

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(s)
- 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

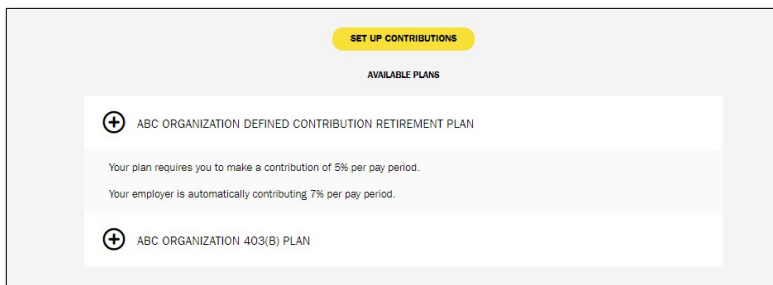
1. Access Retirement@Work

Log in to *Academica* to gain access to Retirement@Work.

- Click *Employee Self-service*
- Click *Retirement Savings Plan Enrollments and Changes*

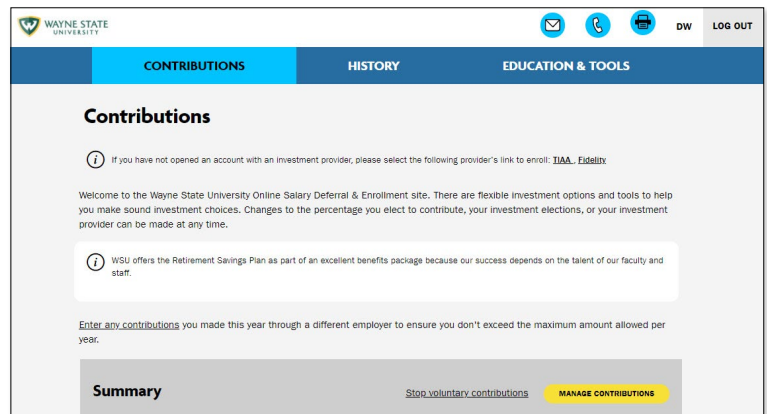
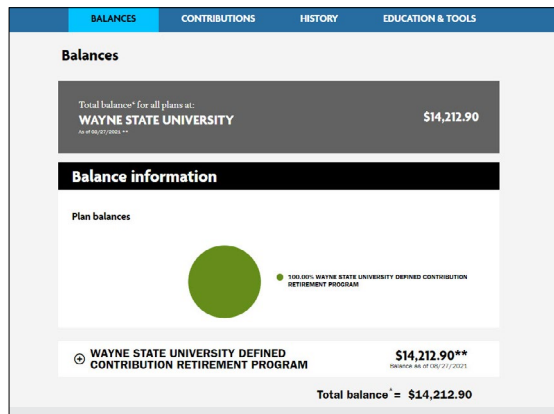
2. Set up and manage your contributions

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*.



On the next page, enter the amount you want to contribute to the 403(b) and/or 457(b) voluntary plan(s) per pay period and when you want contributions to start.

- Based on the percentage you enter/If you enter a percentage, you'll see an estimate of your dollar contribution per pay period.
- Contribute between 1% and 5% to get your employer match. Note: Wayne State University limits the percentage amount you can contribute for any one paycheck to 80% of gross pay (considering both 403(b) and 457(b) plan contributions).
- Choose if you would like your contribution to automatically increase. If so, indicate by how much, the frequency, and at what percentage the increase should stop.

After completing your 403(b) elections, you will be asked if you want to contribute to the 457(b) plan. Check *Yes* or *No*. If you choose *Yes*, enter the percentage you want to contribute.

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 pretax employee contributions and employer contributions—will be directed to the same investment provider(s) in the same percentages.

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

WAYNE STATE UNIVERSITY

CONTRIBUTIONS HISTORY EDUCATION & TOOLS

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. Keep in mind that each provider offers different options, features, and plan fees.

You will need to open an account with the provider(s) 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](#)

Wayne State University Defined Contribution Retirement Program

Employee Pre-Tax

TIAA	<input type="text"/>	%
Fidelity	<input type="text"/>	%
TOTAL (must equal 100%):		%

4. Review your contributions

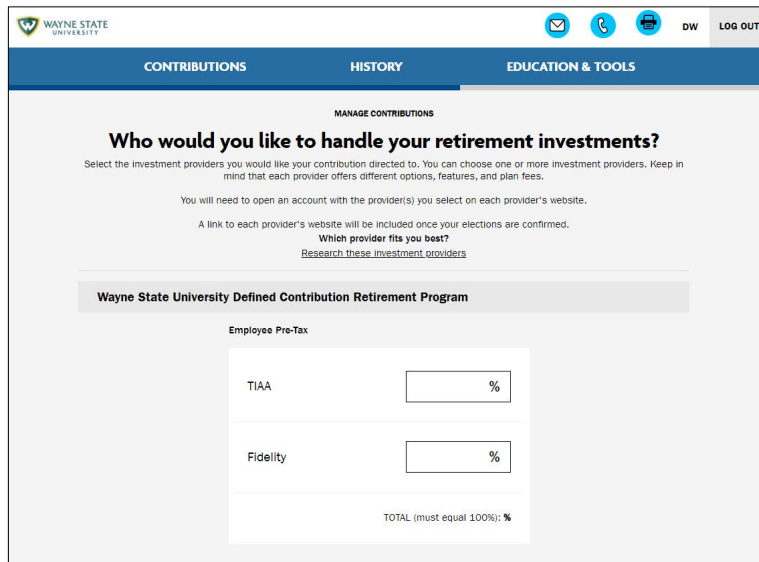
Check to be sure your desired selections are reflected in the summary.

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 both Fidelity and TIAA, you must return to this page to click each provider's name to complete the process.



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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: **800-642-7131**

General plan questions

Contact Kathy McCoy in Total Rewards (a DIV of Human Resources) by email at **FW0481@wayne.edu**.

Learn more

This short video provides a step-by-step visual guide to using Retirement@Work. **Watch the video here.**