

Quick Start Guide

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

Welcome to Retirement@Work®, where you can:

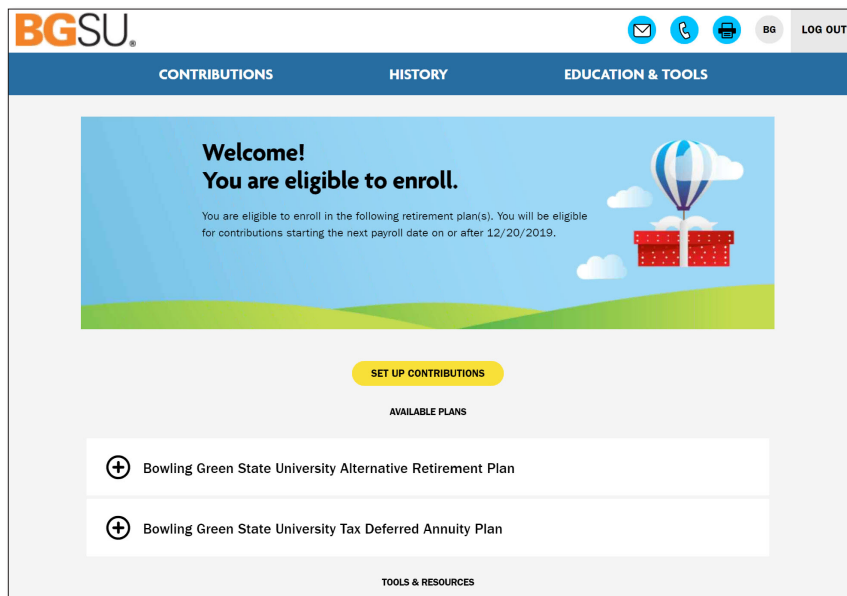
- Enroll in your 403(b) retirement plan
- Start, change or stop your voluntary 403(b) contribution amount at any time
- Choose your preferred retirement plan provider(s)
- View retirement plan balances across investment providers
- Access tools and resources for planning

1. Access Retirement@Work

Click the link provided by your employer to gain access to Retirement@Work.
If prompted, register for access.

2. Set up and manage your contributions

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

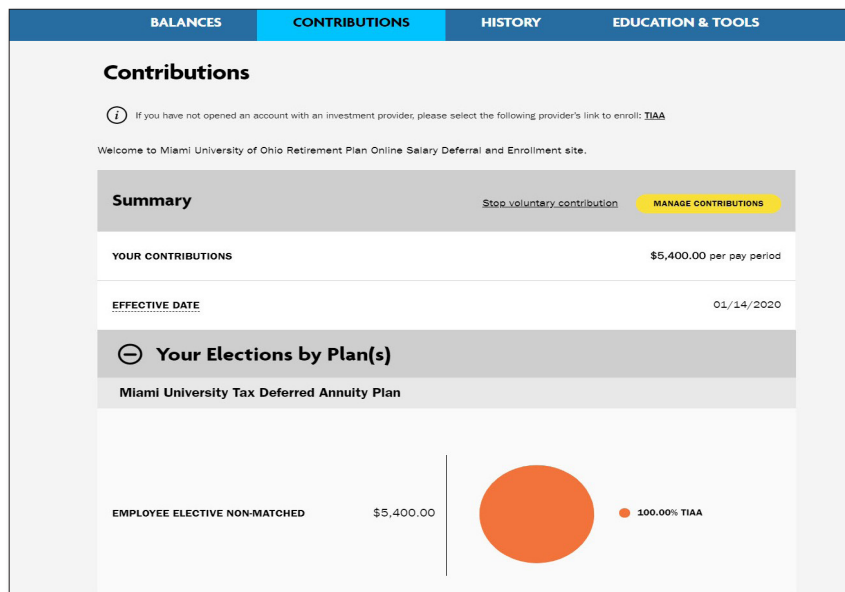


The screenshot shows the BGSU Retirement@Work portal. The header includes the BGSU logo, navigation links for CONTRIBUTIONS, HISTORY, and EDUCATION & TOOLS, and a LOG OUT button. The main content area features a welcome message: "Welcome! You are eligible to enroll." Below this, it states: "You are eligible to enroll in the following retirement plan(s). You will be eligible for contributions starting the next payroll date on or after 12/20/2019." A yellow button labeled "SET UP CONTRIBUTIONS" is prominently displayed. Below the button, under the heading "AVAILABLE PLANS", there are two options, each with a plus icon in a circle: "Bowling Green State University Alternative Retirement Plan" and "Bowling Green State University Tax Deferred Annuity Plan". At the bottom, there is a link for "TOOLS & RESOURCES".



