

UNIVERSITY of **HOUSTON** SYSTEM

.....

GET YOUR BIG PICTURE

USER GUIDE



Retirement@Work[®]

Manage your University of Houston
System Retirement Plans from one
location. Available on April 25, 2017.

CONNECT. SIMPLIFY. SAVE.

Retirement@Work® makes managing
your retirement accounts simpler.



Retirement@Work® brings together information from all your Plan's investment providers in one spot to give you a more complete picture of your retirement savings. Plus, you can review and update your contribution amount and investment choices, and take advantage of calculators and other tools to help plan for the type of retirement you want.

Not a participant yet? You can enroll through Retirement@Work and start saving today. See the Enrolling in your Retirement Plan(s) section for details.

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

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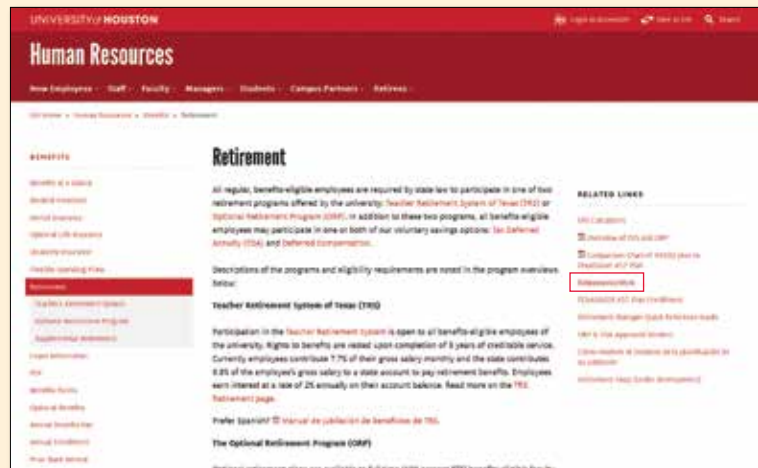


Logging in to Retirement@Work

The University of Houston System is set up for Single Sign On (SSO) functionality when you are logged in to your respective campus HR portal. You can access the Retirement@Work website by following the instructions below. Once you've logged in, go to the instructions in this guide for the action you want to take.

UH Main Campus –

- www.uh.edu/human-resources/benefits/retirement/
- For network login assistance call **713-743-1411** or email **support@uh.edu**.



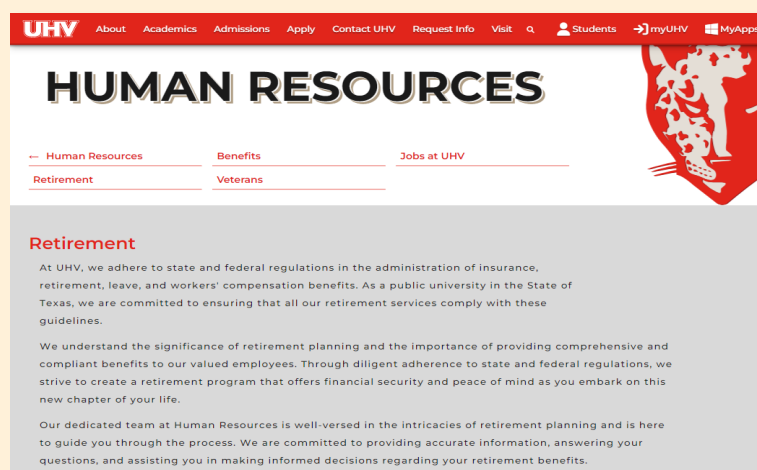
University of Houston- Clear Lake

- www.uhcl.edu/human-resources/benefits/retirement
- For network login assistance call **281-283-2828** or email **SupportCenter@UHCL.edu**.



University of Houston-Victoria

- <https://www.uhv.edu/human-resources/retirement/>
- For network login assistance call **361-570-4399** or **877-970-4848** or email helpdesk@uhv.edu.



