



# Retirement@Work<sup>®</sup>

## Quick Start Guide

Everything you need for your  
State of Rhode Island  
457(b) Deferred Compensation Plan.  
In one place.

# Connect and simplify

Retirement@Work® makes managing your 457(b) Plan account simpler.



Retirement@Work makes it easier for you to manage contributions and investment provider choices for the State of Rhode Island 457(b) Deferred Compensation Plan (457 Plan). It also gives you a more complete picture of your retirement savings by bringing together account balance information from all three providers in one spot.

The Retirement@Work online portal allows you to:

- Enroll in your 457 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. Accessing your Retirement@Work account

Generally, almost all state employees are eligible to participate in the 457 Plan. To access your Retirement@Work account, log in to [www.retirementatwork.org/ri](http://www.retirementatwork.org/ri) after receiving your first direct-deposited paycheck. If you are not able to log in at that time, please check with your HR office regarding your eligibility.

**Rhode to Retirement**

**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?](#)

**USER ID**

User ID

[Forgot your user ID?](#)

**PASSWORD**

Password **SHOW**

[Forgot your password?](#)

**LOG IN**

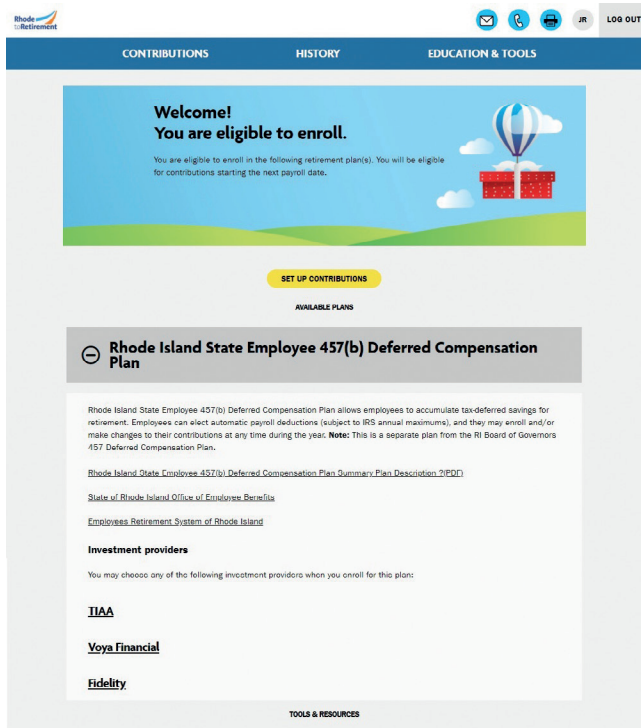
Terms of Use  
Privacy Statement

Customer Service  
855-200-0135  
Monday to Friday 8am to 10pm (ET)

## 2. Set up and manage your contributions

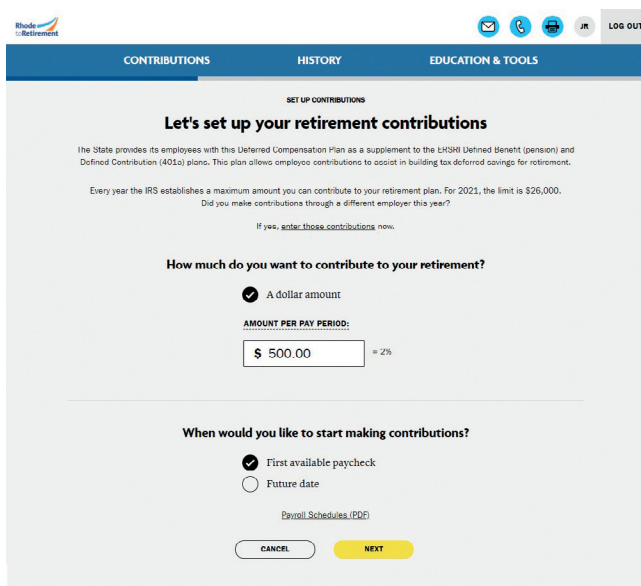
If you are just starting in the 457(b) Plan, click *Set up contributions*.

If you already have a 457(b) Plan account, 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*.



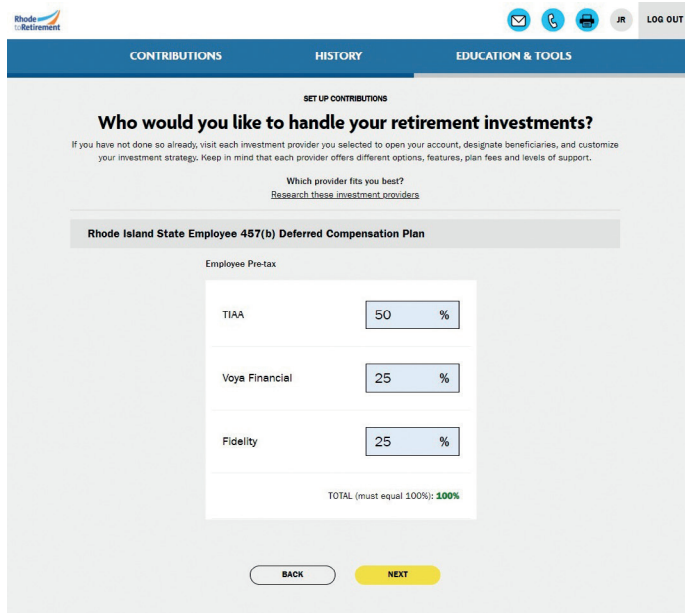
Click the + next to each plan to read more information and review available investment providers.

