User Guide

Everything for your Duquesne University Retirement Plan in one location.
Connect & Simplify

Retirement@Work® makes managing your retirement account simpler.

Not a participant yet? You can enroll through Retirement@Work. See the Enrolling in your retirement plan section for details.

This guide provides step-by-step instructions and tips to help you make the most of Retirement@Work. We encourage you to keep it close at hand as you familiarize yourself with the different features.

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Logging in to Retirement@Work

Using Retirement@Work starts with these two steps. Once you’ve logged in, go to the instructions in this guide for the action you want to take.

Step 1:
Visit duq.edu/retirement.

Step 2:
Click Log In or Enroll Now and log in using your MultiPass.

For assistance with your MultiPass password, visit duq.edu/multipass, enter your MultiPass username, and click Forgot Password.
Enrolling in your retirement plan

Joining the plan is the first step to building your financial future. You can use the information on the Retirement@Work home page to help you make informed decisions during the enrollment process.

NOTE: If you are already enrolled in the retirement plan, go to page 6 for instructions to review your account and page 7 for instructions to make changes to your account.

Here you can:
• See which plan you’re eligible to enroll in
• Review important plan documents
• View the list of available investment choices
• Link to the investment providers’ websites
• Access calculators and other retirement planning tools

After you’ve reviewed the above information, follow these steps to enroll:

Step 1:
Click Log In or Enroll Now on the Retirement@Work home page.

Step 2:
Choose how much you’d like to contribute per pay period as a percentage or the maximum contribution amount and when you want contributions to start. Click Continue to proceed.

Quick Tips
• Based on the percentage you enter, you’ll see an estimate of your dollar contribution per pay period.
• If eligible, consider contributing 5% to receive the University 8% match, with immediate vesting.
• You may split your contribution between pretax and Roth. Click the “+” below the input box to do this.
Enrolling in your retirement plan (Continued)

Step 3:
Choose if you want to direct all contribution types (e.g., matched and unmatched, pretax and Roth) to the same investment provider(s). Then enter the percentage of your total contribution that should go to each provider. Click Continue.

NOTE: If you choose TIAA, you will need to decide how your contributions are split between the Retirement Choice (RC) and Retirement Choice Plus (RCP) contract types. You will make this selection regardless of your choice to invest in an annuity with TIAA. Click on the link in that section or visit TIAA.org/public/RetirementHelp/index.html to view the differences between these contracts to help guide your decision. You may also call TIAA at 800-842-2252 to get assistance in making this decision.

Step 4:
Review your elections. If no changes are needed, click Confirm Elections.

Step 5:
Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.

Step 6:
You now need to open an account with the investment provider(s) you selected and choose your investments to complete the enrollment process. Click the applicable provider button to go to their website.

Important note: If you’ve selected more than one provider, you’ll need to come back to this section of Retirement@Work to access the other provider’s website.

Quick Tips
• You may choose to split your contributions between Fidelity and TIAA.
• Choose No if you want to direct each contribution type separately.
• Percentages must be whole numbers and total 100%.
• Click Research Your Investments to view the Investment Choices Worksheet. You can use the worksheet to research the available investments and get an idea of which ones you may choose in the future.

For instructions on how to open an account with:
• TIAA: Go to page 10
• Fidelity: Go to page 11
Reviewing your account

Once enrolled, Your Plan Summary on the Retirement@Work home page is the starting point for managing your account and tracking your progress.

Here you can:

1. Get a snapshot of your account, including:
   - Your consolidated balance across investment providers and by plan
   - Your contribution amount for each provider
   - Recent transactions

2. Learn more about your retirement plan:
   - Review important plan documents
   - View the list of available investment choices
   - Link to the investment providers’ websites

3. Access calculators and retirement planning tools, such as:
   - Informative articles about budgeting and other financial topics
   - Retirement Advisor, which provides personalized action plans with savings and investment recommendations
   - 360° Financial View, which helps you monitor all of your finances and help you set goals
Making changes to your account

It’s important to review your contribution amount and investment choices periodically to make sure they continue to reflect your financial situation and goals.

Follow these steps if you want to make a change:

Step 1:
Click Review & Make Changes on the Your Plan Summary page. This will bring you to a summary of your current elections.

Step 2:
Click Manage Elections to change your contribution amount and/or investment providers.

NOTE: You may select “maximum amount” if you would like to contribute the maximum voluntary percentage permitted for the calendar year. Your biweekly voluntary contribution amount may be adjusted as you near the annual limit to prevent you from exceeding the maximum for the year. You will not need to take any action for the new calendar year as your contributions will automatically resume. Any increase in the calendar year limit will also be automatically calculated and your contributions updated if warranted.

Step 3:
Review your existing contribution amount. Decide if you’re going to change it.

• If no, click Continue and move on to Step 4.
• If yes, enter the new contribution amount as a percentage or maximum contribution amount, and the effective date. Click Continue to proceed.

Quick Tips
• Based on the percentage you enter, you’ll see an estimate of your dollar contribution per pay period.
• You may split your contribution between pretax and Roth. Click the “+” below the input box to do this.
• If eligible, consider contributing 5% to receive the University 8% match, with immediate vesting.
Making changes to your account (Continued)

Step 4:
Review your existing investment providers and how much of your contribution is going to each one. Decide if you’re going to make any changes.
• If no, click Continue and move on to Step 5.
• If yes, choose if you want to direct all contribution types (e.g., matched and unmatched, pretax and Roth) to the same investment provider(s). Then enter the percentage of your total contribution that should go to each provider. Click Continue.

