

UNIVERSITY of **HOUSTON** SYSTEM



# ONE LINK TO YOUR FUTURE

Retirement@Work<sup>®</sup>

## Retirement@Work Overview



# Overview

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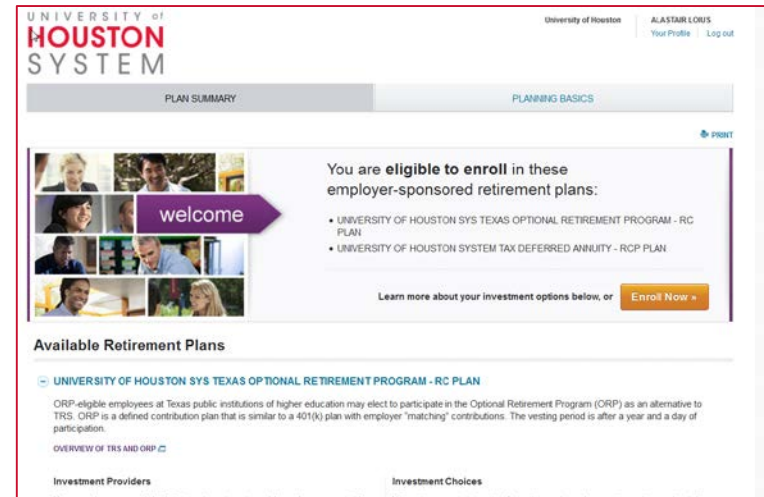
- Retirement@Work<sup>®</sup> brings together information from all your plan's investment providers in one spot to give you a more complete picture of your retirement savings

# Retirement@Work Requirement Overview for UH System

1. Seamless Sign On (SSO) from the selected UH System retirement benefits sites
2. Online Salary Deferral Agreement with
  - Percentage, dollar, and maximum deferral methods (can start, change, or stop)
  - Ability to enter prior-employer and current-year contributions
3. Investment provider selection and links to all active providers (TIAA, Fidelity, VALIC, Voya)
4. Online Enrollment (Investment elections and beneficiary designations)
  - For TIAA, this is integrated (no additional login)
    - New Investment Lineup with funds presented in tiers
5. Employee view of balances, loans, and hardships from all providers
6. New toll-free number for the R@W contact center (844-567-9090)

# Updated Retirement Plan Portal

- Retirement@Work is replacing RetirementManager



# Seamless sign on through your campus

The image displays a network of interconnected web pages from the University of Houston system. Red arrows indicate a seamless sign-on flow between different campus portals:

- Administration:** A page titled "Benefits" detailing the University of Houston-Downtown (UHD) benefits package, including health and dental insurance, life insurance, and a 401(k) plan. It includes sections for "Benefits Eligibility" and "Benefits Counseling".
- Human Resources:** A page titled "Retirement" providing information on the Teacher Retirement System of Texas (TRS) and the Optional Retirement Program (ORP). It details eligibility requirements and contribution rates.
- University of Houston System:** A central page titled "You are eligible to enroll in these employer-sponsored retirement plans:" listing the University of Houston System's TRS, ORP, and the University of Houston System's Deferred Annuity (UCA) Plan. It includes an "Enroll Now" button.
- University of Houston - Victoria:** A page titled "Faculty and Staff" with sections for "Online Resources" (Academic Calendar, Catalog, etc.), "Campus Serv" (Career Services, etc.), and "News & Communications".
- Human Resources (Victoria):** A page titled "Retirement" detailing the TRS and ORP programs for Victoria, including eligibility and contribution information.

# Participant Experience Overview



# Additional Information

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- Prior to R@W UHS had 6 selected vendors and 9 grandfathered vendors where contributions, loans, and hardships were processed. Starting 4/25 - only the 4 selected vendors will allow loans, contributions and hardships to be transacted
- TRS elections are completely outside of R@W

# Scenario – Landing Page (top)

Campus Affiliation

Employee Name

UNIVERSITY of  
**HOUSTON**  
SYSTEM

University of Houston

ALASTAIR COOK  
Your Profile | Log out

PLAN SUMMARY

PLANNING BASICS

PRINT

welcome

You are **eligible to enroll** in these employer-sponsored retirement plans:

