



Retirement@Work[®]

User Guide

Everything for your
University of San Francisco Retirement Plans.
In one location.



 UNIVERSITY OF
SAN FRANCISCO

CHANGE THE WORLD FROM HERE

Connect & Simplify

Retirement@Work® makes managing your retirement account simpler.



Table of contents

Logging in to Retirement@Work.	3
Enrolling in your retirement plan(s).	3-5
Reviewing your account	6
Making changes to your account	7-9
Opening an investment account with TIAA.	10
Opening an investment account with Fidelity	11

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.

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.

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.

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.

The screenshot shows the 'Your Plan Summary' page for the University of San Francisco. The page title is 'UNIVERSITY OF SAN FRANCISCO' with the tagline 'CHANGE THE WORLD FROM HERE'. The user is identified as 'TYLER ANDREW'. The page has tabs for 'PLAN SUMMARY', 'MANAGE CONTRIBUTIONS', 'PLAN HISTORY', and 'PLANNING BASICS'. The 'Your Plan Summary' section includes a 'Contribution Summary' and 'Current Contributions by Plan'. A table shows 'USF 403(b) Voluntary Retirement Plan' with 'YOUR CONTRIBUTIONS' at 3.0% and 'PROVIDER CHOICES' at TIAA 100%. An orange button labeled 'Review & Make Changes' is highlighted with a green box. A message states: 'You were automatically enrolled in your plan on 11/27/2018. You can change or stop your contributions at any time.'

The screenshot shows the 'Choose Your Contribution Amount' page. The page title is 'UNIVERSITY OF SAN FRANCISCO' with the tagline 'CHANGE THE WORLD FROM HERE'. The user is identified as 'TYLER ANDREW'. The page has tabs for 'PLAN SUMMARY', 'MANAGE CONTRIBUTIONS', 'PLAN HISTORY', and 'PLANNING BASICS'. The 'Choose Your Contribution Amount' section includes a message: 'It's easier than ever for you to start preparing for your retirement. Find out more about the plans you're eligible for and participating in by exploring the information below, and take action to optimize your retirement benefits.' A table shows 'I want to contribute' with 'Percentage' at 3.0% and '\$1,515.00 Pre-Tax per pay period'. An orange button labeled 'Continue' is highlighted with a green box. A sidebar on the right shows 'See maximum for 2018 - 2019 Your Maximum Contribution for 2018 \$18,500.00'. The 'Effective date' section has 'First Available Paycheck' selected.

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*.

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TYLER ANDREW
Communications | Your Profile | Log out

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.

NEED HELP? | PRINT

Which provider fits you best?
Research these investment providers before making your decision.

Direct all contribution types to the same investment providers? YES NO
(Contribution types may vary by plan and can include various employee and employer contributions.)
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 investing for retirement, you have options. Learn about the investments in your plan, so you can make choices that help you meet your retirement goals.

TIAA
Fidelity
Total (must equal 100%) %

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.

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TYLER ANDREW
Communications | Your Profile | Log out

CHANGE THE WORLD FROM HERE

PLAN SUMMARY | MANAGE CONTRIBUTIONS | PLAN HISTORY | PLANNING BASICS

Confirmation: Your Elections Were Submitted

The elections you made were successfully submitted. You can print this confirmation page for your records, and an email confirmation will be sent to ANDREW.TYLER@ttaa.org

NEED HELP? | PRINT

Please continue in order to complete your enrollment.

Next Steps: Open Your Investment Accounts
If you have not done so already, visit each investment provider you selected to: open your account, designate investment strategy.

If you do not customize your investment strategy, your contributions will be invested in the Plan's Qualified Default Investment Alternative (QDIA) Fund according to your age.

Summary

Your Contributions: 2.0% per pay period

University of San Francisco Voluntary Retirement Plan 403(b)

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
Employee Pre-tax	2.0%	TIAA	50%
		Fidelity	50%

Effective date First Available Paycheck

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

The screenshot displays the 'Your Plan Summary' page for the University of San Francisco Retirement@Work account. The page is titled 'Your Plan Summary' and includes a navigation bar with options: PLAN SUMMARY, MANAGE CONTRIBUTIONS, PLAN HISTORY, and PLANNING BASICS. The main content area is divided into two sections: 'Current Contributions by Plan' and 'Available Retirement Plan'.

Current Contributions by Plan

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
Employee Pre-tax	2.0%	TIAA	50%
		Fidelity	50%

Effective Date: 12/05/2018

Available Retirement Plan

University of San Francisco Voluntary Retirement Plan 403(b)

You can invest 403(b) funds in mutual funds, fixed annuities or variable annuities. Contributions from you or your employer can be tax-deferred, meaning your investments can grow before being taxed as income when distributed. Roth and after-tax contributions are taxed but withdrawals generally are not.

Investment Provider

You can choose any of the following investment providers when you enroll for this plan:

- TIAA
- Fidelity

Investment Choices

When it comes to investing for retirement, you have options. Learn about the investments in your plan, so you can make choices that help you meet your retirement 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.

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
Employee Pre-tax	2.0%	TIAA	50%
		Fidelity	50%

Effective Date: 12/05/2018

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.

Choose Your Contribution Amount

I want to contribute

Percentage: = \$1,515.00 Pre-Tax per pay period

Effective date: First Available Paycheck

Future Date: MM/DD/YYYY Payroll Schedules (PDF)

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*.

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.

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.

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TYLER ANDREW
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PLAN SUMMARY | **MANAGE CONTRIBUTIONS** | PLAN HISTORY | PLANNING BASICS

Choose Your Investment Providers

NEED HELP? | PRINT

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? YES NO
(Contribution types may vary by plan and can include various employee and employer contributions.)
Choosing No allows you to direct each contribution type separately.

How do you want to direct your contributions? Reset

Enter the percentage you would like to contribute to each investment provider you select.

Investment Choices
When it comes to investing for retirement, you have options. Learn about the investments in your plan, so you can make choices that help you meet your retirement goals.

Research Your Investment Options

TIAA	<input type="text"/>	%
Fidelity	<input type="text"/>	%
Total (must equal 100%)		%

Back Cancel Save and Return Later Continue

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.

The screenshot shows the University of San Francisco Retirement@Work portal. The header includes the university logo and the slogan "CHANGE THE WORLD FROM HERE". The user is identified as TYLER ANDREW. The navigation bar includes tabs for PLAN SUMMARY, MANAGE CONTRIBUTIONS, PLAN HISTORY, and PLANNING BASICS. The main content area displays a confirmation message: "Confirmation: Your Elections Were Submitted". Below this, there is a section titled "Next Steps: Open Your Investment Accounts" with buttons for TIAA and Fidelity. A summary section shows "Your Contributions" as 2.0% per pay period and "University of San Francisco Voluntary Retirement Plan 403(b)" with a table of provider choices: TIAA at 50% and Fidelity at 50%. The effective date is listed as "First Available Paycheck".

YOUR CONTRIBUTIONS		PROVIDER CHOICES	
Employee Pre-tax	2.0%	TIAA	50%
		Fidelity	50%

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>



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