Click the + next to each plan to read more information and review available investment providers.

Returning users: Click *Manage Contributions*.



The screenshot shows the BGSU Retirement@Work portal for returning users. The header includes the BGSU logo, navigation links for BALANCES, CONTRIBUTIONS (highlighted), HISTORY, and EDUCATION & TOOLS, and a LOG OUT button. The main content area is titled "Contributions". Below the title, there is an information icon and a note: "If you have not opened an account with an investment provider, please select the following provider's link to enroll: TIAA". A welcome message follows: "Welcome to Miami University of Ohio Retirement Plan Online Salary Deferral and Enrollment site." Below this, there is a "Summary" section with a "Stop voluntary contribution" link and a yellow "MANAGE CONTRIBUTIONS" button. The "Summary" section displays "YOUR CONTRIBUTIONS" as "\$5,400.00 per pay period" and "EFFECTIVE DATE" as "01/14/2020". Below the summary, there is a section titled "Your Elections by Plan(s)" with a minus icon in a circle. Under this section, it lists "Miami University Tax Deferred Annuity Plan". At the bottom, there is a visual representation of the contribution: "EMPLOYEE ELECTIVE NON-MATCHED" for "\$5,400.00" and a pie chart showing "100.00% TIAA".

On the next page, enter the amount you want to contribute to the voluntary plan(s) per pay period and when you want contributions to start.

- Based on the dollar amount you enter, you'll see an estimate of your percentage contribution per pay period.

3. Select investment providers

Decide if you want to direct all of your contributions to the same investment provider(s) and click **Yes** or **No**.

If you choose **Yes**, all plans in which you contribute and all contribution types—which, based on your plan(s), may include employer contributions, employee contributions and/or pretax—will be directed to the same investment provider(s) in the same percentages.

If you choose **No**, you will then make your choices by individual plan and contribution type.

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

MANAGE CONTRIBUTIONS

Who would you like to handle your retirement investments?

Select the investment providers you would like your contribution directed to.
You can choose one or more investment providers.

You will need to open an account with the providers you select on each provider's website.
A link to each provider's website will be included once your elections are confirmed.

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	<input type="text"/> %
Equitable	<input type="text"/> %
Fidelity	<input type="text"/> %
VOYA Financial	<input type="text"/> %
TOTAL (must equal 100%): %	

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Ohio ARP Notes:

You are limited to one provider for the ARP. If you want to choose different providers for the 403(b) plan, choose **No**.

You may only change your ARP provider once per month.

You may only contribute to a maximum of two different 403(b) plan providers at one time.

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 provider 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 provider's website to complete this task. If you selected more than one provider, **you must return to this page** to click each provider's name to complete the process.

You will be required to enter a plan number once on your selected provider's site to continue enrollment:

Equitable

ARP – 824457

Supplemental Retirement Plan – 824452

Fidelity

ARP – 88996

Supplemental Retirement Plan – 50316

TIAA

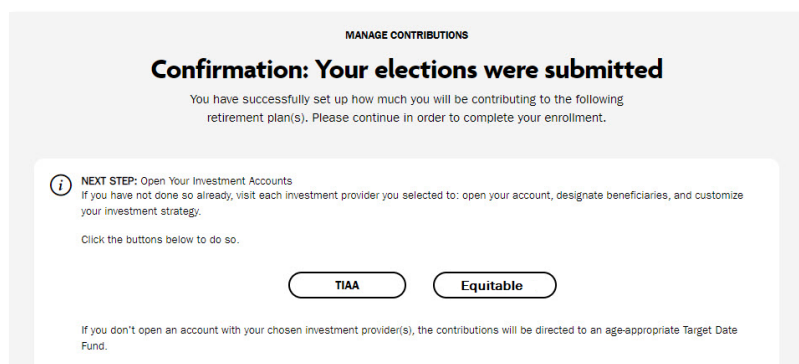
Not required

Voya

ARP – 664458

Supplemental Retirement Plan – 664456

Verification number: 152198



Need help? We've got you covered.

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).

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.

- Equitable: **888-370-8871**
- Fidelity: **800-343-0860**
- TIAA: **800-842-2252**
- Voya: **800-862-4287**

RETIREMENT@work®

General plan questions

Contact the Office of Human Resources/Benefits by email at **benefits@bgsu.edu**, or by calling **419-372-8421**.

Learn more

Visit the BGSU Office of Human Resources website.