



Retirement@Work[®]

User Guide

for the Optional Retirement Plan (ORP)
and 403(b)/457(b) Voluntary Plans

Everything for your **USG Retirement Plans**.
In one location.



UNIVERSITY SYSTEM
OF GEORGIA

University System of Georgia Benefits



we provide · you decide

Connect & Simplify

Retirement@Work[®] makes managing your retirement account simpler.



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.

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Logging in to Retirement@Work

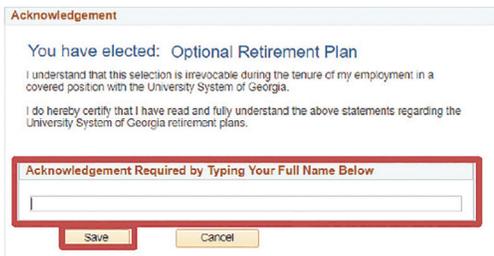
Using Retirement@Work starts with two steps, once you've completed your ORP enrollment for the first time. See the quick steps on the left-hand side of this page or for full instructions, reference the **"Mandatory Retirement Plan Election Job Aid."** You may obtain a copy by visiting your local HR/benefits office. Once you've logged in, go to the instructions in this guide for the action you want to take.

Quick steps to complete your initial ORP enrollment

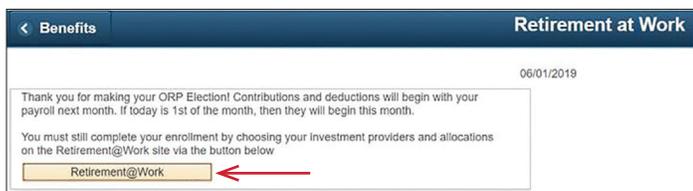
1. Once logged in to OneUSG Connect, click the **MANDATORY Retirement Election** tile from the Benefits Desktop.



2. Click the **View/Change** button.
3. Choose the plan of your choice by **clicking the Radio Button** associated with that plan. Click **Continue**.
4. Acknowledge your enrollment in your selected plan by **Typing Your Full Name** in the box provided. Click **Save**.



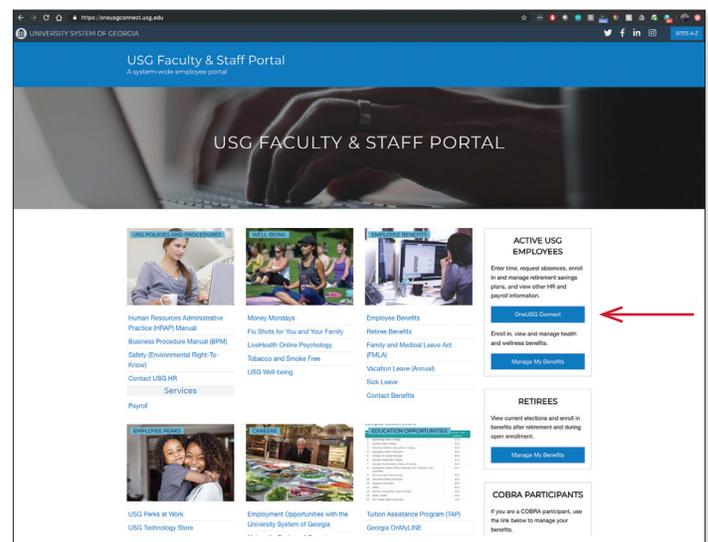
5. If you have just elected the ORP for the first time and need to select vendors, click the **Retirement@Work** button and skip to Step 2 in *Enrolling in your retirement plans* on page 5. Here, you may also enroll in one or both of the voluntary plans.



To return to your account any time after initial ORP enrollment

Step 1:

From **OneUSGConnect.usg.edu**, the USG Faculty & Staff Portal, select the *OneUSGConnect* button in the *Active USG Employees* section.



Step 2:

Select *Benefits* from the *Employee Self Service* page. Choose the *My Retirement@Work* tile.



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 the steps beginning on page 5.

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.

