Welcome!
As a new employee of the State University of New York (SUNY), you have the opportunity to conveniently save on a regular basis by choosing from the following Retirement Programs:

- SUNY Optional Retirement Program (ORP)
- New York State Teachers’ Retirement System (TRS)
- New York State Employees’ Retirement System (ERS)

When you enroll in the ORP, TRS or ERS, you may also enroll in the SUNY Voluntary Savings Plan (known as the SUNY Tax-Deferred Annuity Plan or TDA).

CHOOSING YOUR RETIREMENT PLAN AT SUNY
If you are a full-time employee, you must enroll in the ORP, TRS or ERS within 30 days of the effective date of your appointment. The ORP is a defined contribution retirement plan, while TRS and ERS are defined benefit pension retirement systems. To review some of the differences, please go online to www.suny.edu/retirement and refer to the section titled Additional Retirement Plan Information to find the Retirement Programs Comparison Chart.

If you are a full-time employee and do not enroll within 30 days, you will be automatically enrolled as follows:

- If you are in a position eligible for participation in TRS, you will be automatically defaulted into that program.
- All other full-time employees who do not enroll in ORP, TRS or ERS within 30 days will be automatically defaulted into the ERS program.

Please Note: Once you enroll in or are automatically defaulted into one of the programs, you will generally not be allowed to change retirement systems.
ENROLLMENT INSTRUCTIONS
FOR NEW EMPLOYEES

If you choose ORP
Participation is open to full-time unclassified staff members and part-time staff members who have term appointments or are designated management/confidential at State-operated campuses or by local contract at community colleges.

When you enroll in the ORP, the Retirement Program Election System also allows you to enroll in the SUNY Tax-Deferred Annuity Plan (also called the 403(b) Plan). Participating in the SUNY Tax-Deferred Annuity Plan provides you with an additional opportunity to save for retirement on a pretax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

ORP and SUNY Tax-Deferred Annuity enrollment instructions

1. Log in to www.tiaa-cref.org/RetirementProgramElectionSystem to create a user ID, password and security credentials. Make your retirement program election: SUNY Optional Retirement Program. Complete the retirement program history section and indicate if you also want to participate in the SUNY Tax-Deferred Annuity Plan.

2. Once you submit the online Retirement Program Election, your Benefits Office will review the information and provide you with the next steps for completing your enrollment in the ORP (and SUNY Tax-Deferred Annuity Plan, if applicable).

3. Your Benefits Office will send you an email with the Retirement@Work enrollment link. Access the website and complete the ORP enrollment by selecting the investment provider(s).

4. **Skip this step if you are not enrolling in the SUNY Tax-Deferred Annuity Plan.**
   If you additionally chose to participate in the SUNY Tax-Deferred Annuity Plan, you need to complete an online Salary Deferral Agreement for the Plan on the Retirement@Work system, as well as select investment provider(s) and indicate the amount you wish to contribute.

5. Immediately open an account with each investment provider you selected for the ORP and also for the SUNY Tax-Deferred Annuity Plan (if applicable). Links to investment provider websites are available on the Retirement@Work system.

Need help?
If you need assistance with the Retirement@Work system, call 866 271-0960. You will be connected with one of our experienced Retirement@Work consultants.

Monday – Friday
8 a.m. – 10 p.m.
Saturday
9 a.m. – 6 p.m. (ET)

If you have questions regarding SUNY retirement benefits, please contact your campus benefits administrator.
If you choose TRS

Participation is open to employees in the unclassified service designation, both full-time and part-time, who are employed in a select group of titles. To be eligible for TRS you must be employed with a title of faculty, librarian or coach, or with the title of chancellor, president, vice-president, provost, dean, associate dean or assistant dean.

When you enroll in TRS, the Retirement Program Election System also allows you to enroll in the SUNY Tax-Deferred Annuity Plan. Participating in the SUNY Tax-Deferred Annuity Plan provides you with an additional opportunity to save for retirement on a pretax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

If you choose ERS

Participation is open to all employees.

