

ONE LINK TO YOUR FUTURE

Retirement@Work[®]

Retirement@Work Overview



Overview

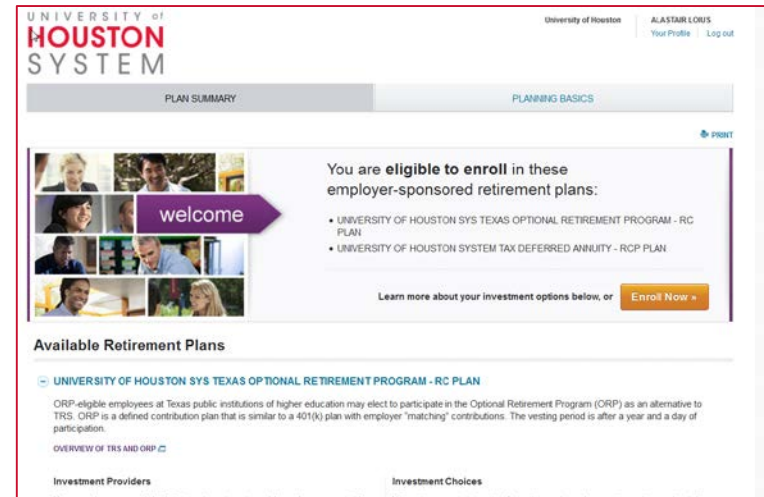
- Retirement@Work[®] brings together information from all your plan's investment providers in one spot to give you a more complete picture of your retirement savings

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

Administration

UNIVERSITY OF HOUSTON-DOWNTOWN / ADMINISTRATION / EMPLOYMENT SERVICES & OPERATIONS / BENEFITS

Benefits

The University of Houston-Downtown (UHD) employees take great pride in the important mission they embrace – providing strong academic and career preparation as well as life-long learning opportunities to every student. The University appreciates the ongoing commitment of its faculty and staff and is pleased to offer a comprehensive benefits program as part of its total compensation program.

UHD employees have access to a comprehensive benefits package for them and their eligible dependents. The University offers a variety of optional insurance coverage plans to fit the needs of employees and their family. Optional benefits available to employees include health and dental insurance, life insurance, disability insurance, a supplemental retirement program, accident, cancer, critical illness and hospital protection plans as well as universal life with long-term care. Automatic state benefits may include vacation, sick leave, paid holidays, various leave programs, a retirement program and longevity pay.

Benefits Eligibility

Faculty and staff who work 20 hours or more per week for a period of 4.5 months (September through August) may be eligible for some benefits, which are available to employees with 12 month appointments or who work an average of 4 weeks.

Benefits Counseling

The Benefits Department offers confidential benefits counseling intended to help you understand the University's benefits program. For specific questions contact the **ESD Benefits Department** at benefits@uhd.edu.

UNIVERSITY OF HOUSTON

Human Resources

Home | About Us | Faculty | Managers | Students | Campus Partners | Retirees

Retirement

All regular, benefits eligible employees are required to state how to participate in one of two retirement programs offered by the university. Teacher Retirement System of Texas (TRS) or Optional Retirement Program (ORP) in addition to one of two programs, all benefits eligible employees may participate in one or both of our voluntary savings options, the Defined Annuity (DA) and Defined Compensation.

Participants of the programs and eligibility requirements are listed in the program summary below.

Teacher Retirement System of Texas (TRS)

Participation in the Teacher Retirement System is open to all benefits eligible employees of the university. Rights to benefits are vested upon completion of 3 years of creditable service. Currently employees contribute 7.7% of their gross salary monthly and the state contributes 4.8% of the employee's gross salary for a total annual pay retirement benefit. Employees were vested as of a date 24 months or less at each benefit. Read more in the TRS Retirement page.

The Optional Retirement Program (ORP)

Optional retirement plans are available to full-time (100 percent FTE) benefits eligible faculty members and certain professional administrative staff under the provisions of State law. Employees may elect a mix of approved companies and their representatives from the Human Resources Department. It is the employee's responsibility to select a company in which to direct their retirement contributions. Read more about the ORP Retirement page.

UNIVERSITY OF HOUSTON SYSTEM

Home | About Us | Faculty | Managers | Students | Campus Partners | Retirees

PLAN SUMMARY

PLANNING BASICS

welcome

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

- UNIVERSITY OF HOUSTON SYSTEM TEXAS OPTIONAL RETIREMENT PROGRAM - ORP PLAN
- UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - TDA PLAN
- UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - TDA PLAN

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

Available Retirement Plans

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 employee "voluntary" contributions. The vesting period is after a year and a day of participation.

Investment Providers

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

Investment Choices

ORP is a plan for investing for retirement. You have options. Learn about the investments in your plan that may help you reach your retirement goals.

