

Quick Start Guide

Everything for your employer's 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

Click the [here](#) 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 *Register Now*.



Welcome! We've made it easy to start managing your retirement benefits.

Simply log in with your user ID and password. If you're here for the first time, select **REGISTER NOW** to get started.

[REGISTER NOW](#)

[Already registered?](#)



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

Returning users: Click on *Already Registered*. You will be taken to the *Balances* tab where you can view your total balance in the Plan, regardless of provider. **Note: The total balance does NOT include your ORP plan amount.** To change your contributions, go to the *Contributions* tab and click *Manage Contributions*.



BALANCES | CONTRIBUTIONS | HISTORY | EDUCATION & TOOLS

Balances

Total balance* for all plans at:
UNIVERSITY SYSTEM OF MARYLAND **\$100,000.00**
As of 12/13/2024 **

Balance information

Plan balances

⊕ UNIVERSITY SYSTEM OF MD 403(B) SRA PLAN	\$50,000.00** <small>Balance as of 12/13/2024</small>
⊕ UNIVERSITY SYSTEM OF MD 457(B) PLAN	\$50,000.00** <small>Balance as of 12/13/2024</small>

Total balance* = \$100,000.00

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

Click the indicated button to split your contributions between pretax and Roth.

- If you enter a percentage, you'll see an estimate of your dollar contribution per pay period.
- Check out the plan's matching contribution. Consider contributing enough to receive the full match.

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, the plan in which you contribute and 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 plan and contribution type.

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

UNIVERSITY SYSTEM of MARYLAND

BALANCES CONTRIBUTIONS HISTORY EDUCATION & TOOLS

MANAGE CONTRIBUTIONS

Who would you like to handle your retirement investments?

Select the investment providers you would like your contributions 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.

University System of MD 403(b) SRA Plan

Employee Pre-tax

TIAA	50	%
Fidelity	50	%
TOTAL (must equal 100%): 100%		



You may contribute to more than one provider

4. Review your contributions

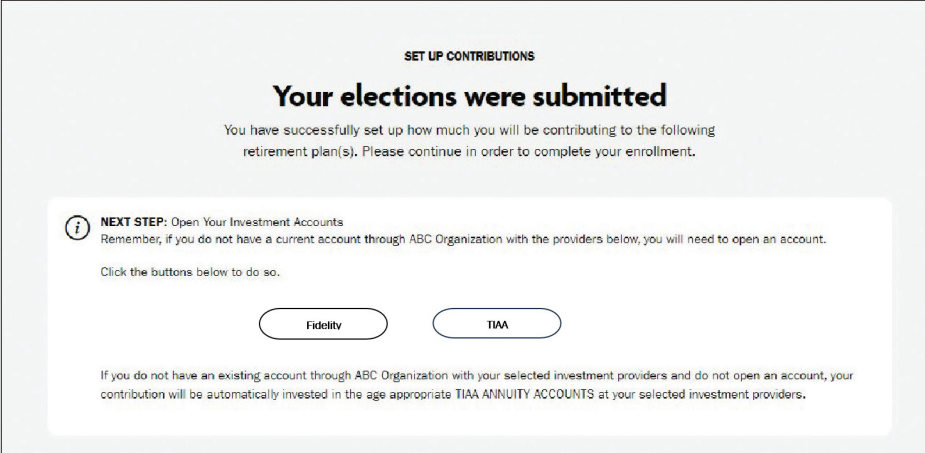
Check to be sure your desired selections are reflected in the summary.

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.



SET UP CONTRIBUTIONS

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
Remember, if you do not have a current account through ABC Organization with the providers below, you will need to open an account.

Click the buttons below to do so.

Fidelity TIAA

If you do not have an existing account through ABC Organization with your selected investment providers and do not open an account, your contribution will be automatically invested in the age appropriate TIAA ANNUITY ACCOUNTS at your selected investment providers.

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**
- Fidelity Investments: **800-835-5097**

General plan questions

Contact your institution's human resource office.

- Bowie State University
- Coppin State University
- Frostburg State University
- Salisbury University
- Towson University
- University of Baltimore
- University of Maryland, Baltimore
- University of Maryland, Baltimore County
- University of Maryland, College Park
- University of Maryland Eastern Shore
- University of Maryland Global Campus
- University of Maryland Center for Environmental Science
- University System of Maryland Office

Learn more

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