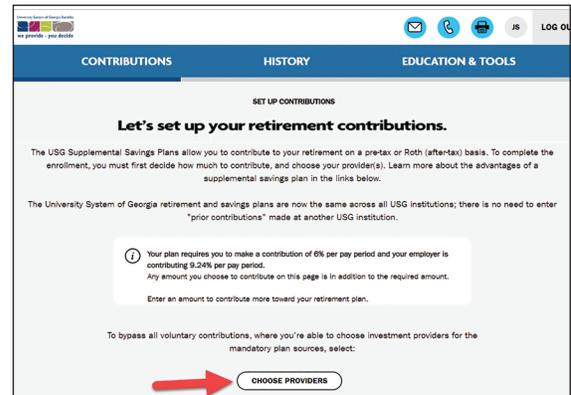
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Enrolling in your retirement plan(s) *(Continued)*

Step 1:

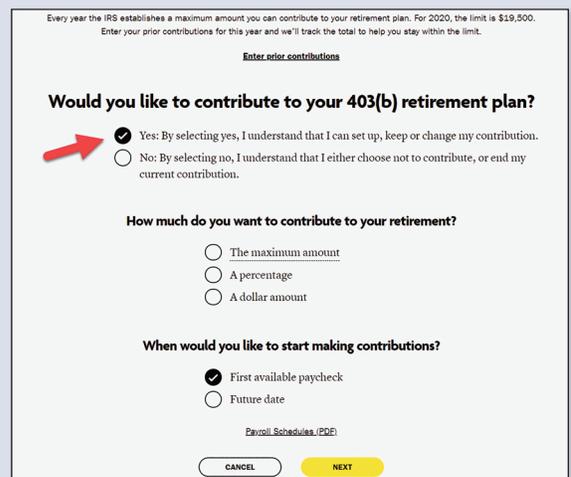
Option 1: No voluntary plan

If you don't want to contribute to either voluntary plan, you may click on the *Choose Providers* button to select your vendors for the ORP plan. Continue with Step 2 on the next page.



Option 2: One or more voluntary plans

If you want to contribute to one or both voluntary plans, choose *Yes*: *By selecting yes, I understand that I can set up, keep or change my contribution.* Click *NEXT* to proceed.

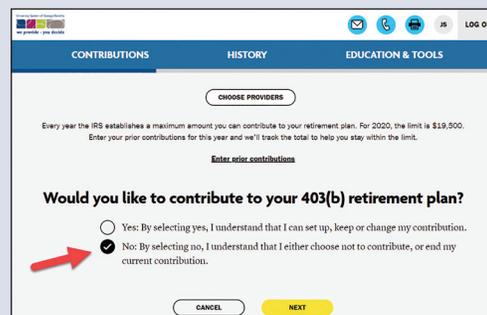
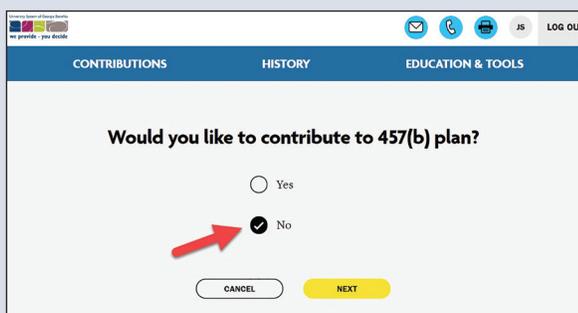


Note: You may choose to contribute to one or both of the voluntary plans.

- 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 *NEXT*. On the next screen, select *No* next to the question *Would you like to contribute to 457(b) plan?* and then select *NEXT*.

- If you only want to make contributions to the 457(b), select *No* next to the question *Would you like to contribute to your 403(b) retirement plan?* click on *NEXT*. Then enter the contribution amount and click *NEXT*.

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 2:

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 *NEXT*.

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 3:

Review your contributions. If no changes are needed, review the *Terms and Conditions*. If you agree with the terms, mark the box and click *CONFIRM*. A confirmation will appear stating your elections were successfully submitted.

SET UP CONTRIBUTIONS

Who would you like to handle your retirement investments?

You can choose one or more investment providers for your retirement accounts below.
Keep in mind that each provider offers different options, features, plan fees and levels of support.