University of Houston-Downtown

- www.uhd.edu/administration/employment-services-operations/benefits
- For network login assistance call **713-221-8031** or email ithelp@uhd.edu.



Enrolling in your Retirement Plan(s)

Joining the Plan(s) is the first step to building your financial future. You can use the information on the Retirement@Work home page to help you make informed decisions during the enrollment process.

Here you can:

- See which Plans you're eligible to enroll in
- 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 Retirement@Work home page.

Step 1:

The screenshot shows the 'Available Retirement Plans' section. It lists the 'UNIVERSITY OF HOUSTON SYS TEXAS OPTIONAL RETIREMENT PROGRAM - RC PLAN'. Below this, there are sections for 'Investment Providers' and 'Investment Choices'. A red box highlights the 'Enroll Now' button in the top right corner.

Step 2:

Choose how much you'd like to contribute per pay period as a dollar amount, percentage or the maximum contribution amount and when you want contributions to start. Click *Continue* to proceed.

Step 2:

The screenshot shows the 'Choose Your Contribution Amount' section. It has three options for contribution: 'Percentage', 'Dollar Amount', and 'Maximum Amount'. There is also a section for 'Effective date' with options for 'First Available Paycheck' and 'Future Date'. A red box highlights the 'Continue' button in the bottom right corner.

QUICK TIPS

- If you enter a percentage, you'll see an estimate of your dollar contribution per pay period.
- If you enter a dollar amount, you'll see an estimate of your percentage contribution per pay period.

Step 3:

Choose if you want to direct all contribution types (e.g., employer and employee) to the same investment provider(s). Then enter the amount that should go to each provider. Click *Continue*.

QUICK TIPS

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

Step 4:

Review your elections. If no changes are needed, click *Confirm Elections*.

Step 3:

UNIVERSITY OF HOUSTON SYSTEM
HOUSTON SYSTEM

University of Houston System | UNH & UNH2020 ONE
Plan Profile | Log Out

PLAN SUMMARY | MANAGE CONTRIBUTIONS | PLAN ELECTIONS | PLAN ELECTIONS

Choose Your Investment Providers

You can choose one or more investment providers for your retirement accounts below. Keep in mind that each provider offers different options, features, plan fees and levels of support.
Remember: If you do not complete your enrollment with the selected provider(s), your contributions will automatically be invested in the default fund associated with that investment provider.

What investment choices are right for you?
Learn about the investment choices in your plan that will help meet your retirement goals.

[Research Your Investments](#)

UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

Employee Pre-tax

Investment Choice	Percentage
TAA-CREF	25%
Fixed	25%
VULC	25%
Vape Financial	25%
Total	100%

Back Cancel Save and Return Later **Continue**

Step 4:

UNIVERSITY OF HOUSTON SYSTEM
HOUSTON SYSTEM

University of Houston System | UNH & UNH2020 ONE
Plan Profile | Log Out

PLAN SUMMARY | MANAGE CONTRIBUTIONS | PLAN ELECTIONS | PLAN ELECTIONS

Review Your Elections

Please review all contributions and investment plans before you confirm your elections. If you'd like to make changes, select **EDIT**.

Summary

Your Contributions: 8% per pay period

UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

YOUR (Current Plan) Choices	PROVIDER CHOICES
Employee Pre-tax: 8%	TAA-CREF: 25%
	Fixed: 25%
	VULC: 25%
	Vape Financial: 25%

Effective 08/01/2020 2020 Annual Payroll

Back Cancel Save and Return Later **Confirm Elections**

Enrolling in your Retirement Plan(s)

(Continued)

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.

Step 5:

The screenshot shows the 'Review Your Elections' page for the University of Houston System. The 'Terms & Conditions' section is highlighted with a red box. Below it, the 'I Agree' button is also highlighted with a red box.

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 the website.