- UNIVERSITY OF HOUSTON SYS TEXAS OPTIONAL RETIREMENT PROGRAM - RC PLAN
- UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

Learn more about your investment options below, or [Enroll Now »](#)

**Available Retirement Plans**

UNIVERSITY OF HOUSTON SYS TEXAS OPTIONAL RETIREMENT PROGRAM - RC PLAN

ORP-eligible employees at Texas public institutions of higher education may elect to participate in the Optional Retirement Program (ORP) as an alternative to TRS. ORP is a defined contribution plan that is similar to a 401(k) plan with employer "matching" contributions. The vesting period is after a year and a day of participation.

OVERVIEW OF TRS AND ORP

Investment Providers

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

- TIAA-CREF
- VALIC
- Fidelity
- Voya Financial

Eligible Plans

Take Action

ORP Plan Description

Provider Links



# Scenario – Landing Page (bottom)

**UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN**

The tax deferred annuity program or supplemental retirement annuity is offered to all Part-time and Full-time employees, upon date of hire or anytime thereafter. Investments are through life insurance companies and mutual fund companies licensed to do business in the State of Texas. You may defer monies into the plan as either before-tax or Roth contributions or both.

**ADDITIONAL 403(B) PLAN INFORMATION**

**Investment Providers**

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

- TIAA-CREF
- VALIC
- Fidelity
- Voya Financial

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### Prepare for Retirement

**Understand Before You Plan**  
Expert insights to help you find the savings strategy that suits you best.  
  
[Planning Basics](#)

**The Retirement Advisor**  
Answer your most important retirement questions and find out how to reach your goal.  
  
[Visit the Retirement Advisor](#)

**Track Your Financial Well-Being**  
360° Financial View makes it easy to monitor all of your finances and set goals.  
  
[360° Financial View](#)

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Customer Service  
844-567-9090

Monday to Friday 7am to 9pm (CT) and Saturday 8am to 5pm (CT)

TDA Plan Description

Education and Tools

R@W Call Center

# Scenario – Choose Your Contribution Amount

ORP contribution message

“Continue without additional contributions” link

Enter voluntary contribution for TDA

Includes UHS cutoff dates

# Scenario – Choose Your Investment Providers

UNIVERSITY of HOUSTON SYSTEM

University of Houston | ALASTAIR COOK  
Your Profile | Log out

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.  
**Reminder, if you do not complete your enrollment with the selected provider (s), your contributions will automatically be invested in the default fund associated with that investment provider.**

**Direct all contribution types to the same investment providers?**    
*(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.

TIAA-CREF	<input type="text"/>	%
Fidelity	<input type="text"/>	%
VALIC	<input type="text"/>	%
Voya Financial	<input type="text"/>	%
Total (must equal 100%)		%

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

Reminder to enroll at Investment Provider

# Scenario – Review Your Elections

UNIVERSITY of  
**HOUSTON**  
SYSTEM

University of Houston | ALASTAIR LOIUS  
[Your Profile](#) | [Log out](#)

PLAN SUMMARY
MANAGE CONTRIBUTIONS
PLAN HISTORY ▾
PLANNING BASICS

## Review Your Elections

[NEED HELP?](#) [PRINT](#)

Please review all contributions and retirement plans before you confirm your elections. If you'd like to make changes, select [Edit](#).

**Summary**
[Edit](#)

Your Contributions	<b>16.65%</b> per pay period
Employer Contributions	<b>6.60%</b> per pay period

**UNIVERSITY OF HOUSTON SYS TEXAS OPTIONAL RETIREMENT PROGRAM - RC PLAN**

	YOUR CONTRIBUTIONS	EMPLOYER CONTRIBUTIONS	PROVIDER CHOICES
Employee Pre-tax Mandatory	<b>6.65%</b>		TIAA-CREF <b>60%</b>
Employer		<b>6.60%</b>	Fidelity <b>40%</b>

**UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN**

	YOUR CONTRIBUTIONS		PROVIDER CHOICES
Employee Pre-tax	<b>10%</b>		TIAA-CREF <b>60%</b>
			Fidelity <b>40%</b>

# Scenario – Terms and Conditions

### Salary Deferral Agreement Terms & Conditions

#### Terms & Conditions

A. This Agreement shall be legally binding and terminate or supersede any previous Code section 403(b) salary reduction agreements between the Institute and Employee.

