



# Connect & Simplify

Retirement@Work® makes managing your retirement account simpler.





With Retirement@Work, you will be able to view balances for your USF 401(a) Defined Contribution Plan, and view balances plus make contribution amount changes for the 403(b) Voluntary Retirement Plan. The Emeriti Plan will not be displayed within this system.

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

Employees can log in to Retirement@Work using the USFWorks Dashboard.

# Enrolling in your retirement plan(s)

Participating in the plan(s) is the first step to building your financial future. Employees new to the University of San Francisco 403(b) Voluntary Retirement Plan and eligible to be automatically enrolled are enrolled at a contribution rate of 3%. This amount can be changed. TIAA is the default provider and your 403(b) savings will be invested with them as part of your auto enrollment. This can also be changed. Please note that if you are not automatically enrolled into the 403(b) plan or re-start contributions at a future date for the 403(b) plan, you will see an *Enroll Now* button upon login. Follow the prompts to get to Step 2.

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 or are already enrolled 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

# Enrolling in your retirement plan(s) continued

# New Employees Eligible for Auto Enrollment

After you've reviewed the above information, follow these steps to enroll:

# Step 1:

You will be shown your Plan Summary page, indicating your 3% automatic enrollment contribution rate and showing 100% of your contributions being directed to TIAA. If you would like to change this amount or your investment provider, click the Review & Make Changes button. Then click Manage Elections on the next page.

#### Quick Tip(s)

- 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.

# UNIVERSITY OF SAN FRANCISCO CHANGE THE WORLD FROM HERE FUN SUMMARY IMMAGE CONTRIBUTIONS PLAN HISTORY PLANSING BASICS YOUR Plan Summary Contribution Summary Current Contributions by Plan Type USF 403(b) Voluntary Retirement Plan Type Contributions Summary USF 403(b) Voluntary Retirement Plan Type Contributions Summary Type Contributions at any time Type Contributions Summary USF 403(b) Voluntary Retirement Plan Type Contributions Summary Type Contributions at any time Type Contributions Summary USF 403(b) Voluntary Retirement Plan Type Contributions Summary Type Contrib

# Step 2:

Choose how much you'd like to contribute per pay period as a dollar amount, percentage or the maximum contribution amount and when you want contributions to start. 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. Click *Continue* to proceed.



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

# Step 3:

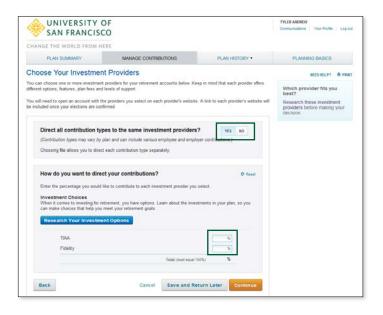
If you've selected to split your contributions, choose if you want to direct both contribution types (e.g., pretax and Roth) to the same investment provider(s) by selecting Yes or No. Then enter the percentage of your contribution that should go to each provider. Click Continue.

### **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 view the Investment Choices Worksheet. You can use the worksheet to research the available investments and get an idea of which ones you may choose in the future.

# Step 4:

Review your elections. If no changes are needed, click Confirm Elections.



# Step 5:

Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.

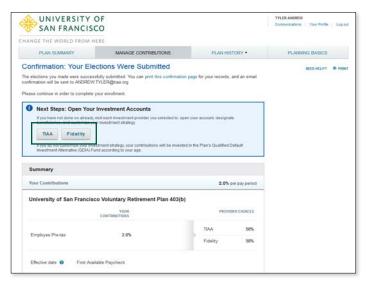
# Step 6:

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 provider's website.

#### For instructions on how to open an account with:

- TIAA: Go to page 10.
- Fidelity: Go to page 11.



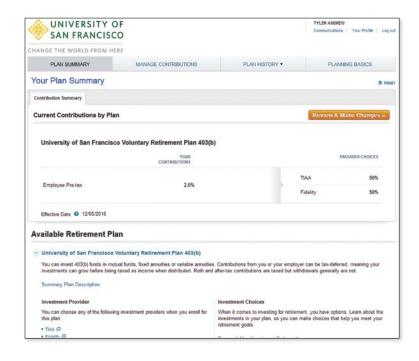
# Reviewing your account

Once enrolled, Your Plan Summary 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 help you set goals



# 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.

# **Existing Eligible Employees**

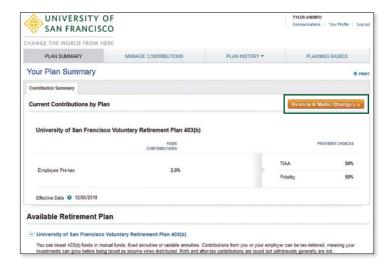
Follow these steps if you want to make a change:

# Step 1:

Click Review & Make Changes on the Your Plan Summary page. This will bring you to a summary of your current elections.

# Step 2:

Click Manage Elections to change your contribution amount and/or investment providers.



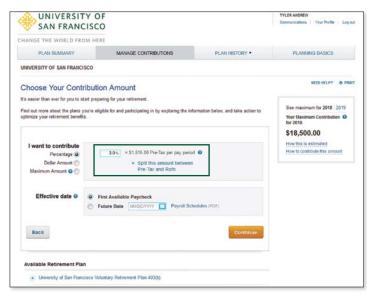
# Step 3:

Review your existing contribution amount. Decide if you're going to change it.

