

There's never been a better time to save more for retirement.

Enroll in the SUNY Tax-Deferred Annuity

If you are already enrolled in the State University of New York Retirement Plan – ORP or an NYS retirement plan (TRS or ERS) – but have not yet started to save with the SUNY Tax-Deferred Annuity (TDA) Plan, simply follow the steps below to sign up. Also, if you contributed to the TDA Plan previously and would like to restart your tax-deferred contribution, you can do that as well.

Participating in the State University of New York Voluntary Savings Plan (also called the Tax-Deferred Annuity Plan and 403(b) Plan) provides you with an additional opportunity to save for retirement on a pre-tax basis. Remember, all contributions plus any earnings accumulated are tax-deferred, and you pay no taxes until you receive your accumulations in retirement.

Once you've enrolled in the Retirement Plan – ORP, ERS, TRS – or even if you declined participation in the Retirement Plan, you can still participate in the Tax-Deferred Annuity Plan any time during your employment at SUNY. For 2016, the IRS limits for salary deferral retirement plans are as follows:

If you are under age 50	Your 2016 TDA contribution limit is	\$18,000
If you are age 50 or over	Your 2016 TDA contribution limit is	\$24,000

Take steps to enroll in the SUNY TDA now!

If you have already created your Retirement@Work login and would like to start contributing to a Tax-Deferred Annuity, please follow these instructions. If you do not have your Retirement@Work user ID and password, instructions to create these can be found at the end of this document.

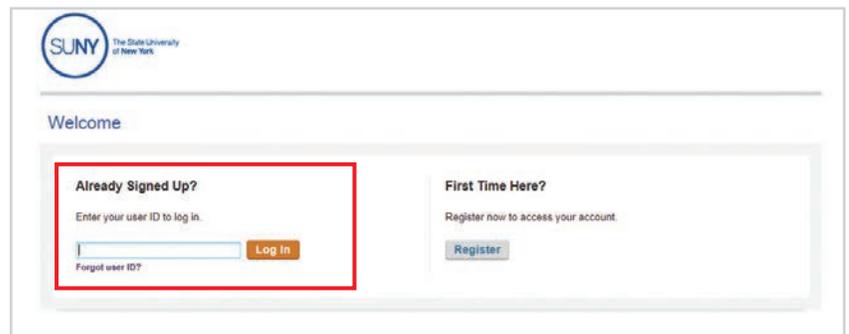
1. Visit Retirement@Work

www.retirementatwork.org/suny

2. Welcome

If you have a Retirement@Work user ID, enter it now and click *Log In*.

First-time users: You must create a Retirement@Work user ID and password before you can proceed. See instructions at the end of document to register.



3. How can we help you?

Click *Enroll in TDA Plan*.

The screenshot shows the SUNY Retirement portal home page. At the top left is the SUNY logo. The main heading is "How can we help you?". Below this, there are three columns of options. The first column is "I'm new and need to get started" with a sub-heading "Choose your Retirement Program, make election and enroll online." and an "Enroll Now" button. The second column is "I'm enrolled and need to manage my account" with a sub-heading "View or make changes to your elections or manage your personal information." and a "View My Account" button. The third column is "I'd like to add the SUNY Tax-Deferred Annuity Plan" with a sub-heading "Enroll in the SUNY TDA Plan if you'd like to make additional voluntary contributions." and an "Enroll in TDA plan" button, which is highlighted with a red rectangular box.

4. Choose Your Contribution Amount

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

Click *Continue*.

The screenshot shows the "Choose Your Contribution Amount" page. It has a main form area and a sidebar on the right. The main form has two sections: "I want to contribute" with "Percentage" (a dropdown menu) and "Dollar Amount" (a text input field), and "Effective date" with radio buttons for "First Available Paycheck" (selected) and "Future Date" (with a date picker). There are "Back" and "Continue" buttons. The sidebar on the right contains a question "Did you make contributions through a different employer this year?" with an "Action" to "Enter prior contributions to help monitor your maximum allowable contribution amount per year." Below that, it states "See maximum for 2015 | 2016" and "Your Maximum Contribution for 2015" as "\$18,000.00".

5. Choose Your Investment Providers

Now you will decide on your investment providers.

Enter the percentage of your pre-tax contributions that you wish to allocate to each investment provider.

Click *Continue*.

The screenshot shows the "Choose Your Investment Providers" page. It features a table for "SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM". The table has two columns: "Employee Pre-tax" and a percentage input field. The providers listed are TIAA-CREF, Fidelity, MetLife, VALIC, and Voya Financial. At the bottom of the table, it says "Total (must equal 100%)". There are "Back", "Cancel", "Save and Return Later", and "Continue" buttons.

6. Review Your Elections

At this step, review your election details 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 3% per pay period

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

7. Terms & Conditions

Review the terms and conditions of the Salary Deferral Agreement.

Check the “I have read and accept these Terms and Conditions” box, then click *I Agree*.

I have read and accept these Terms and Conditions

I Agree
I Disagree

8. Confirmation: Your Elections Were Submitted

A confirmation will display. You must now continue to enroll on the individual investment provider platform for each investment provider you chose.

Confirmation: Your Elections Were Submitted

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.

i Next Step: Open Your Investment Account

ATTENTION: If you have not yet established a contract with the Investment Provider(s) elected, continue to proceed to the links provided below. Contributions received without a provider contract may be returned to your employer.

TIAA-CREF
Fidelity

Once you have completed your enrollment with each of your selected investment providers, you will receive enrollment confirmation from your provider.

Summary

Your Contributions 3% per pay period

SUNY - TAX-DEFERRED ANNUITY (TDA) PROGRAM

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

Effective date [?](#) First Available Paycheck

First-time users:

Instructions for creating your Retirement@Work user ID and password

If you have not created your user ID and password, please follow these five steps. You must create login credentials before you can make changes to your account.

1. Visit www.retirementatwork.org/suny

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

2. Click the *Register* button under “First Time Here?”

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

3. Enter your Social Security number and date of birth to create your login.

Click *Continue*.

4. 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. 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*.

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.