Retirement@Work®

User Guide
for the Optional Retirement Plan (ORP) and 403(b)/457(b) Voluntary Plans at Georgia Institute of Technology

Everything for your USG Retirement Plans. In one location.

Available July 5, 2019
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.

Connect & Simplify

Retirement@Work® makes managing your retirement account simpler.

Table of contents

Logging in to Retirement@Work . . . . . .3
Enrolling in your retirement plan(s) . . . .4-6
Reviewing your account . . . . . . . . . .7
Making changes to your account . . . .8-10
Opening an investment account with TIAA . . . . . . . . . . . . . . . .11
Opening an investment account with Fidelity . . . . . . . . . . . . . .12
Opening an investment account with AIG Retirement Services (formerly VALIC) . . . . . . . . . . . . . .13
Need help? . . . . . . . . . . . . . . . . . . . . .14
Logging in to Retirement@Work

Using 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:**
Ensure you have already elected ORP within the OneUSG Connect - Benefits system at least two days prior to visiting the Retirement@Work site.

**Step 2:**
Visit the TechWorks portal and click the Retirement@Work link to access the Retirement@Work site.
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.

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.
- You may choose to split your voluntary contributions between pretax and Roth contributions. If you do not click this section on the contribution screen, all contributions will be pretax.
Enrolling in your retirement plan(s)  (Continued)

Step 2:

Option 1: No voluntary plan
If you don’t want to contribute to either voluntary plan, you may click on the link in the blue box Continue to ORP vendor selection without additional contributions to select your vendors for the ORP plan. Continue with Step 3 on the next page.

Option 2: One or more voluntary plans
If you want to contribute to one or both voluntary plans, choose how much you’d like to contribute per pay period as a dollar amount, percentage or the maximum contribution amount, and indicate when you want contributions to start. Click Continue to proceed.

Note: You may choose to contribute to one or both of the voluntary plans.

• If you want to contribute to both voluntary plans, follow the online prompts to indicate your contribution amounts to both.
• If you only want to make contributions to the 403(b), enter your contribution amount on the first screen and click Continue. On the next screen, select No next to the question Do you want to contribute to the 457(b) plan? and then select Continue.
• If you only want to make contributions to the 457(b), click on Contribute to the 457(b) plan? Then enter the contribution amount and click Continue. The next screen will ask if you want to contribute to the 403(b). Click No and then Continue.

IMPORTANT: If you enroll in the ORP and one or more voluntary plans at the same time, you must use the default start date for your voluntary plans.
Enrolling in your retirement plan(s) (Continued)

Step 3:
Choose if you want to direct all contribution types (e.g., employer and employee pretax and Roth) 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%.
- Click Research Your Investments to research the available investments and get an idea of which ones you may choose in the future.

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.

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 Retirement@Work to access the other providers’ websites.

For instructions on how to open an account with:
- TIAA—Go to page 11
- Fidelity—Go to page 12
- AIG/VALIC—Go to page 13
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:
   - 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

To view your contribution history, click on the Plan History tab, then Contribution History in the drop-down to view your contributions and to which providers you’ve directed them.
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 the steps below if you want to make a change.

**Step 1:**
Click *Manage Contributions* 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.

Note: If you are an ORP participant and do not have voluntary contributions, you will see a blue box in the middle of the screen with a link that will take you directly to select your ORP vendors. Click on *Continue to ORP Vendor Selection Without Additional Contributions* to select your ORP vendors and then skip to Step 4.

**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.
- You may also choose to split this amount between pretax and Roth contributions. If you do not click this section, all contributions will be pretax.
Making changes to your account (Continued)

Step 3:
Review your existing contribution amount(s) to one or more of the voluntary plans. Decide if you’re going to make changes. First, make your election amount for the 403(b) plan. Then, on the next screen, make your election for the 457(b) plan.

Enter the new contribution amount as a dollar amount, percentage, or maximum contribution amount, and the effective date. Click Continue to proceed. If you do not wish to participate in the 457(b), select No, click Continue and move on to Step 4.

Note: You may choose to contribute to one or both of the voluntary plans.

• If you want to contribute to both voluntary plans, follow the online prompts to indicate your contribution amounts to both.

• If you only want to make contributions to the 403(b), enter your contribution amount on the first screen and click Continue. On the next screen, select No next to the question Do you want to contribute to the 457(b) plan? and then select Continue.