On the next page, enter the amount you want to contribute to the 457 Plan per pay period and when you want contributions to start.



# 3. Select investment providers

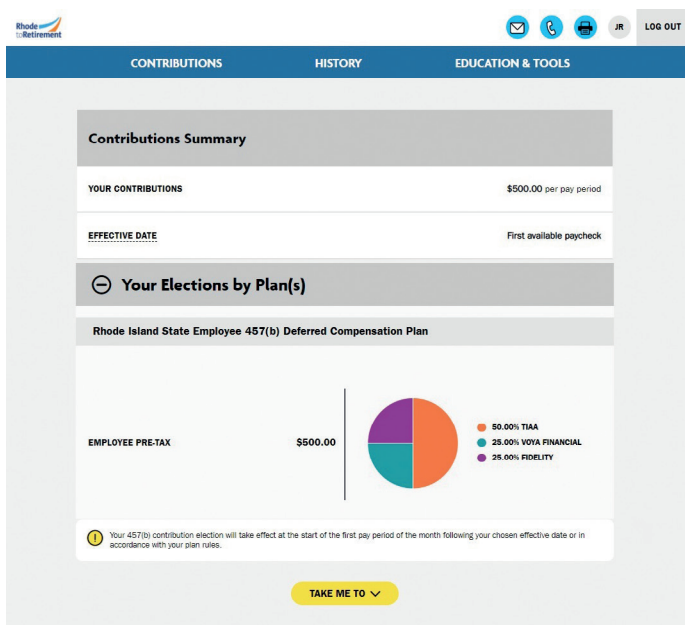
Enter the percentage you wish to allocate to each provider. You may choose to contribute to one, two or all three providers. Just ensure your total equals 100 percent.



# 4. Review your contributions

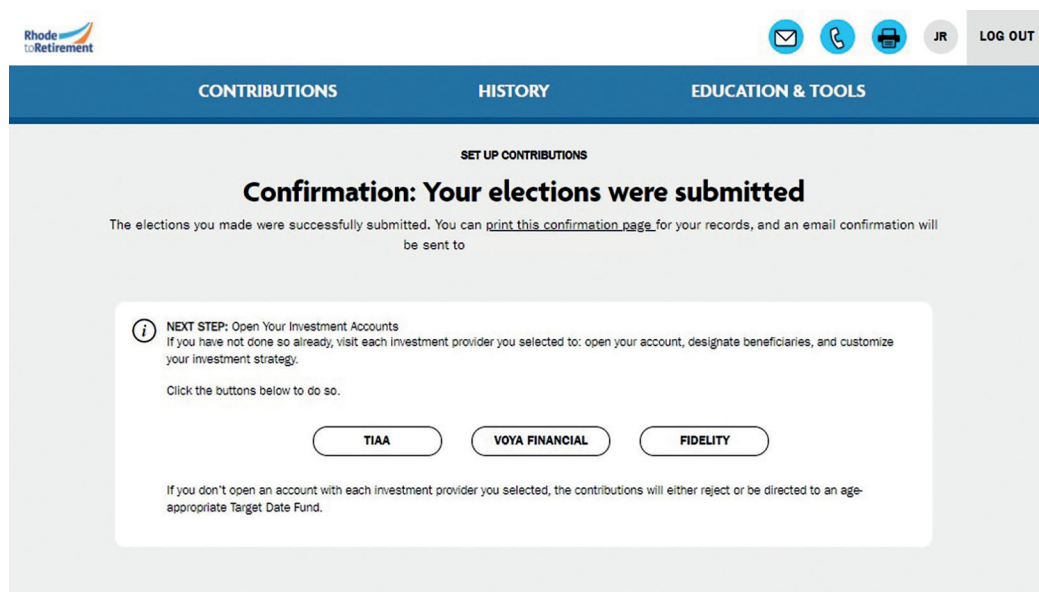
Check to be sure your desired selections are reflected in the summary. If they are not, click the *Edit* button to make changes.

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 provider account(s)

Click the name of each provider you selected to open an account with them (if you do not have one already). You will exit Retirement@Work and be taken to each provider's website to open your account through their web portal. Once your account is opened, you can choose an investment allocation and assign beneficiaries. If you selected more than one provider, you must return to this page to click each provider's name to complete the process.



### **It is important to complete the account set up with your chosen provider(s).**

Please be sure to name your beneficiaries and select your investment options within your 457(b) Plan account(s). Retirement@Work is not the recordkeeper for these elections. If you do not name beneficiaries, they will automatically be set to your estate. If you do not make an investment selection, your contributions will automatically be directed into the age-appropriate target date fund within the 457(b) Plan.

If you already have a 457(b) Plan account established with a provider, you can update your beneficiary designation and direct future contributions to the options on the investment menu at any time.

# Need help?

## We've got you covered.

### Site support

Call Retirement@Work at **855-200-0135**, 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), online, over the phone or in person.

- Fidelity: [netbenefits.com/sori](https://netbenefits.com/sori), 800-343-0860
- TIAA: [TIAA.org/ri](https://TIAA.org/ri), 800-897-1026
- Voya: [ri.beready2retire.com](https://ri.beready2retire.com), 800-584-6001

### General plan questions

Call the State of Rhode Island's Office of Employee Benefits at **401-574-8530** or visit [employeebenefits.ri.gov/deferredcomp](https://employeebenefits.ri.gov/deferredcomp).

### Get started

Visit [www.retirementatwork.org/ri](https://www.retirementatwork.org/ri).