B. The Employee grants permission to his or her 403(b) provider(s) to provide any information concerning Employee's 403(b) account(s) to the Institute that the Institute deems necessary for it to ensure that the 403(b) program is in compliance with all applicable federal and state laws, without the Institute's first obtaining additional written permission from the Employee for the provider(s) to release such information to the Institute.

C. In consideration for the salary reduction herein above provided, the Institute agrees to deposit the amount of salary reduction into a Code section 403(b) funding vehicle selected by the Employee and approved and made available by the Institute from time to time.

ACKNOWLEDGEMENT OF RESPONSIBILITIES: Both the Institute and employee acknowledge that the employee has responsibility for deciding whether to voluntarily defer income into a TDA and to which of the available TDA plans the funds should be remitted. The employee assumes responsibility for the results of his or her investment choices. Both the Institution and the employee acknowledge that this agreement cannot require a contribution which will exceed the limitation on annual additions under Code Section 415; or permit an aggregate amount of salary reduction contribution which, when added to elective deferrals made to another 403(b) annuity or 401(k) plan for a taxable year, exceeds the IRS annual limit or such higher limit as may be in effect of the year under Code Section 402(g) or the age 50 catch-up deferral under Code Section 414(v). While the employee assumes responsibility for compliance with these conditions, the Institute will provide, upon request, any available information from the Institute's records that is necessary to enable the employee to make these determinations. This overall maximum also includes all 403(b) contributions made on your behalf on an automatic or voluntary basis by other entities for which

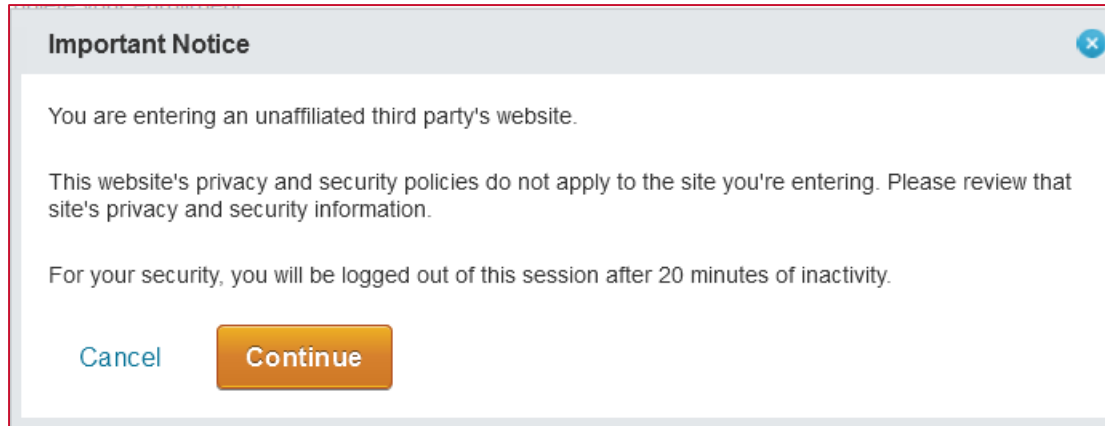
I have read and accept these Terms and Conditions

# Scenario - Confirmation

The screenshot shows the University of Houston Retirement System interface. At the top left is the logo 'UNIVERSITY of HOUSTON SYSTEM'. At the top right, it says 'University of Houston' and 'ALASTAIR LOIUS' with links for 'Your Profile' and 'Log out'. Below the logo is a navigation bar with four tabs: 'PLAN SUMMARY', 'MANAGE CONTRIBUTIONS' (which is highlighted), 'PLAN HISTORY', and 'PLANNING BASICS'. The main heading is 'Confirmation: Your Elections Were Submitted'. To the right of this heading are links for 'NEED HELP?' and 'PRINT'. Below the heading, there is a paragraph: 'The elections you made were successfully submitted. You can print this confirmation page for your records, and an email confirmation will be sent to Abhishek.Jain@tiaa.org'. Another paragraph follows: 'Please continue in order to complete your enrollment.' Below this is a light blue box with an information icon and the heading 'Next Steps: Open Your Investment Account'. The text inside the box says: 'If you have not done so already, visit each provider you selected to open your account and customize your investment strategy.' Below this text are two buttons: 'TIAA-CREF' and 'Fidelity'. At the bottom of the box, it says: 'To find out what happens to your contributions if you don't open investment accounts, please contact your benefits office.'

