Retirement@Work

User Guide

Everything for your University of New Mexico Voluntary 403(b) and 457(b) retirement plans in one location.

January 14, 2019
Connect & Simplify

Retirement@Work® makes managing your retirement account simpler.

Not a participant yet? You can enroll through Retirement@Work. See the Enrolling in your retirement plan(s) section for details.

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 for the first time

Using Retirement@Work starts with these two steps. Once you’ve logged in, go to the instructions in this guide for the action you want to take.

Step 1:
Visit https://hr.unm.edu/retirement/supplemental-retirement-plans and click Visit Retirement@Work.

Step 2:
Log in to Retirement@Work using your UNM NetID and password and click Accept to share your information with TIAA-CREF-DEV. You will be redirected to the Retirement@Work site.
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 these steps to enroll:

Step 1:
Click Enroll Now on the Retirement@Work home page.

Step 2:
Choose how much you’d like to contribute per pay period as a dollar amount and when you want contributions to start. The 403(b) plan is presented first. Click Continue to proceed. You can then choose whether you would like to contribute to the 457(b) plan. Once you’ve determined what you want to contribute, click Continue to proceed.
Enrolling in your retirement plan(s) (Continued)

Step 3:
Choose your investment provider. If you want to contribute to one, some or all providers, enter the percentage that should go to each. Percentages need to be whole numbers and must total 100%. Then click Continue.

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.

For instructions on how to open an account with:
• TIAA: Go to page 11
• Fidelity Investments: Go to pages 12-14
• VALIC Investments: Go to page 15
• Voya Investments: Go to page 20

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.
Reviewing your account for existing users

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
   - 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.

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.

continued
Making changes to your account  (Continued)

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 and the effective date. Click Continue to proceed.

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, enter the amount of your contribution that should go to each provider. Click Continue.

Quick Tips
• Percentages need to total 100%.
Making changes to your account (Continued)

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.

continued
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.

For instructions on how to open an account with:
• TIAA: Go to page 11.
• Fidelity: Go to pages 12-14.
• VALIC: Go to page 15.
• Voya: Go to page 20.

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.
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 more than one provider, you’ll need to come back to this section of Retirement@Work to access the other providers’ websites.
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 New Mexico 403(b) Plan or University of New Mexico 457(b) Plan. During the process, you will be asked to enter the Plan ID for the plan.

<table>
<thead>
<tr>
<th>Plan ID</th>
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<tbody>
<tr>
<td>University of New Mexico 403(b) Plan</td>
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<tr>
<td>University of New Mexico 457(b) Plan</td>
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Step 1:
Log in to [http://www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) and click on Get Started on the green toolbar.

Step 2:
Then 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.

continued
Opening an investment account with Fidelity  (Continued)

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/University of New Mexico 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 into 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 at TIAA.

Step 5:
To make your investment elections, log in to Fidelity NetBenefits® at www.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 as shown:

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.

continued
Opening an investment account with Fidelity (Continued)

Step 9:
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, 7:30 a.m. to 7 p.m. (CT).

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 VALIC

Clicking the VALIC button on Retirement@Work will take you directly to VALIC’s participant website. Once on the site, follow these steps to open an investment account:

Step 1:
Click Enroll on the VALIC home page.

Step 2:
Enter the access code designated for the University of New Mexico 403(b) and 457(b) plan.

- **Access code**
  - University of New Mexico 403(b) Plan: 25009002
  - University of New Mexico 457(b) Plan: 25009003

Step 3:
Enter a few details to confirm your plan.

*continued*
Opening an investment account with VALIC (Continued)

Step 4:

Enter the required personal information (marital status, hire date, address, etc.). Registration will also be completed on this page to gain access to VALIC online (email, username, password, security questions). Then select Continue.
Opening an investment account with VALIC  

(Continued)

Step 5:
Elect your deferral amount if the group allows online contributions. Entering a salary will show how contributions affect paychecks. Then select Continue when finished.

Step 6:
Next, select a portfolio allocation. If your plan offers Guided Portfolio Services® (GPS), you can sign up for it by selecting Get expert help. Selecting this notifies your financial advisor of this selection.
Selecting Do it yourself allows you to pick your own allocation. When finished, select Continue.
Opening an investment account with VALIC (Continued)

Step 7:
Next, choose your allocations. If your group is set up with models, you will be able to select either a portfolio or customize your own funds. Once finished, select Continue.

Step 8:
You will next designate your primary beneficiaries (and contingent beneficiaries, if you choose).

continued
Opening an investment account with VALIC (Continued)

Step 9:
To continue, accept the Terms of Use and select Continue.

Step 10:
Once Terms of Use are accepted, you will be able to review and edit the information you entered. Once all information is completed as you want, click Complete Enrollment to wrap things up and generate a confirmation email.

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 Voya

Clicking the Voya button on Retirement@Work will take you directly to Voya’s participant website. Once on the site, follow these steps to open an investment account:

Step 1:
Go to enroll.voya.com.

Step 2:
Enter the plan and verification numbers for the plan(s) you wish to enroll in. You must enroll in each plan separately.

<table>
<thead>
<tr>
<th>Plan number</th>
<th>Verification number</th>
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<tbody>
<tr>
<td>University of New Mexico 403(b) Plan</td>
<td>VT0506 023354</td>
</tr>
<tr>
<td>University of New Mexico 457(b) Plan</td>
<td>VFE248 023354</td>
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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 Investments: 800-343-0860
- VALIC: 888-569-7055
- Voya: 505-839-0224

**Site support**
Call Retirement@Work at 844-567-9090, weekdays, 6 a.m. to 8 p.m., and Saturday, 7 a.m. to 4 p.m. (MT).

**General plan questions**
Call UNM Benefits at 505-277-6947, 8 a.m. to 5 p.m. (MT).

**Payroll deduction questions**
Call UNM Payroll at 505-277-2353, 8 a.m. to 5 p.m. (MT).

**Learn more**
Visit [https://hr.unm.edu/retirement/supplemental-retirement-plans](https://hr.unm.edu/retirement/supplemental-retirement-plans)