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

Step 6:

The screenshot shows the 'Confirmation: Your Elections Were Submitted' page for the University of Houston System. The 'Next Steps: Open Your Investment Account' section is highlighted with a red box. Below it, the 'TIAA-CREF', 'Fidelity', 'VALIC', and 'Voya Financial' buttons are also highlighted with red boxes.

For instructions on how to open an account with:

- TIAA: Go to page 12
- Fidelity: Go to page 13
- VALIC: Go to page 14
- Voya: Go to page 15

Reviewing your account

Once enrolled, *Your Plan Summary* on the 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:

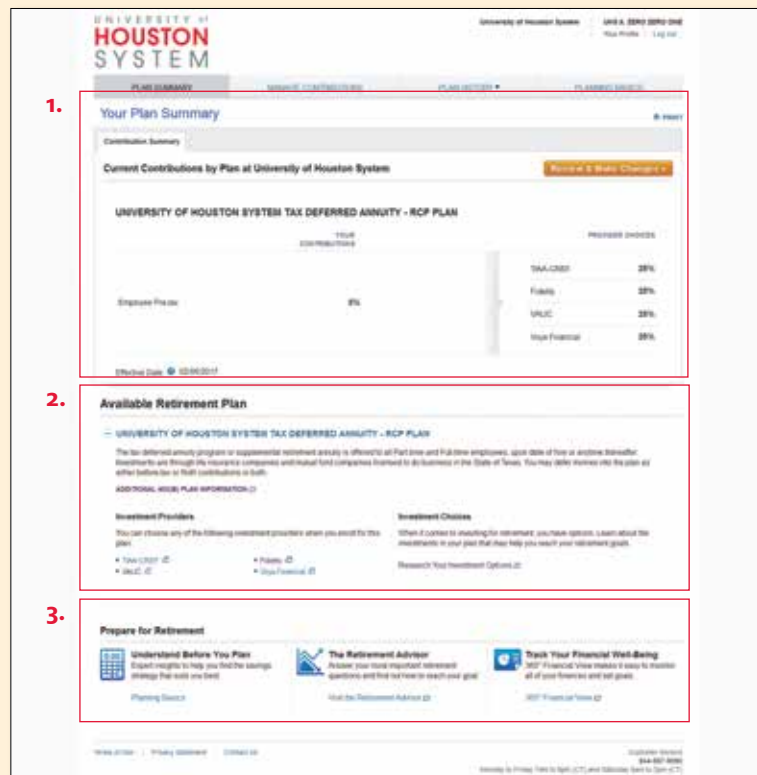
- Your consolidated balance across investment providers and by Plan
- Your contribution amount for each provider
- Recent transactions

2. Learn more about your Retirement Plan(s):

- 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 a personalized action plan with savings and investment recommendations
- 360° Financial View, which helps you monitor all of your finances and set goals



Making changes to your 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 and Make Changes* on the *Your Plan Summary* page. This will bring you to a summary of your current elections.

Step 1:

UNIVERSITY OF HOUSTON SYSTEM

University of Houston System LMS & ZENDESK HELP Your Profile Log Out

PLAN SUMMARY **RECENT CONTRIBUTIONS** **PLAN HISTORY** **PLANNED BRIDGE**

Your Plan Summary

[View E-Mail Statement](#)

Current Contributions by Plan at University of Houston System

UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
Employee Pre-tax	8%	TAA-CREF	25%
		Fidelity	25%
		VULC	25%
		Vest Financial	25%

Effective Date: 02/01/2017

Available Retirement Plan

- UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

The tax-deferred annuity program or supplemental retirement annuity is offered to all full-time and full-time equivalent employees, upon date of hire or anytime thereafter. Investments are through the insurance companies and mutual fund companies licensed to do business in the State of Texas. You may make money into this plan as

Step 2:

Click *Manage Elections* to change your contribution amount and/or investment providers. Refer to pages 6 through 8 of this guide for instructions on how to complete your desired changes.