UHV UNIVERSITY OF HOUSTON - VICTORIA

UHV Home | Future Students | Current Students | Faculty & Staff | Alumni

Online Resources

- Academic Calendar
- Blackboard
- Catalog
- College
- Employee Directory
- Library
- P.A.S.S. Employee Self-Service
- Policies & Procedures

Campus Serv

- Commenment Center
- Counseling, Health
- Mail Services
- Police And Security Services
- Training and Development
- Employee Assistance (EAP)

Faculty and Staff

News & Communications

- Newsline
- UHV in the News
- UHV's Webcast

Working @ UHV

- Employee Opportunities
- Recruit Schedule
- Human Resources
- Job Opportunities
- New Dean/Provost/Statement of the Vice-Chancellor/AND
- Professional
- Plan/Plan Support Staff
- EMPLOYEE ASSISTANCE (EAP)

Academic Schools

- School of Arts & Sciences
- School of Business
- School of Education/ Health
- Professional & Human Development

Offices

- Administration & Finance
- Admissions
- Advancement
- Business Services
- Campus Safety
- Communications
- Continuing Education
- Facilities
- Financial Aid
- Health Services
- Human Resources
- Institutional Compliance
- Institutional Effectiveness and Research
- Library and Learning
- Marketing & Communications
- Physical Resources
- Provost
- Provost - Academic Affairs
- Registrar
- Registrar and Student Records
- Research & Sponsored Programs
- Small Business Development Center
- Special Events
- Student Affairs
- Student Billing
- Student Life & Services
- Student Success Center
- Student Recruitment
- Technology Services
- Testing
- Training and Development

UHV UNIVERSITY OF HOUSTON - VICTORIA

Home | About Us | Faculty | Managers | Students | Campus Partners | Retirees

Human Resources

Home | About Us | Faculty | Managers | Students | Campus Partners | Retirees

Retirement

In accordance with State of Texas law, all benefits eligible state employees are required to participate in one of two retirement programs offered by the University of Houston-Downtown. The programs are the Teacher Retirement System of Texas (TRS) and the Optional Retirement Program (ORP). All regular employees are required to participate in TRS. Members of the faculty and benefits eligible staff positions are defined by the Texas Higher Education Code (Texas HEC) may elect to contribute to the ORP in lieu of TRS. Contributions to the retirement program by the employee and employer are a percentage of the gross salary as specified by the state legislature. All retirement program contributions are tax deferred and become taxable income at the time of distribution to the employee. In addition, benefits eligible employees may elect to participate in the Tax-Deferred Annuity Program (TDA) or 401(k) Defined Compensation Plan. Employees may participate in both plans simultaneously or independently. Each plan has voluntary and fixed rates as matching voluntary contributions.

Social Security & Medicare

UHV participates in Social Security and Medicare. The contributions are via Social Security/FICA - 6.2% by employee, 6.2% by Employer on the first \$17,900 of wages and Medicare - 1.45% by employee, 1.45% by Employer (no ceiling). For additional information please refer to www.ssa.gov.

Resources

- TRSO Overview of TRS and ORP
- TRS website
- ORP website
- TRS Form
- Must the TRS Form
- First Time Employee Manual
- Public Information
- Public Information
- Separation from the University
- Training and Development
- Work/Life Services

Participant Experience Overview



Additional Information

- 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

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](#)

[Terms of Use](#) | [Privacy Statement](#) | [Contact Us](#)

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	16.65% per pay period
Employer Contributions	6.60% per pay period

UNIVERSITY OF HOUSTON SYS TEXAS OPTIONAL RETIREMENT PROGRAM - RC PLAN

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

UNIVERSITY OF HOUSTON SYSTEM TAX DEFERRED ANNUITY - RCP PLAN

	YOUR CONTRIBUTIONS		PROVIDER CHOICES
Employee Pre-tax	10%		TIAA-CREF 60%
			Fidelity 40%

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

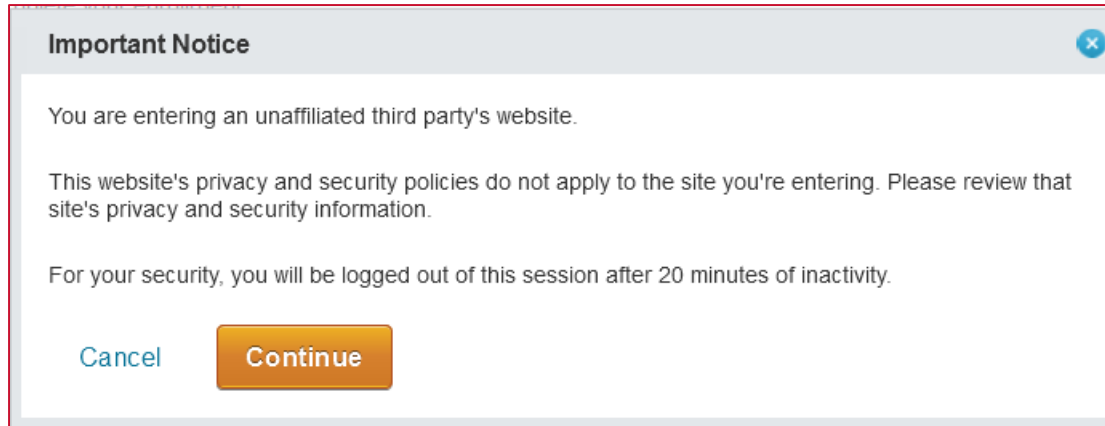
I have read and accept these Terms and Conditions

