Work and be taken to each vendor’s website to complete this task. If you selected more than one vendor, **you must return to this page** to click each vendor’s name to complete the process.

SET UP CONTRIBUTIONS

Confirmation: Your elections were submitted

The elections you made were successfully submitted. You can [print this confirmation page](#) for your records, and an email confirmation will be sent to Harii.Shankar@tiaa.org

NEXT STEP: Open Your Investment Accounts
If you have not done so already, visit each vendor(s) selected to open your account, choose your investments and complete your beneficiary designations to complete your enrollment.
Click the buttons below to do so.

TIAA FIDELITY

Reminder: If you do not complete your application enrollment with your selected vendor(s), your contributions will automatically be invested in the default fund associated with that investment vendor.



TIAA

Clicking the *TIAA* button will take you directly to TIAA’s enrollment site.

If you do not already have an account at TIAA, you will need to set up your account and choose your investments. Once on the TIAA site, click *Continue* and follow the prompts.

If you already have an account at TIAA, you will be directed to your account on the TIAA participant website.

Fidelity

Clicking the *Fidelity* button will take you directly to Fidelity’s participant website.

If you do not currently have an account at Fidelity, you will need to click *Register* at the top of the screen and follow the prompts to open an investment account.

If you already have a Fidelity account, select *Log in* at the top of the Fidelity State System home page and enter your username and password.

Need help? We’ve got you covered.

Site support

Call Retirement@Work at **844-567-9090**, weekdays, 8 a.m. to 10 p.m. (ET).

Advice and education

You can get help deciding how to create the right investment mix with your chosen investment vendor(s), over the phone or in person.

- TIAA: **800-842-2252**
- Fidelity Investments: **800-343-0860**

General plan questions

Contact your University Human Resources office.

Learn more

Visit www.passhe.edu/retirement.