Welcome to Retirement@Work®, where you can:

• Enroll in your 403(b) retirement plan(s)
• Change your voluntary contribution amount at any time
• Choose your preferred retirement plan provider(s)
• View retirement plan balances across plans and 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, log in or register for access.

2. Set up and manage your contributions

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

**Returning users:** Click *Manage Contributions*.

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.

Click the indicated button to split your contributions between pretax and Roth.

• When you enter a dollar amount, 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, pretax and Roth—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.

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 or access code once on your selected provider’s site to continue enrollment:

**AIG**
- ARP Plan – 17006001
- 403(b) Plan
- Pretax: 17006002
- Roth: 17006202

**Fidelity**
- ARP Plan – 80779
- 403(b) Plan – 50236

**TIAA**
- Not required

**Voya**
- ARP Plan – 664523
- 403(b) Plan – 664524
- Verification Code: 029998

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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).
- AIG: 800-448-2542
- Fidelity: 800-343-0860
- TIAA: 800-842-2252
- Voya Financial: 800-862-4287

**General plan questions**
Contact the UToledo Office of Human Resources at benefits@utoledo.edu.

**Learn more**
Visit the UToledo Benefits Website.