When you enroll in the ERS, the Retirement Program Election System also allows you to enroll in the SUNY Tax-Deferred Annuity Plan. Participating in the SUNY Tax-Deferred Annuity Plan provides you with an additional opportunity to save for retirement on a pretax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

ERS and SUNY Tax-Deferred Annuity enrollment instructions

1. Log in to www.tiaa-cref.org/RetirementProgramElectionSystem to create a user ID, password and security credentials. Make your retirement program election: New York State Employees' Retirement System. Complete the retirement program history section and indicate if you also want to participate in the SUNY Tax-Deferred Annuity Plan.

2. Complete the following step to enroll in the SUNY Tax-Deferred Annuity Plan.

   Once you submit the online Retirement Program Election, your Benefits Office will review the information and send you an email with the Retirement@Work system link for enrolling in the SUNY Tax-Deferred Annuity Plan.

   When you receive the link from your Benefits Office, access the website, complete the online Salary Deferral Agreement, select the investment provider(s) and indicate the amount you wish to contribute.

   Immediately open an account with each investment provider you selected. Links to investment provider websites are available on the Retirement@Work system.

3. Log in to www.suny.edu/retirement. Locate the ERS Tier VI Membership Application. Complete the ERS Application and provide a completed copy to your Benefits Office.

TRS and SUNY Tax-Deferred Annuity enrollment instructions

1. Log in to www.tiaa-cref.org/RetirementProgramElectionSystem to create a user ID, password and security credentials.

2. Complete the following step to enroll in the SUNY Tax-Deferred Annuity Plan.

   When you enroll in TRS, the Retirement Program Election System also allows you to enroll in the SUNY Tax-Deferred Annuity Plan. Participating in the SUNY Tax-Deferred Annuity Plan provides you with an additional opportunity to save for retirement on a pretax basis. This means your contributions, plus any earnings, are not taxed until you withdraw the funds, allowing for even greater potential savings through tax-deferred growth.

3. Log in to www.suny.edu/retirement. Locate the TRS Tier VI Membership Application. Complete the TRS Application and provide a completed copy to your Benefits Office.
CHOOSE THE SUNY TAX-DEFERRED ANNUITY PLAN NOW—OR IN THE FUTURE.

The SUNY Tax-Deferred Annuity Plan is an optional way for you to save more for retirement and lower your current taxable income during your employment with SUNY. It can be used in addition to the ORP, TRS and ERS.

Participation is open to anyone who receives a W-2 form from SUNY.

Want to enroll in the SUNY Tax-Deferred Annuity Plan?

- **New employees**
  Follow the steps provided in “Enrollment instructions for new employees.”

- **Current employees who want to enroll or restart contributions in the SUNY Tax-Deferred Annuity Plan:**

  1. ►**If you have previously used the Retirement@Work system...**
     If you currently have a user ID, password and security credentials, log in to the Retirement@Work system at www.tiaa-cref.org/RetirementProgramElectionSystem.* At the bottom of the screen, indicate that you would like to participate in the SUNY Tax-Deferred Annuity Plan. Click Submit.

  2. ►**If you have not previously used the Retirement@Work system...**
     Log in to the Retirement@Work system at www.tiaa-cref.org/RetirementProgramElectionSystem to create a user ID, password and security credentials. Carefully review the Retirement Program Election instructions, providing information as requested. Indicate that you want to participate in the SUNY Tax-Deferred Annuity Plan. Click Submit.

  3. Once you submit the online Retirement Program Election, your Benefits Office will review the information and send you an email with the Retirement@Work system enrollment link. Access the website, complete the online Salary Deferral Agreement, select the investment provider(s) and indicate the amount you wish to contribute.

     Immediately open an account with each investment provider you selected. Links to investment provider websites are available on the Retirement@Work system.

*If you want to restart contributions to the SUNY Tax-Deferred Annuity Plan, but are unable to log in to the Retirement@Work system, please contact your Benefits Office. The Benefits Office may need to update your employee participation record. Once this is done, you will be able to manage your SUNY Tax-Deferred Annuity Plan account through the Retirement@Work system.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to www.tiaa-cref.org/suny for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit www.tiaa-cref.org/suny for details. Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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