State System Retirement@Work®

User Guide

Everything for your State System Voluntary Individual 403(b) Retirement Plan, also referred to as a Tax Sheltered Annuity (TSA), all in one location.

Available July 2, 2018
Not a participant yet? You can enroll through Retirement@Work. See the Enrolling in your Voluntary Individual 403(b) Plan (TSA) section for details.

This guide provides step-by-step instructions and tips to help you make the most of the State System Retirement@Work. We encourage you to keep it close at hand as you familiarize yourself with the different features.

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Logging in to the State System Retirement@Work

Using the State System Retirement@Work starts with these two steps. Once you’ve logged in, go to the instructions in this guide for the action you want to take.

Step 1:

Visit passhe.edu/enrollTSA and go to the Retirement@Work link location. Select Retirement@Work.

Step 2:

Log in to Retirement@Work.

**Note:** If this is your first time using the site, you’ll 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.
Enrolling in your Voluntary Individual 403(b) Plan (TSA)

Joining the Voluntary Individual 403(b) Plan (TSA) is a step to building your financial future. You can use the information on the State System Retirement@Work home page to help you make informed decisions during the enrollment process. Here you can:

• See which plan you’re eligible to enroll.
• Review important plan documents.
• View the list of available investment choices.
• Link to the investment providers’ websites.
• Access calculators and other retirement planning tools.

After you’ve reviewed the above information, follow these steps to enroll:

Step 1:
Click Enroll Now on the State System Retirement@Work home page.

Step 2:
Choose how much you’d like to contribute per pay period as a dollar or percentage amount and when you want contributions to start. Click Continue to proceed.

Quick Tips
• Based on the percentage you enter, you’ll see an estimate of your dollar contribution per pay period.
• Based on the dollar amount you enter, you’ll see an estimate of your percentage contribution per pay period.

continued
Enrolling in your Voluntary Individual 403(b) Plan (TSA)  (Continued)

Step 3:
Choose your investment provider. If you want to contribute to both providers, enter the percentage that should go to each. Percentages need to be whole numbers and must total 100%. Then click Continue.

Step 4:
Review your elections. If no changes are needed, click Confirm Elections.

Step 5:
Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.
Enrolling in your Voluntary Individual 403(b) Plan (TSA)  (Continued)

Step 6:
You now need to open an account with the investment provider(s) you selected and choose your investments to complete the enrollment process. Click the applicable provider button to go to its website.

Important note: If you’ve selected more than one provider, you’ll need to come back to this section of the State System Retirement@Work site to access the other providers’ websites.

For instructions on how to open an account with:
- TIAA: Go to page 11.
- Fidelity: Go to page 13.
Reviewing your Voluntary TSA account

Once enrolled, Your Plan Summary on the State System Retirement@Work home page is the starting point for managing your account and tracking your progress.

Here you can:

1. Get a snapshot of your account, including:
   - Your consolidated balance across investment providers and by plan
   - Your contribution amount for each provider
   - Recent transactions

2. Learn more about your Voluntary Individual 403(b) Plan (TSA):
   - Review important plan documents
   - View the list of available investment choices
   - Link to the investment providers’ websites

3. Access calculators and retirement planning tools, such as:
   - Informative articles about budgeting and other financial topics
   - Retirement Advisor, which provides personalized action plans with savings and investment recommendations
   - 360° Financial View, which helps you monitor all of your finances and help you set goals

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

State System Voluntary TSA Personnel #1
State System Voluntary TSA Personnel #2
State System Voluntary TSA Personnel #3
Making changes to your TSA account

It’s important to review your contribution amount and investment choices periodically to make sure they continue to reflect your financial situation and goals.

Follow these steps if you want to make a change:

Step 1:
Click Review & Make Changes on the Your Plan Summary page. This will bring you to a summary of your current elections.

Step 2:
Click Manage Elections to change your contribution amount and/or investment providers.

Step 3:
Review your existing contribution amount. Decide if you’re going to change it.
• If no, click Continue and move on to Step 4.
• If yes, enter the new contribution amount as a dollar or percentage amount, and the effective date. Click Continue to proceed.

