

Quick Start Guide

Everything for your University of South Carolina 403(b) Plan
in one location.

Welcome to Retirement@Work[®], where you can:

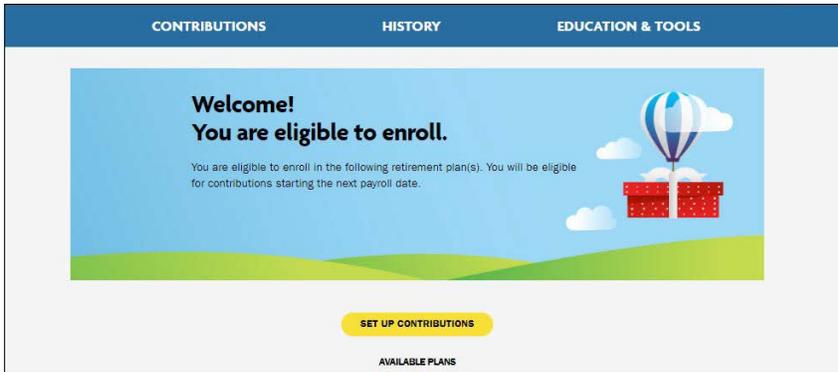
- Enroll in your University of South Carolina 403(b) Plan
- Change your voluntary contribution amount at any time
- Choose your preferred retirement plan provider(s)
- View retirement plan balances across plans and investment providers
- Access tools and resources for planning

1. Access Retirement@Work

Click the **Retirement@Work** link to gain access to the retirement plan website. If prompted, log in or register for access.

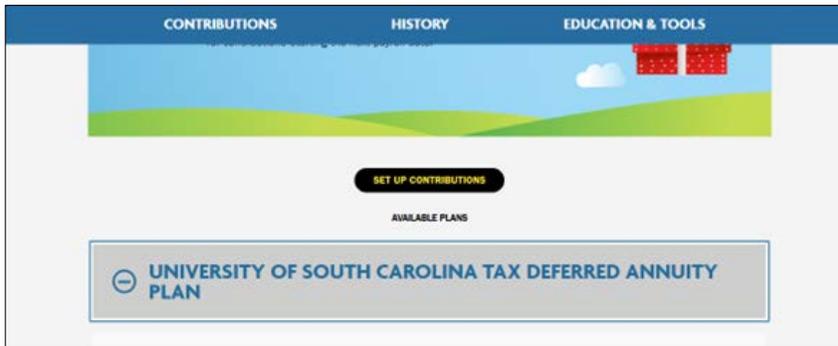
2. Set up and manage your contributions

First-time users: Click *Set Up Contributions*.



Click the + next to each plan to read more information and review available investment providers.

Returning users: You will be taken to the *Balances* tab, where you can view your total balance in the Plan, regardless of provider. To change your contributions, go to the *Contributions* tab and click *Manage Contributions*.



CONTRIBUTIONS HISTORY EDUCATION & TOOLS

If you enter more contributions now, this may help you stay within the 100 contribution limit.

When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

First available paycheck

Future date

On the next page, choose when you want your contributions to start—the first available paycheck or a specific future date.

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

First available paycheck

Future date

How much do you want to contribute to your retirement?

The maximum amount

A percentage

A dollar amount

AMOUNT PER PAY PERIOD:

\$ 600.00 = 6%

Choose the amount you want to contribute. If you enter a percentage amount, you'll see an estimate of your dollar contribution per pay period.

If you select a dollar amount, you will need to enter the specific dollar amount you want to contribute in the field.

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

Allocate between Pre-Tax and/or Roth contributions

How would you like to split these contributions?

Pre-Tax \$ 400.00

Roth \$ 200.00

Total (must equal \$600.00): \$600.00

Choose how you want to contribute—contributions can be made as pretax, after-tax Roth, or both.

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

Would you like your contribution to automatically increase?

[Learn more about automatic increases](#)

Yes

No

CANCEL NEXT

You also have the option to automatically increase your contributions.

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

FREQUENCY OF INCREASE

ANNUAL

DATE OF FIRST INCREASE

02/12/2024

Why actual start date might differ?

Stop automatic increases when your total voluntary contribution reaches

CANCEL NEXT

When you select Yes to automatically increase your contributions, choose the frequency you wish the auto increase to occur from the drop-down box and enter the date of the first increase.

Place a check mark in the *Stop automatic increases when your total voluntary contribution reaches the maximum* if desired.

When finished, click Next.

3. Select investment providers

Decide if you want to direct all of your contributions to the same investment provider(s) and click Yes or No.

If you choose Yes, all contribution types—which, based on your plan, may include employee contributions, pretax, and Roth—will be directed to the same investment provider(s) in the same percentages.

If you choose No, you will then make your choices by individual contribution type.

Enter the percentage you wish to allocate to each provider. Ensure your total equals 100 percent.

Provider	Percentage
TIAA	50 %
Corebridge Financial	25 %
Fidelity	25 %
TOTAL (must equal 100%):	100%



Please note: If you are a re-hire to the University of South Carolina, you will need to re-elect your 403(b) contribution and investment elections. Prior selections will not carry over.

4. Review your contributions

Check to be sure your desired selections are reflected in the summary.

If they are not, click the *Edit* button to make changes.

Once your selections are shown, review the “Terms and Conditions,” check the box, then click *Confirm*. The next page will confirm that your elections were submitted.

5. Open your investment account(s) and select investments

Click the name of each provider you selected to open an account with them (if you do not have one already) and select your investments by plan. You will exit Retirement@Work and be taken to each provider’s website to complete this task. If you selected more than one provider, **you must return to this page** to click each provider’s name to complete the process.

Confirmation: Your elections were submitted

You have successfully set up how much you will be contributing to the following retirement plan(s). Please continue in order to complete your enrollment.

NEXT STEP: Open Your Investment Accounts
Click the buttons below to do so.

TIAA COREBRIDGE FINANCIAL FIDELITY



You may be required to enter a plan number or code once on your selected provider’s site to continue enrollment:

TIAA:

- No access code required

Corebridge Financial:

- No access code required. When prompted, enter *University of South Carolina* as your employer.

Fidelity:

- Plan number: 86892

Need help? We've got you covered.

Site support

Call Retirement@Work at **844-567-9090**, weekdays, 8 a.m. to 10 p.m. (ET).

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**
- Corebridge Financial: **888-569-7055**
- Fidelity: **800-642-7131**

General plan questions

Call the University of South Carolina Benefits office at **803-777-6650**, weekdays, 8:30 a.m. to 5 p.m. (ET) or email benefits@mailbox.sc.edu.

Payroll department

Online: For 403(b) plan distributions/rollovers, loans, or hardship withdrawal signature requirements, email payroll@mailbox.sc.edu.

Phone: Call **803-777-4427**, weekdays, 8:30 a.m. to 5 p.m. (ET).

Learn more

This short video provides a step-by-step visual guide to using Retirement@Work. [Watch the video here.](#)