

# Quick Start Guide for the Voluntary Individual 403(b) Retirement Plan (TSA)

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

Welcome to Retirement@Work<sup>®</sup>, where you can:

- Review important plan documents
- Enroll in the State System Voluntary Individual 403(b) Retirement Plan (TSA)
- View the list of available investment choices across vendors
- Choose your preferred voluntary retirement plan vendor(s)
- Link to the investment vendor's website to complete your TSA investment account and designate your beneficiaries
- Change your voluntary contribution amount at any time
- Manage your preferred retirement plan vendor(s)
- Access tools and resources for planning

# 1. Access the State System Retirement@Work

Visit [passhe.edu/enrollTSA](https://passhe.edu/enrollTSA) 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

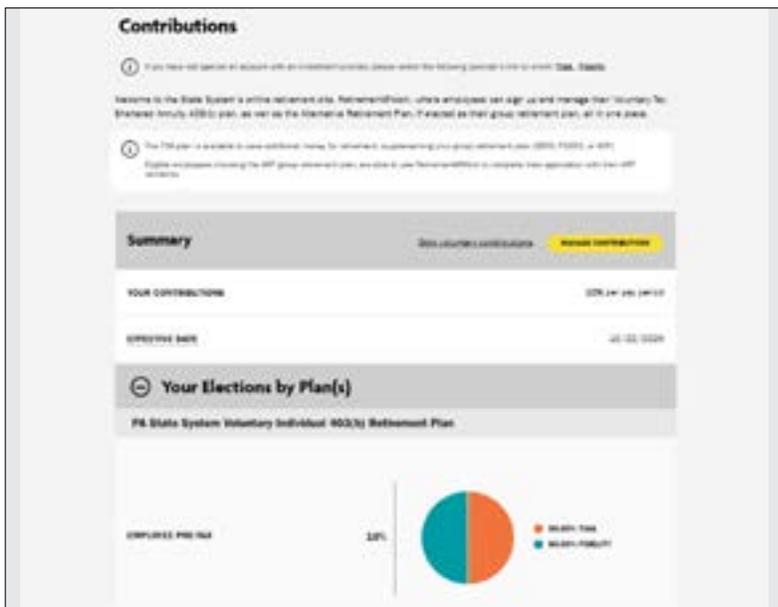
**First time users:** Click *Set Up Contributions*.



Click the + next to *PA State System Voluntary Individual 403(b) Retirement Plan* to read more information and review available investments for each vendor.

First time users can also research the investment options offered at both TIAA and Fidelity when the plan details are expanded.

**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

On the next page, enter the amount you want to contribute to the voluntary plan per pay period and when you want contributions to start. You have the option to contribute a percentage or dollar amount.

Let's set up your retirement contributions

The TIA plan allows you to make contributions on a pay-as-you-go basis with a TIA credit. To begin investment you must first decide how much to contribute. Employees can elect a maximum of 20% of pay or a set dollar amount per pay. (Please note that state payroll deductions are subject to 9% annual limits.)

Please note the IRS establishes a maximum amount you can contribute to your retirement plan. For 2020, the limit is \$20,500.

How much do you want to contribute to your retirement?

A percentage

A dollar amount

AMOUNT PER PAY PERIOD:

10 %

When would you like to start making contributions?

First available paycheck

Future date

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### 3. Select investment vendors

Enter the percentage you wish to allocate to each vendor. Ensure your total equals 100 percent.

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. Please keep in mind the individual investment options and plan fees vary between TIAA and Fidelity.

Both TIAA and Fidelity offer a leverage window option in the voluntary TIA plan. If you desire investment choices outside of the core lineup.

Which provider file do you want?

PA State System Voluntary Individual 401(k) Retirement Plan

Employee Profile

|          |      |
|----------|------|
| TIAA     | 50 % |
| Fidelity | 50 % |

TOTAL (must equal 100%): 100%

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To research the investment options offered at both TIAA and Fidelity:

- Click the *Education & Tools* tab at the top of the screen
- Click the + sign next to the plan name
- Click the *Research your investment options* link

### 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 your enrollment. If you selected more than one vendor, **you must return to this page** to click each vendor's name to complete the process.



### 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.pashe.edu/enrollTSA](http://www.pashe.edu/enrollTSA).