

# Quick Start Guide

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

Welcome to Retirement@Work®, where you can:

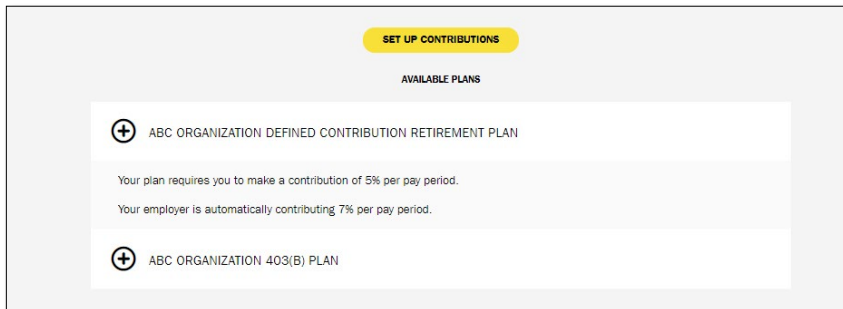
- Enroll in your 403(b) retirement plan(s)
- Change your voluntary contribution amount at any time
- Choose your preferred retirement plan provider(s)
- View retirement plan balances across plans and investment providers
- Access tools and resources for planning

# 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.

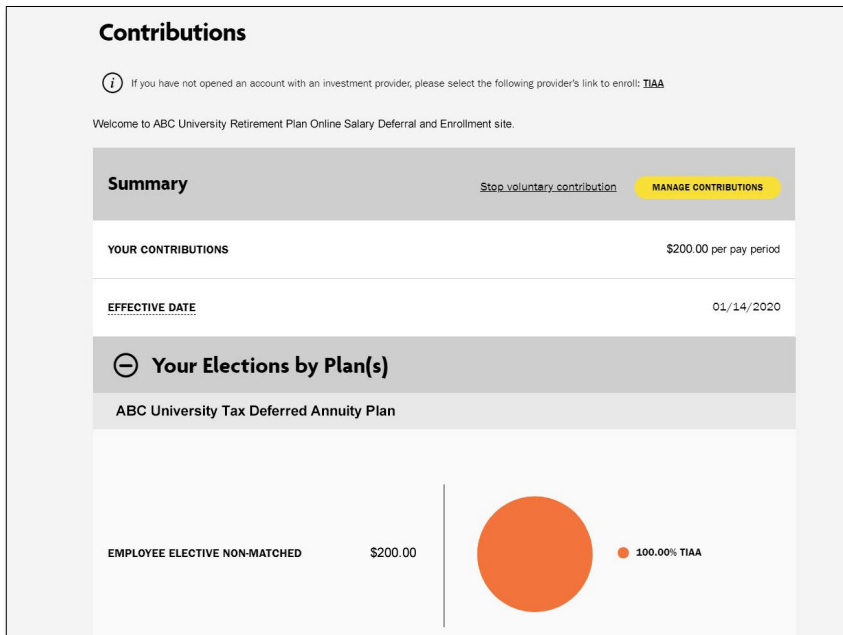
# 2. Set up and manage your contributions

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



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

**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.

SET UP 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](#) before making your decision.

#### 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

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#### 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" value="35"/>	%
Provider 2	<input type="text" value="35"/>	%
Provider 3	<input type="text" value="30"/>	%

TOTAL (must equal 100%): 100%

[BACK](#) [NEXT](#)



You are limited to one provider for the ARP. If you want to choose different providers for the voluntary plan, choose No.

You may only change your ARP provider once per month.

### 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

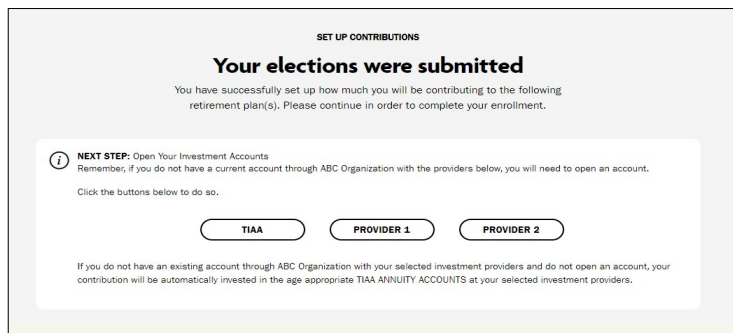
ARP Plan – 80779  
403(b) Plan – 50236

### TIAA

Not required

### Voya

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



## 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](mailto:benefits@utoledo.edu).

### Learn more

Visit the **UToledo Benefits Website**.