

Quick Start Guide

Everything for your Bryant University 403(b) Retirement Plan.
In one location.

Welcome to Retirement@Work®, where you can:

- Enroll in your retirement 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

Visit the Quick Launch section of My Bryant to gain access to Retirement@Work. If prompted, log in or register for access.

2. Set up and manage your contributions

First time users: Click *Set Up Contributions*.

The screenshot shows a web interface for setting up contributions. At the top, there is a yellow button labeled 'SET UP CONTRIBUTIONS'. Below it, the text 'AVAILABLE PLANS' is displayed. A dropdown menu is open, showing 'The Bryant University 403(b) Retirement Plan'. The main content area contains the following information:

- Your employer contribution is 8% per pay period. You may also make voluntary contributions.
- 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.
- [Plan Sponsor Site](#)
- [Summary, Plan Description \(PDF\)](#)
- 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](#)
- Investment providers**
[TIAA](#)
[Fidelity](#)



Click the the links for more information and review available investment providers.

Returning users: Click *Manage Contributions*.

The screenshot shows the 'Contributions' page. It includes a warning icon and text: 'If you have not opened an account with an investment provider, please select the following provider's link to enroll: [TIAA](#)'. Below this is a welcome message and a link to 'Enter your contributions'. A summary table is shown with the following data:

Summary	
	Stop voluntary contributions MANAGE CONTRIBUTIONS
YOUR CONTRIBUTIONS	2.00% per pay period
EMPLOYER CONTRIBUTIONS	8.00% per pay period
EFFECTIVE DATE	09/21/2019

Below the table is a section titled 'Your Elections by Plan(s)' for 'The Bryant University 403(b) Retirement Plan'. It features a pie chart showing the distribution of contributions:

- EMPLOYEE PRE-TAX: 2.00% (represented by a small orange circle)
- EMPLOYER: 8.00% (represented by a large orange circle)
- TIAA: 100.00% (represented by a small red circle)

On the next page, enter the amount you want to contribute to the voluntary plan(s) per pay period and when you want contributions to start.

- Based on the percentage you enter, you'll see an estimate of your dollar contribution per pay period

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 plans in which you contribute and all contribution types—which, based on your plan(s), may include employer contributions and employee contributions—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 plan and contribution type.

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

MANAGE CONTRIBUTIONS

Who would you like to handle your retirement investments?

Select the investment providers you would like your contribution directed to.
You can choose one or more investment providers.

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.

Which provider fits you best?
[Research these investment providers](#)

Direct all contribution types to the same investment provider(s)?

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

Yes
 No

How do you want to direct your contributions?

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

TIAA	<input type="text" value="50"/>	%
Fidelity	<input type="text" value="50"/>	%

TOTAL (must equal 100%): **100%**

4. Review your contributions

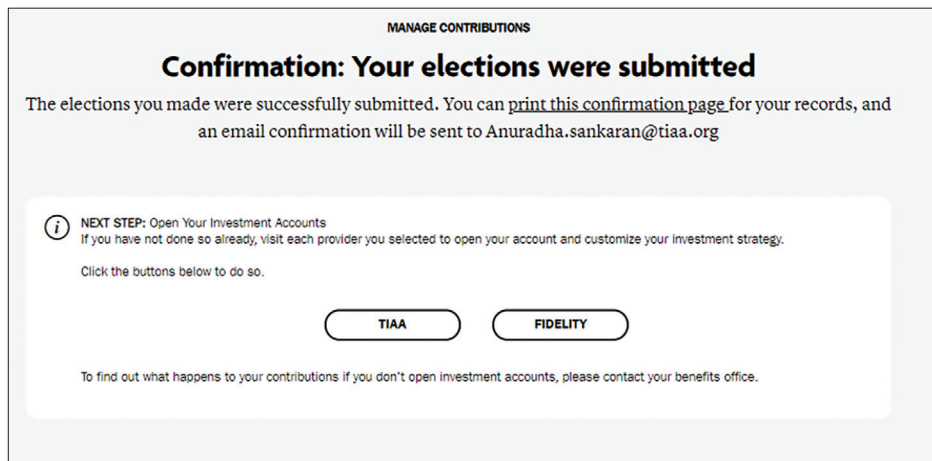
Check to be sure your desired selections are reflected in the summary.

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.



Need help? We've got you covered.

Site support

Call Retirement@Work at **844-567-9090**, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 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
- Fidelity: 800-343-0860

General plan questions

Call Human Resources at **401-232-6010**.

Learn more

Visit the Human Resources site at My Bryant.