• If you only want to make contributions to the 457(b), click on Contribute to the 457(b) plan? Then enter the contribution amount and click Continue. The next screen will ask if you want to contribute to the 403(b). Click No and then Continue.

You may view detailed screen shots and instructions on page 5 of this guide.

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, choose if you want to direct all contribution types (e.g., employer and employee, pretax and Roth) 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 total 100%.

• Click Research Your Investments to research the available investments and get an idea of which ones you may choose in the future.
Making changes to your account (Continued)

Step 5:
Review your elections. If no changes are needed, click Confirm Elections.

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 Retirement@Work to access each provider’s website.

For instructions on how to open an account with:
- TIAA—Go to page 11
- Fidelity—Go to page 12
- AIG/VALIC—Go to page 13
Opening an investment account with TIAA

Clicking the TIAA button on Retirement@Work will take you directly to TIAA’s participant website. Once on the site, follow the steps below to open an investment account.

**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 target-date 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 target-date 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.

**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 Retirement@Work to open an account or update your investments and beneficiary information with that provider, as needed.
Opening an investment account with Fidelity

Clicking the Fidelity button on Retirement@Work will take you directly to Fidelity’s participant website, NetBenefits. Fill in the fields to create a NetBenefits username and password, then follow the steps below to select your investments and designate beneficiaries for your plan account(s). If you already have an account with Fidelity, you can use your existing username and password to access NetBenefits.

Step 1:
On the NetBenefits homepage, make sure to slide the top left blue button to Show Accounts.

Step 2:
From the Display Preferences menu on the right, select List Format.

Step 3:
Click the Quick Links menu next to the plan for which you want to select investments, then click Change Investments.

Step 4:
Beneath the Future Investments heading, click Change Investment Elections.

Step 5:
Beneath the Current Investment Elections heading, you will see the age-based target-date fund to which your plan contributions are automatically invested if you do not choose your own investments.

If you would like to change your investments, beneath the Choose your own investments heading, click Select Funds.

Note: If you have elected both pretax and after-tax (“Roth”) contributions, you can choose to invest these contributions individually or identically.

Step 6:
Beneath the Current % heading, you will see that 100% of your contributions have been preset to your age-appropriate target-date fund.

To change investments, choose how you want to divide your contributions, by filling in percentages that equal a total of 100% beneath the Desired % heading. Then click the Update & Continue button at the bottom of the page.

Step 7:
A Review Page will appear, showing the investment changes you have elected. Click the Next button to view your fund prospectus(es), then click the Next button again.

Step 8:
A Confirmation Page will appear, from which you may print and save your new investment elections.

Step 9:
To designate beneficiaries for any of your USG Retirement Plans, click Profile from the NetBenefits home page. Then click Beneficiaries and follow prompts to designate your beneficiaries for each plan.

Important note:
If you’ve selected another provider, return to Retirement@Work to open an account or update your investments and beneficiary information with that provider, as needed.
Opening an investment account with AIG Retirement Services (formerly VALIC)

Clicking the AIG/VALIC button on Retirement@Work will take you directly to AIG’s participant website. Once on the site, follow the steps below to open an investment account.

**Step 1:**
Go to [USG.valic.com](http://USG.valic.com).

**Step 2:**
Click **Enroll** and register for online account access.

**Step 3:**
Choose the University you work for.

**Step 4:**
Review the instructions on how to enroll.

**Step 5:**
Click on the plan in which you want to enroll. The first choice (Elective and Roth) is for brand new employees. The second choice (Roth only) is for those that are already contributing pretax and would like to enroll on the Roth source.

**Step 6:**
To continue the enrollment process, enter the required personal information (date of birth, marital status, hire date, address, etc.).

**Step 7:**
Next, you will choose your own funds and will be taken to the Portfolio Allocation page.

**Step 8:**
You will then designate your Primary Beneficiaries (and contingent beneficiaries, if you choose).

**Step 9:**
Accept the terms of use and select **Continue**. Once the Terms of Use are accepted, you will be able to review and edit the information you entered. Clicking **Complete Enrollment** finalizes your enrollment and automatically generates a confirmation email.

**Important note:**
If you’ve selected another provider, return to Retirement@Work to open an account or update your investments and beneficiary information with that provider, as needed.
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: 844-230-7524
- Fidelity: 800-343-0860
- AIG/VALIC: 800-448-2542

Site support
Call Retirement@Work at 844-231-7917, weekdays, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

General plan questions
Contact your local HR and Benefits Office or visit retirement.usg.edu.