Step 2:

[illegible]

Step 3:

Review your existing contribution amount.
Decide if you're going to change it.

- If no, click *Continue* to proceed.
- If yes, enter the new contribution amount as a dollar amount, percentage or maximum amount and the effective date. Click *Continue* to proceed.

QUICK TIPS

- If you enter a percentage, you'll see an estimate of your dollar contribution per pay period.
- If you enter a dollar amount, you'll see an estimate of your percentage contribution per pay period.

Step 3:

The screenshot shows the 'UNIVERSITY OF HOUSTON SYSTEM' retirement plan website. The user is at the 'Choose Your Contribution Amount' step. The page has a navigation bar with 'PLANS SUMMARY', 'MANAGE CONTRIBUTIONS', 'PLAN RECORDS', and 'PLANNING TOOLS'. The main content area is titled 'Choose Your Contribution Amount'. It includes a section 'I want to contribute' with radio buttons for 'Percentage' (selected), 'Dollar Amount', and 'Maximum Amount'. The 'Percentage' section shows a value of '5%' and a calculated amount of '\$200.00 per pay period'. Below this is the 'Effective date' section with radio buttons for 'First Available Paycheck' (selected) and 'Future Date'. A 'Back' button is on the left, and a 'Continue' button is on the right, highlighted with a red box. On the right side of the page, there is a sidebar with a question 'Did you make contributions through a different employer this year?' and a 'See Maximum for 2017-2018' section showing a 'Your Maximum Contribution for 2017' of '\$18,000.00'.

Opening an investment account with TIAA

Clicking the TIAA button on Retirement@Work will take you directly to TIAA's participant enrollment website where your information will be prefilled in the online form.

Once on the site, confirm and update your personal information, make your investment choices and designate your beneficiaries as needed.

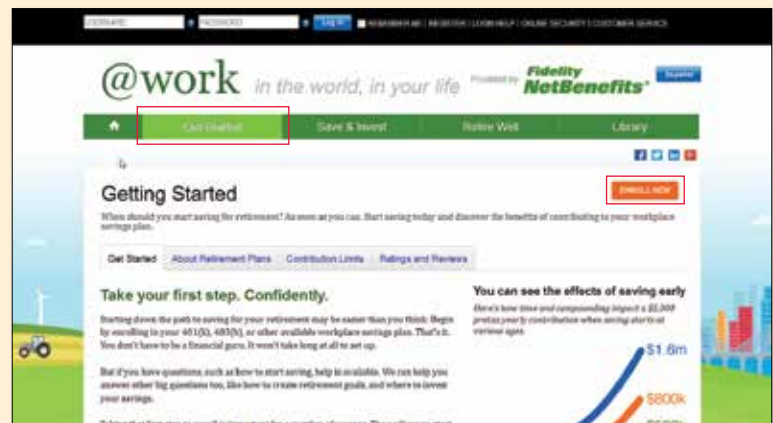
The screenshot shows the TIAA 'Review Personal Information' enrollment form. The form is titled 'Review Personal Information' and includes a sub-header 'Please review your personal information below, then you will be taken to enrollment.' Below this, there is a section for 'Mailing Address' and a section for 'Residential Address'. The 'Mailing Address' section includes fields for Country (UNITED STATES), Street Address 1 (8001 WINDY HARBOR BLVD), Street Address 2, City (CHESAPEAKE), State (Virginia), and ZIP Code (23060). The 'Residential Address' section includes fields for Country (UNITED STATES), Street Address 1, Street Address 2, City, State, and ZIP Code. There are also fields for Daytime Phone, Evening Phone, Your Email (thompson.rob@tira.com), and Confirm Email. A 'Confirm Account Email' button is at the bottom right. The TIAA logo is in the top left corner, and there are links for 'Home, Plan' and 'Edit Enrollment' in the top right corner.