Quick Tips
• Based on the percentage you enter, you’ll see an estimate of your dollar contribution per pay period.
• Based on the dollar amount you enter, you’ll see an estimate of your percentage contribution per pay period.

continued
Making changes to your TSA account  

Step 4:

Review your existing investment providers and how much of your contribution is going to each one. Decide if you’re going to make any changes.

- If no, click Continue and move on to Step 5.
- If yes, enter the amount of your contribution that should go to each provider. Click Continue.

Quick Tip

- Percentages need to total 100%.

Step 5:

Review your elections. If no changes are needed, click Confirm Elections.
Making changes to your TSA account (Continued)

Step 6:

Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.

Step 7:

If you’ve selected a new provider or investment, you now need to visit the provider’s website to either open an account or update your investment choices. Click the applicable provider button to go to its website.

Important note: If you’ve chosen investments from more than one provider, you’ll need to come back to this section of the State System Retirement@Work site to access each provider’s website.

For instructions on how to open an account with:

- TIAA: Go to page 11.
- Fidelity: Go to page 13.
Opening a Voluntary TSA investment account with TIAA

Clicking the TIAA button on the State System Retirement@Work site will take you directly to TIAA’s participant website. Once on the site, follow the steps below:

Start here to register for online access and set up your investment account for the Voluntary TSA plan with TIAA.

Step 1:
Confirm and update your personal information as needed.

Step 2:
Choose one of these three options to make your investment choices:

- *Choose for me*. Your contributions will be invested in the lifecycle index mutual fund with the year closest to the year you turn 65. For example, if you will turn 65 in 2044, contributions will be directed to the lifecycle index 2045 fund. Of course, you can choose a fund with an earlier or later date based on your needs.

- *Help me choose*. With this option, you’ll select your tolerance for investment risk along a scale. Then a mix of investments will be suggested based on your selection. Note: You’ll still choose the individual investments.

- *Choose my own*. You’ll make your selection from the list of available investments.

Whichever option you choose, follow the instructions in the orange buttons to complete the selection process.
Opening a Voluntary TSA investment account with TIAA (Continued)

Step 3:
Enter your beneficiary information. Then click Review and Continue.

Step 4:
Review the information you’ve entered and the Terms and Conditions. If you agree with the terms, mark the box and click Finish Enrollment.

A confirmation page will appear stating you’ve successfully enrolled in the plan. You’re now on your way to saving for your financial future.

Important note:
If you’ve selected another provider, return to the State System Retirement@Work site to open an account or update your investments and beneficiary information with that provider, as needed.
Opening a Voluntary TSA investment account with Fidelity

Clicking the Fidelity Investments button on the State System Retirement@Work site will take you directly to Fidelity’s participant website. Once on the site, follow these steps to open an investment account:

**Step 1:**
If you are a new user with Fidelity, click on Register.

Follow the prompts to register.

If you already have a Fidelity account, log in to your Fidelity Netbenefits account at the very top of the TSA Plan home page at Netbenefits.com/PASSHETSA and enter your username and password.

**Step 2:**
After logging in to your Netbenefits account, select the Quick Links drop-down menu for the TSA Plan account.

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Opening a Voluntary TSA investment account with Fidelity

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Step 3:
Select Change Investments.

Step 4:
Under Change Investments, select Change Investment Elections.

Step 5:
On the Investment Elections page, scroll to the bottom of the page. You will be prompted to choose one of two options:
Select Target Date Fund or Select Funds.

• If you choose Select Target Date Fund, you will need to select a fund and select Continue to view the fund prospectus.

• If you choose Select Funds, you will need to enter a percentage for each fund. Select Next at the bottom of the page once you have entered your elections totaling 100%.
Opening a Voluntary TSA investment account with Fidelity (Continued)

Step 6:
View the prospectus for each fund and choose Next.
Note: You must check and indicate you have received the prospectus for each fund in the past 30 days to continue making changes.

Step 7:
Review and submit investment election changes.
Select Submit to finalize your elections and receive a confirmation page.
Need help? We’ve got you covered.

**Personalized advice and education**
You can get help deciding how to create the right investment mix with your chosen investment provider(s), over the phone or in person.

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

**Site support**
Call Retirement@Work at 844-567-9090, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

**General plan questions**
Contact your University Human Resources office.

**Learn more**
Visit passhe.edu/enrollTSA.