NOTE: If you choose TIAA, you will need to decide how your contributions are split between the RC and RCP contract types. You will make this selection regardless of your choice to invest in an annuity with TIAA. Click on the link in that section to view the differences between these contracts to help guide your decision. You may also call TIAA to get assistance in making this decision.

Step 5:
Review your elections. If no changes are needed, click Confirm Elections.

Step 6:
Review the Terms and Conditions. If you agree with the terms, mark the box and click I Agree. A confirmation will appear stating that your elections were successfully submitted.

Quick Tips
• You may choose to split your contributions between Fidelity and TIAA.
• Choose No if you want to direct each contribution type separately.
• Percentages must be whole numbers and total 100%.
• Click Research Your Investments to view the Investment Choices Worksheet. You can use the worksheet to research the available investments and get an idea of which ones you may choose in the future.
Making changes to your account *(Continued)*

Step 7:
If you’ve selected a new provider or investment, you now need to visit the provider’s website to either open an account or update your investment choices. Click the applicable provider button to go to its website.

**Important note:** If you’ve chosen investments from more than one provider, you’ll need to come back to this section of Retirement@Work to access each provider’s website.

For instructions on how to open an account with:
- TIAA: Go to page 10
- Fidelity: Go to page 11
Opening an investment account with TIAA

Clicking the TIAA button on Retirement@Work will take you directly to TIAA’s participant website. Once on the site, follow these steps to open an investment account:

Step 1:
Confirm and update your personal information as needed.

Step 2:
Choose one of these three options to make your investment choices:

- **Choose for me.** Your contributions will be invested in the target-date mutual fund with the year closest to the year you turn 65. For example, if you will turn 65 in 2044, contributions will be directed to the target-date 2045 Fund. Of course, you can choose a fund with an earlier or later date based on your needs.

- **Help me choose.** With this option, you’ll select your tolerance for investment risk along a scale. Then a mix of investments will be suggested based on your selection. Note: You’ll still choose the individual investments.

- **Choose my own.** You’ll make your selection from the list of available investments.

Whichever option you choose, follow the instructions in the orange buttons to complete the selection process.

Step 3:
Enter your beneficiary information. Then click Review and Continue.

Step 4:
Review the information you’ve entered and the Terms and Conditions. If you agree with the terms, mark the box and click Finish Enrollment.

A confirmation page will appear stating you’ve successfully enrolled in the plan. You’re now on your way to saving for your financial future.

**Important note:**
If you’ve selected another provider, return to Retirement@Work to open an account or update your investments and beneficiary information with that provider, as needed.

**Quick Tips**

We encourage you to consult with a TIAA financial consultant either before or shortly after your enrollment. Appointments can be scheduled by calling 800-732-8353 or online at TIAA.org/schedulenow.

For those who are married, spouses must be the primary beneficiary unless they complete a spousal waiver form.
Opening an investment account with Fidelity

Clicking the Fidelity button on Retirement@Work will take you directly to Fidelity’s participant website. If you already have a Fidelity account and a username and password set up, skip to Step 5. You will use the same username and password for all the plans you have at Fidelity.

If you are new to Fidelity, then please follow the steps shown below to register and enroll in the Duquesne University 403(b) Plan. During the process, you will be asked to enter the Plan ID for the plan. The Plan ID for the Duquesne University 403(b) Plan is 68969.

Step 1:
Log on to netbenefits.com/atwork and click on Get Started on the green toolbar.

Step 2:
Click on the Enroll Now button.

Step 3:
Click on Enroll in your workplace savings plan.

Step 4:
Follow the steps to register and enroll in your plan. You will be asked to provide information for security purposes.

NOTE: If you try to log in and the system gives you an error message, this simply means that Fidelity hasn’t yet received information from TIAA to set up your account. Please wait a few days and try again.

Once you have registered and have your username and password established, all you need to do to enroll at Fidelity is make your investment elections and designate your beneficiaries. You have already entered information into Retirement@Work regarding how much you would like to contribute to the plan. That information will be sent to Fidelity. You will not be able to enter any contribution (deferral) information on the Fidelity system. Any future changes to your contribution amount will be made through the Retirement@Work system.

Step 5:
To make your investment elections, log in to Fidelity NetBenefits® at netbenefits.com/atwork and enter your username and password in the black toolbar that you’ll see at the top of your page and then click Login.

Step 6:
Select the plan you want to make the investment elections for and then use the Quick Links to select Change Investments. You will need to make investment elections for each plan in which you are a participant.

Step 7:
Then you can select Change Investment Elections under Future Investments to set up your investments for future contributions.

Step 8:
To set up your beneficiaries online, simply click Profile on the blue toolbar at the top of the page. Then click on Beneficiaries.

Now your account is set up. If you have any questions or need help with setting up your account, please contact a Fidelity representative at 800-343-0860, weekdays, 8 a.m. to 8 p.m. (ET).

Investing involves risk, including risk of loss.

Important note:
If you’ve selected another provider, return to Retirement@Work to open an account or update your investments and beneficiary information with that provider, as needed.

Quick Tips
We encourage you to consult with a Fidelity Financial Advisor either before or shortly after your enrollment. Appointments can be scheduled by calling 800-642-7131 or online at https://nb.fidelity.com/public/nb/default/fort

For those who are married, spouses must be the primary beneficiary unless they complete a spousal waiver form.
Personalized 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

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).

General plan questions

Contact the benefits office at benefits@duq.edu or 412-396-5106.

Learn more

Visit duq.edu/retirement.

Appointment scheduling

- TIAA: 800-732-8353
- Fidelity: 800-642-7131