- If no, click Continue and move on to Step 4.
- If yes, enter the new contribution amount as a dollar amount, percentage, or maximum contribution amount, and the effective date. 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. Click Continue to proceed.

#### **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.



# Making changes to your account (Continued)

# Step 4:

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 Continue and move on to Step 5.
- If yes, and you have chosen to split your contributions, choose if you want to direct both contribution types (e.g., pretax and Roth) to the same investment provider(s) by selecting Yes or No. Then enter the percentage that should go to each provider. Click Continue.

#### **Quick Tips**

- Choose No if you want to direct each contribution type separately.
- Percentages need to total 100%.
- Click Research Your Investments to view the Investment Choices Worksheet. You can use the worksheet to research the available investments and get an idea of which ones you may choose in the future.

# UNIVERSITY OF SAN FRANCISCO CHANGE THE WORLD FROM HERE PLAN SUMMARY MANAGE CONTRIBUTIONS PLAN HISTORY PLANNING BASICS Choose Your Investment Providers 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. Direct all contribution types to the same investment providers? (Contribution types may vary by plan and can include various employee and employer confirmations). Choosing No allows you to direct each contribution type separately. How do you want to direct your contributions? Enter the percentage you would like to contribute to each investment provider you select. Investment Choices When it comes to messing for retirement, you have options. Learn about the investments in your plan, so you can make choices that help you need your retirement goals. Research Your Investment Options TAA Fidelity Total (must requel 180%). \*\*Save and Return Later\*\* Continue.

# Step 5:

Review your elections. If no changes are needed, click Confirm Elections.

# Step 6:

Review the *Terms and Conditions*. If you agree with the terms, mark the box and click *I Agree*. A confirmation will appear stating that your elections were successfully submitted.

# Making changes to your account (Continued)

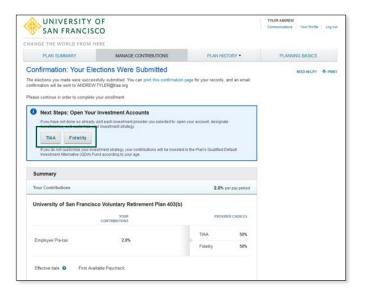
# Step 7:

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 10.
- Fidelity: Go to page 11.



# 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 these steps 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 lifecycle mutual fund with the year closest to the year you turn 65. For example, if you will turn 65 in 2044, contributions will be directed to the Lifecycle 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.

# **Quick Tips**

For certain types of retirement plans, your spouse must be your primary beneficiary unless he or she completes a spousal waiver form. Contact the benefits office for details.

# Opening an investment account with Fidelity

Clicking the Fidelity button on Retirement@Work will take you directly to Fidelity's participant website. If you already have a Fidelity account and a username and password set up, skip to Step 5. You will use the same username and password for all the plans you have at Fidelity.

If you are new to Fidelity, then please follow the steps shown below to register and enroll in the University of San Francisco Voluntary 403(b) Retirement Plan. During the process, you will be asked to enter the Plan ID for the plan. The Plan ID is 54569.

# Step 1:

Log on to **netbenefits.com/atwork** and click on *Get Started* on the green toolbar.

# Step 2:

Click on the Enroll Now button.

# Step 3:

Click on Enroll in your workplace savings plan.

# Step 4:

Follow the steps to register and enroll in your plan. You will be asked to provide information for security purposes.

NOTE: If you try to log in and the system gives you an error message, this simply means that Fidelity hasn't yet received information from TIAA to set up your account. Please wait a few days and try again.

Once you have registered and have your username and password established, all you need to do to enroll at Fidelity is make your investment elections and designate your beneficiaries. You have already entered information into Retirement@Work regarding how much you would like to contribute to the plan. That information will be sent to Fidelity. You will not be able to enter any contribution (deferral) information on the Fidelity system. Any future changes to your contribution amount will be made through the Retirement@Work system.

# Step 5:

To make your investment elections, log in to Fidelity NetBenefits® at netbenefits.com/atwork and enter your username and password in the black toolbar that you'll see at the top of your page and then click *Login*.

# Step 6:

Select the plan you want to make the investment elections for and then use the Quick Links to select *Change Investments*. You will need to make investment elections for each plan in which you are a participant.

# Step 7:

Then you can select *Change Investment Elections* under *Future Investments* to set up your investments for future contributions.

# Step 8:

To set up your beneficiaries online, simply click *Profile* on the blue toolbar at the top of the page. Then click on *Beneficiaries*.

Now your account is set up. If you have any questions or need help with setting up your account, please contact a Fidelity representative at 800-343-0860, weekdays, 8 a.m. to 8 p.m. (ET).

Investing involves risk, including risk of loss.

# Quick Tip

We encourage you to consult with a Fidelity Financial Advisor either before or shortly after your enrollment. Appointments can be scheduled by calling 800-642-7131 or online at https://nb.fidelity.com/public/nb/default/fort.

For those who are married, spouses must be the primary beneficiary unless they complete a spousal waiver form.

#### 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: 800-842-2252

• Fidelity: 800-343-0860

#### Site support

Call Retirement@Work at **844-567-9090**, weekdays, 5 a.m. to 7 p.m. and Saturday, 6 a.m. to 3 p.m. (PT).

#### **General plan questions**

Contact the Retirement Plan Manager at 415-422-6707, or email retirementplan@usfca.edu.

#### **Learn more**

Visit https://myusf.usfca.edu/human-resources/benefits/retirement

