ENROLLMENT SHEET

ENROLLING WITH THE SUNY OPTIONAL RETIREMENT PROGRAM OFFERED THROUGH TIAA-CREF

Remember, you have only 30 days to make the choice that’s right for you. After that, you may be defaulted into the NYS Employees’ Retirement System (ERS) or NYS Teachers’ Retirement System (TRS) Defined Benefit Plan, which you won’t ever be able to change.

For information on enrollment eligibility and details on the SUNY Optional Retirement Program offered through TIAA-CREF, please review the back of this Enrollment Sheet.

Have handy your Social Security number, birth date and address, along with the same information for your beneficiary if you’d like to name one at this time.

ENROLLING ONLINE IS FAST AND SIMPLE:
Visit tiaa-cref.org/FirstStepSUNY and click Enroll Now.

• Under “SUNY Retirement Plans,” click on SUNY Optional Retirement Plan.

• Arrive at the “Welcome” page where you can register for a User ID and password or enter your log in information.

• Enter your User ID and click “Log In” if you are a returning user. Click “Register with TIAA-CREF” if you are a first-time user and need to create your user name and password.

• Select your campus/location from the drop-down list.

• Follow the on-screen instructions. You will be asked for specific investment choices on the Allocation screen. You can view fund prospectuses and learn about each investment choice from this screen.

• When you arrive at the “Thank You” screen, your online enrollment is complete.
Have questions? Call **800 842-2776** to speak with a TIAA-CREF representative. Or meet in person:

**Albany**  
43 British American Blvd.  
Latham, NY 12110

**Long Island**  
58 South Service Road, Suite 305  
Melville, NY 11747

**Buffalo**  
100 Corporate Parkway, Suite 308  
Amherst, NY 14226

**New York City**  
750 Third Avenue  
New York, NY 10017

Additional locations are listed online. Visit [http://enroll.tiaa-cref.org/suny](http://enroll.tiaa-cref.org/suny) and click “Contact” at the bottom of the page to view offices near you.

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**ENROLLMENT ELIGIBILITY AND DETAILS FOR THE OPTIONAL RETIREMENT PROGRAM OFFERED THROUGH TIAA-CREF**

You have **30 days after the date of your hire to enroll**. All full-time United University Professionals (UUP) represented faculty and professional staff with term appointments and management-confidential employees are eligible to choose between two plans: the NYS Employees’ Retirement System (ERS) or NYS Teachers’ Retirement System (TRS) Defined Benefit Plan, which you are defaulted into if you haven’t chosen otherwise after the 30-day period, or the SUNY Optional Retirement Program offered through TIAA-CREF.

**CONTRIBUTION INFORMATION FOR THE OPTIONAL RETIREMENT PROGRAM**

- Your employer contributes a percentage of your salary. See [http://www.suny.edu/BENEFITS/ORPSPD413.pdf](http://www.suny.edu/BENEFITS/ORPSPD413.pdf)
- You contribute 3 percent of your salary through regular payroll deductions
- Over time, these contributions could amount to substantial savings

As a unique benefit of this plan, you have full and immediate vesting in all retirement and death benefits provided after completing 366 days of employment.

To learn more, visit [http://enroll.tiaa-cref.org/suny](http://enroll.tiaa-cref.org/suny).

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Please keep in mind the annuities are designed for retirement and other long-term goals. If you choose to invest in the variable investment products, your money will be subject to the risks inherent in investing in securities including loss of principal.

Any withdrawals you make from your account are subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59½.

**You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or go to tiaa-cref.org for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.**

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