Links to enrollment pages at selected investment providers

# Scenario – Open Your Investment Account



# Met Limit for Year

The screenshot shows the 'Manage Contributions' page of the University of Houston System retirement portal. At the top, the user is identified as ALASTAIR DUE with links for 'Your Profile' and 'Log out'. The navigation menu includes 'PLAN SUMMARY', 'MANAGE CONTRIBUTIONS', 'PLAN HISTORY', and 'PLANNING BASICS'. A yellow warning box states: 'Your employer's contributions are on hold because your employer contributed the maximum amount allowed by the IRS in 2017 to your 403(b) plan. These contributions will start again when your employer is eligible to contribute on your behalf. Your contributions are on hold because you have contributed the maximum amount allowed by the IRS in 2017 to your 403(b) plan. Your Pre-Tax and Roth contributions will start again at the beginning of next year. Required contributions may continue.' To the right, a callout box asks 'Did you make contributions through a different employer this year?' with an action to 'Enter prior contributions'. Below this is a table of contributions and a link to 'TIAA-CREF'.

UNIVERSITY of  
**HOUSTON**  
SYSTEM

University of Houston System | ALASTAIR DUE  
Your Profile | Log out

PLAN SUMMARY | MANAGE CONTRIBUTIONS | PLAN HISTORY ▼ | PLANNING BASICS

UNIVERSITY OF HOUSTON SYSTEM  
UNIVERSITY OF HOUSTON SYSTEM

NEED HELP? | PRINT

## Manage Contributions

Welcome!

**⚠** Your employer's contributions are on hold because your employer contributed the maximum amount allowed by the IRS in 2017 to your 403(b) plan. These contributions will start again when your employer is eligible to contribute on your behalf.  
Your contributions are on hold because you have contributed the maximum amount allowed by the IRS in 2017 to your 403(b) plan. Your Pre-Tax and Roth contributions will start again at the beginning of next year. Required contributions may continue.

**Did you make contributions through a different employer this year?**

**Action:**  
**Enter prior contributions** to help monitor your maximum allowable contribution amount per year.

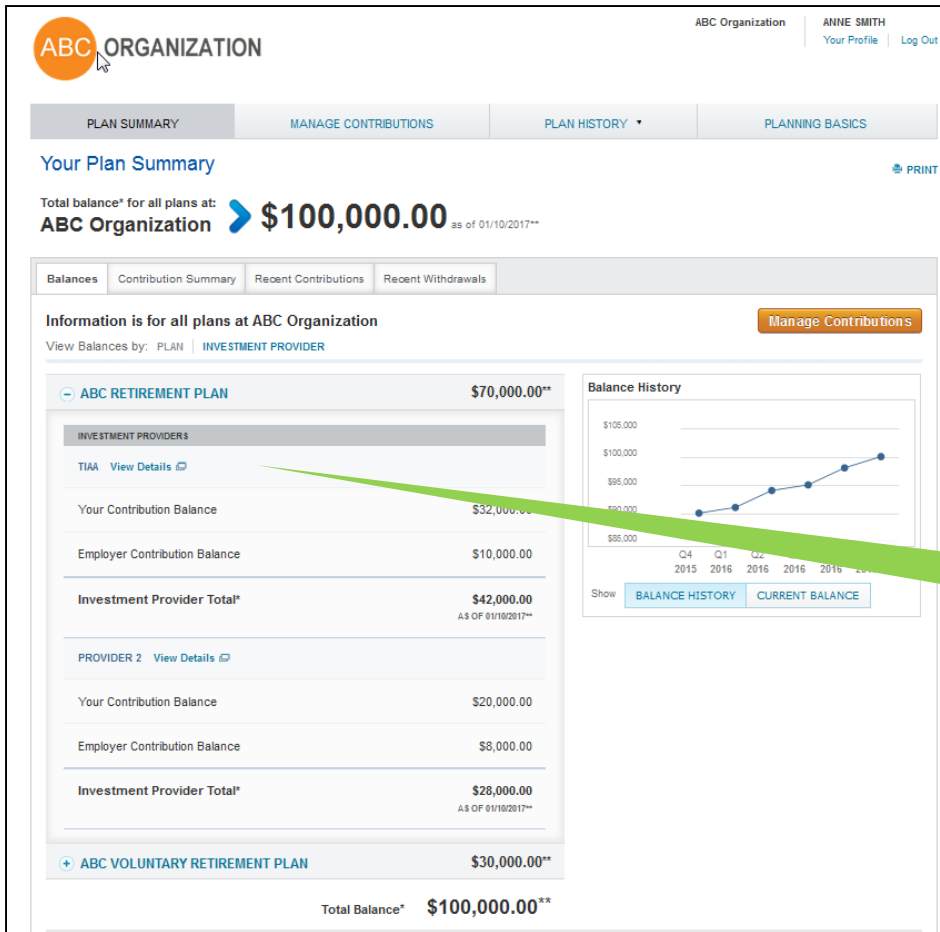
If you have not opened an account with an investment provider, please click the provider's link below to enroll.  
[TIAA-CREF](#)