Opening an investment account with Fidelity

Clicking the Fidelity button on Retirement@Work will take you directly to their website at www.netbenefits.com/atwork.

If you already have a Fidelity account, you do not need to create a new one. If you are new to Fidelity, click *Get Started* and then the orange *Enroll Now* button. Click *Enroll* using your access code and follow the instructions provided. You will be asked to enter your Plan ID code. They are:

- University of Houston System Texas Optional Retirement Program – **85601**
- University of Houston System Tax Deferred Annuity Plan – **85603**



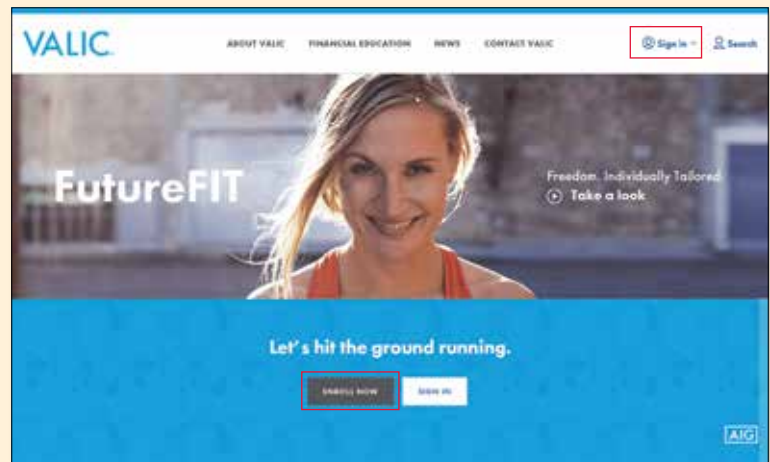
Opening an investment account with VALIC

Clicking the VALIC button on Retirement@Work will take you directly to their website at www.VALIC.com.

If you already have a VALIC account, you can select *Sign in*. If you are new to VALIC, click *Enroll Now* and follow the instructions provided.

During the enrollment process, you will be asked to enter the Plan ID for the plan. They are:

- University of Houston System Tax Deferred Annuity Plan – **01547001**
- University of Houston System Texas Optional Retirement Program – **01547002**



Opening an investment account with Voya

Clicking the Voya button on Retirement@Work will take you directly to their enrollment website at enroll.voya.com.

If you already have a Voya account, you do not need to create a new one. If you are new to Voya, enter the appropriate plan number:

- University of Houston System Texas Optional Retirement Program – **664135**
- University of Houston System Tax Deferred Annuity Plan – **664136**

Enter verification number **071475**.

Click *Let's Go*.

Once you've entered the website, simply fill in the required fields on the subsequent pages. You'll have the opportunity to complete your profile, set goals and select investment options.

If you need any assistance, please call **888-311-9487**, Monday – Friday, 7 a.m. to 8 p.m. (CT).

After you've enrolled, online access to your account is available at Voyaretirement.voya.com.



Need help?

We've got you covered.

Personalized advice and education

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: **800-343-0860**
- VALIC: **800-448-2542**
- Voya: **888-311-9487**

Retirement@Work site support

For assistance, please contact Retirement@Work at **844-567-9090**, Monday – Friday, 8 a.m. to 10 p.m. and Saturday, 8 a.m. to 5 p.m. (CT).

Campus contact information

UH Main Campus

- www.uh.edu/human-resources/benefits/retirement/
- 713-743-1411
- support@uh.edu

University of Houston-Clear Lake

- www.uhcl.edu/human-resources/benefits/retirement/
- 281-283-2828
- SupportCenter@UHCL.edu

University of Houston-Victoria

- www.uhv.edu/human-resources/benefits-and-retirement/
- 361-570-4399 or 877-970-4848
- helpdesk@uhv.edu

University of Houston-Downtown

- www.uhd.edu/administration/employment-services-operations/benefits
- 713-221-8031
- ithelp@uhd.edu