SUBJECT: Retirement@Work® is coming soon—what you need to know

Good news! Managing your UToledo 401(a) Alternative Retirement Plan (ARP) and UToledo 403(b) Supplemental Plan will soon be simpler. Beginning July 1, 2020, you’ll have access to the Retirement@Work® online retirement plan portal. It brings all your UToledo 401(a) Alternative Retirement Plan (ARP) and UToledo 403(b) Supplemental Plan account information together, regardless of investment provider—AIG (American International Group), Fidelity, TIAA (Teachers Insurance and Annuity Association of America), or Voya Financial.

Not a participant yet? You will be able to enroll through Retirement@Work beginning on July 1, 2020 and start saving for your financial future.

WHAT’S CHANGING

With Retirement@Work, you can manage your savings online in one spot whenever you want, making it easier for you to:

- **Track your progress**: Get a snapshot of all your investments and view current and past transactions.
- **Make informed decisions**: Learn more about your retirement plan(s) and use calculators and other tools to help plan for the type of retirement you want.
- **Act**: Change your contribution amount or how it’s split among your selected investment provider(s).

WHAT’S NOT CHANGING

While you’ll have access to all your investments in one location, these things will not change:

- The required ARP contribution formulas and schedules
- The contribution amount coming from your paycheck each pay period
- Your investment choices
- Your beneficiary designations

QUIET PERIOD

While the new system is being set up, there will be a period beginning June 12, 2020, and ending June 30, 2020, during which you will not be able to make changes to your contribution rate or enroll in the plan(s). Please make sure you submit any changes (start, stop or modify contribution amount) using the current process no later than June 11, 2020. Once the new system is live, you will be able to make changes again.

Key Dates

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<thead>
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<th>Date</th>
<th>Event</th>
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<tr>
<td>June 11, 2020</td>
<td>Last day to make changes to your contribution rate or enroll in the plan(s).</td>
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June 12 – June 30, 2020  
System upgrades take place. You will not be able to make changes to your contribution rate or enroll in the plan(s). During this brief period, contact your investment provider directly to access your account, request fund transfers, update your beneficiary or review investment performance. Please contact the Office of Human Resources at benefits@utoledo.edu with questions.

July 1, 2020  
Retirement@Work website is available for active employees to enroll, choose investment providers and make changes to contributions.

**GETTING STARTED**

Once the Retirement@Work website is available, you will receive another email with instructions on how to log in and utilize the system. There is nothing you need to do at this point. For plan-related questions, contact the Office of Human Resources at benefits@utoledo.edu.