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](#)

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

How do you want to direct your contributions?
Enter the percentage you would like to contribute to each investment provider you select.

AIG Retirement Services	<input type="text" value="33"/>	%
Fidelity	<input type="text" value="33"/>	%
TIAA	<input type="text" value="34"/>	%

TOTAL (must equal 100%): 100%

Step 4:

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

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

SET UP CONTRIBUTIONS

Review your contributions

Please review all contributions before you confirm your elections.

Summary

YOUR CONTRIBUTIONS	9% per pay period
EMPLOYER CONTRIBUTIONS	9.24% per pay period
EFFECTIVE DATE	First available paycheck

Optional Retirement Plan of the University System of Georgia

EMPLOYEE PRE-TAX MANDATORY EMPLOYER CONTRIBUTION	6%	9.24%
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University System of Georgia 403(b) Plan

EMPLOYEE PRE-TAX EMPLOYEE AFTER-TAX (ROTH)	2%	1%
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I have read and accept these [Terms and Conditions](#)

[Save & return later](#)

Reviewing your account

Once enrolled, *BALANCES* 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 set goals

To view your contribution history and the providers to which you've directed those contributions, click on the *HISTORY* tab, then *Contribution History* in the drop-down.

The screenshot shows the Retirement@Work interface with the 'HISTORY' tab selected. The 'CONTRIBUTION HISTORY' dropdown menu is open, showing 'Contribution History' as the selected option. Below the dropdown, there is a message: 'For your information, we may not be able to display the most recent contributions on this page. Refer to your investment provider's website for a complete list of contributions made to each provider.' The interface also shows a 'SUMMARY' and 'DETAILS' tab, with 'SUMMARY' selected. A table of contributions is displayed below, with columns for 'PAYROLL DATE', 'PLAN', 'CONTRIBUTION TYPE', 'INVESTMENT PROVIDER', and 'AMOUNT'.

PAYROLL DATE	PLAN	CONTRIBUTION TYPE	INVESTMENT PROVIDER	AMOUNT
03/13/2020	University System of Georgia 403(b) Plan	Employee Pre-tax	(Multiple providers)	+\$1,000.00
			Fidelity	+\$500.00
			TIAA	+\$500.00
03/13/2020	University System of Georgia 403(b) Plan	Roth	TIAA	+\$600.00

The screenshot shows the Retirement@Work interface with the 'BALANCES' section. It displays the total balance for all plans at \$236,935.22. Below this, there is a 'Balance information' section with a pie chart showing the distribution of balances across three plans: University System of Georgia ORP (33.00%), University System of Georgia 403(B) Plan (33.00%), and University System of Georgia 457(B) Plan (34.00%). A table below the pie chart shows the balance for each plan as of 03/30/2020.

Plan	Balance as of 03/30/2020
UNIVERSITY SYSTEM OF GEORGIA ORP	\$78,249.95**
UNIVERSITY SYSTEM OF GEORGIA 403(B) PLAN	\$77,885.25**
UNIVERSITY SYSTEM OF GEORGIA 457(B) PLAN	\$80,800.02**