Summary	Stop voluntary contributions	Manage Elections
<b>Your Contributions</b>		
Employee Pre-Tax Mandatory Contributions	6.65% per pay period	
Roth & Pre-Tax Contributions	\$100.00 per pay period	
<b>Employer Contributions</b>	6.60% per pay period	
<a href="#">+ Show Contribution Details</a>		

Contribution  
Limit  
Message




# Existing Hire – With Balances from Retirement@Work



Balances from active providers are shown in R@W

# Existing Hire – With Withdrawal Information from Retirement@Work



ABC Organization | ANNE SMITH  
[Your Profile](#) | [Log Out](#)

PLAN SUMMARY
MANAGE CONTRIBUTIONS
PLAN HISTORY ▾
PLANNING BASICS

## Your Plan Summary PRINT

Total balance\* for all plans at:  
**ABC Organization** > **\$100,000.00** as of 01/10/2017\*\*

Balances

Contribution Summary

Recent Contributions

Recent Withdrawals

### Latest withdrawal history at ABC Organization See Withdrawal History

Up to three of your most recent distributions and loans are displayed here. Select "See Withdrawal History" to see additional distributions and loans from the past 24 months.

#### Distributions

DATE	DISTRIBUTION TYPE	PLAN NAME	INVESTMENT PROVIDER	AMOUNT
01/12/2017	Rollovers	ABC RETIREMENT PLAN	<a href="#">TIAA website</a>	\$2,000.00
12/01/2016	Separation from Service	ABC RETIREMENT PLAN	<a href="#">TIAA website</a>	\$1,200.00
09/22/2016	Hardship	ABC VOLUNTARY RETIREMENT PLAN	<a href="#">TIAA website</a>	\$500.00

#### Loans

ISSUE DATE	LOAN STATUS	PLAN NAME	INVESTMENT PROVIDER	REMAINING BALANCE
01/05/2017	Active	ABC RETIREMENT PLAN	<a href="#">TIAA website</a>	\$144.00
11/17/2016	Paid	ABC RETIREMENT PLAN	<a href="#">TIAA website</a>	\$0.00
10/13/2016	Defaulted	ABC VOLUNTARY RETIREMENT PLAN	<a href="#">TIAA website</a>	\$300.00

This page displays information shared by your investment provider. Please refer to your investment provider's website for the most current information.

\* Provider account balance information may not include outstanding or default loan amounts in the total. Please check with your provider(s) for the most current information.  
 \*\* The total balance as of 01/10/2017 was captured when we last received data from your plan provider. Please consult your plan provider for the most current information.

Distributions from active providers

# Retirement@Work site support

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- For assistance, please contact Retirement@Work at **844-567-9090**, Monday - Friday, 8 a.m. to 10 p.m. and Saturday, 8 a.m. to 5 p.m. (CT).



THANK YOU, UH SYSTEM EMPLOYEES!

QUESTIONS?