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'. The main text states: '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'. Below this, it says 'Please continue in order to complete your enrollment.' A blue-bordered box contains 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



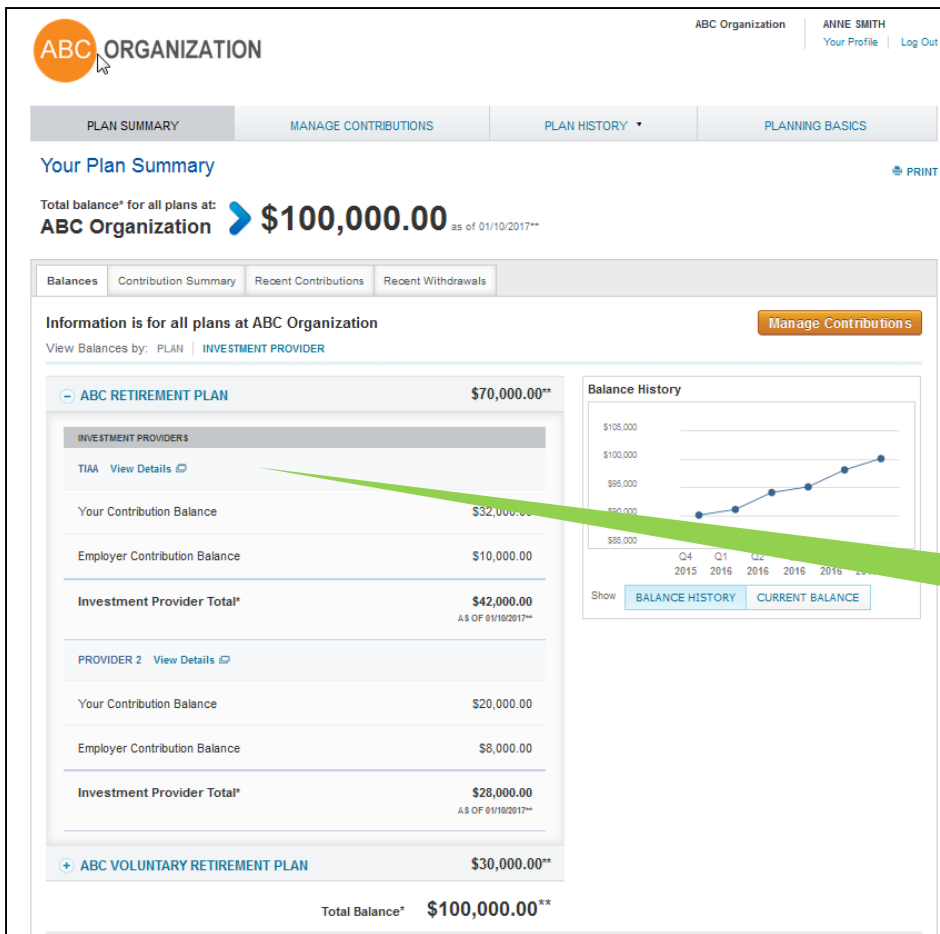
Met Limit for Year

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 blue box asks 'Did you make contributions through a different employer this year?' with an action to 'Enter prior contributions'. Below the warning box is a 'Summary' table of contributions.

Summary		Stop voluntary contributions	Manage Elections
Your Contributions			
Employee Pre-Tax Mandatory Contributions		6.65%	per pay period
Roth & Pre-Tax Contributions		\$100.00	per pay period
Employer Contributions		6.60%	per pay period
+ Show Contribution Details			

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

The screenshot displays the user interface for the ABC Organization's Retirement@Work portal. At the top, the user is identified as ANNE SMITH with options for 'Your Profile' and 'Log Out'. The main navigation bar includes 'PLAN SUMMARY', 'MANAGE CONTRIBUTIONS', 'PLAN HISTORY', and 'PLANNING BASICS'. The 'Your Plan Summary' section shows a total balance of \$100,000.00 as of 01/10/2017. Below this, the 'Recent Withdrawals' tab is selected, showing a table of withdrawal history. A green callout box points to the 'Distributions' section of the table.

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	TIAA website	\$2,000.00
12/01/2016	Separation from Service	ABC RETIREMENT PLAN	TIAA website	\$1,200.00
09/22/2016	Hardship	ABC VOLUNTARY RETIREMENT PLAN	TIAA website	\$500.00

Loans

ISSUE DATE	LOAN STATUS	PLAN NAME	INVESTMENT PROVIDER	REMAINING BALANCE
01/05/2017	Active	ABC RETIREMENT PLAN	TIAA website	\$144.00
11/17/2016	Paid	ABC RETIREMENT PLAN	TIAA website	\$0.00
10/13/2016	Defaulted	ABC VOLUNTARY RETIREMENT PLAN	TIAA website	\$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

- 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?