Total balance* = \$236,935.22

Making changes to your account

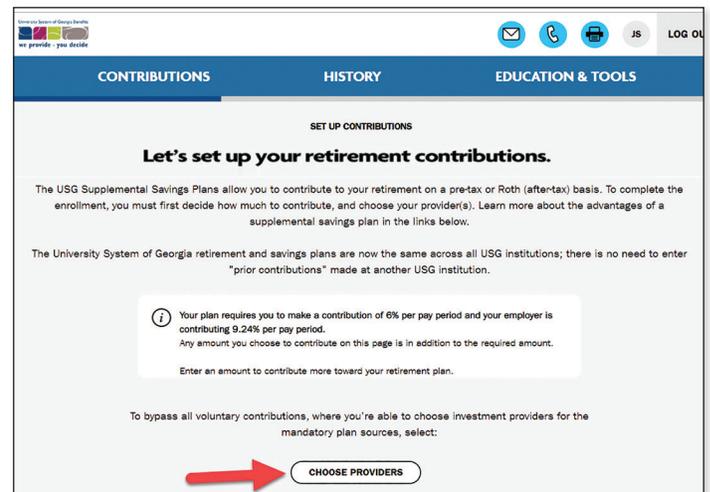
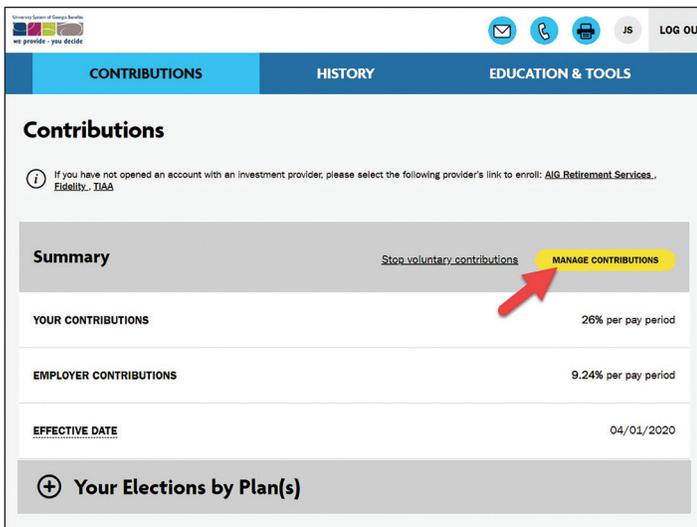
It's important to review your contribution amount and investment choices periodically to make sure they continue to reflect your financial situation and goals.

Follow the steps below if you want to make a change.

Step 1:

Click *Manage Contributions* on the *CONTRIBUTIONS* page. This will bring you to a summary of your current elections.

Note: If you are an ORP participant and do not have voluntary contributions, you will see a white button in the middle of the screen that will take you directly to select your ORP vendors. Click on *CHOOSE PROVIDERS* to select your ORP vendors and then skip to Step 3.



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.

continued

Making changes to your account *(Continued)*

Step 2:

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 *NEXT* to proceed. If you do not wish to participate in the 457(b), select *No*, click *NEXT* and move on to Step 3.

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 *NEXT*. On the next screen, select *No* next to the question *Would you like to contribute to 457(b) plan?* and then select *NEXT*.
- If you only want to make contributions to the 457(b), select *No* next to the question *Would you like to contribute to your 403(b) retirement plan?* click on *NEXT*. Then enter the contribution amount and click *NEXT*.

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

Step 3:

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 *NEXT* and move on to Step 4.
- 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 *NEXT*.

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.

SET UP CONTRIBUTIONS

Who would you like to handle your retirement investments?

You can choose one or more investment providers for your retirement accounts below. Keep in mind that each provider offers different options, features, plan fees and levels of support.

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](#)

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

How do you want to direct your contributions?
Enter the percentage you would like to contribute to each investment provider you select.

AIG Retirement Services	33	%
Fidelity	33	%
TIAA	34	%

TOTAL (must equal 100%): 100%

BACK NEXT

continued

Making changes to your account *(Continued)*

Step 4:

Review your elections. If no changes are needed, click *CONFIRM*.

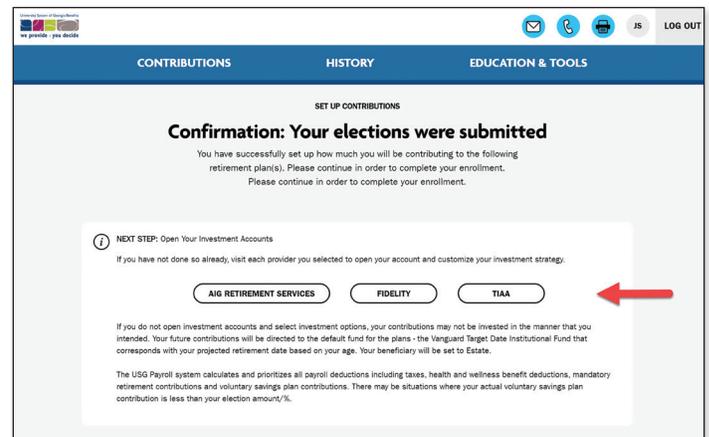
Step 5:

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 when 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**.

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**.