Texas Tech Retirement Manager

Welcome to Texas Tech Retirement Manager, your 24-hour Tax Deferred Account (403b) and Optional Retirement Program (ORP) enrollment/change system. This presentation will assist you in logging into and taking full advantage of the Texas Tech Retirement Manager System.

TTRetirement Manager

$ave Now. Enjoy life later.

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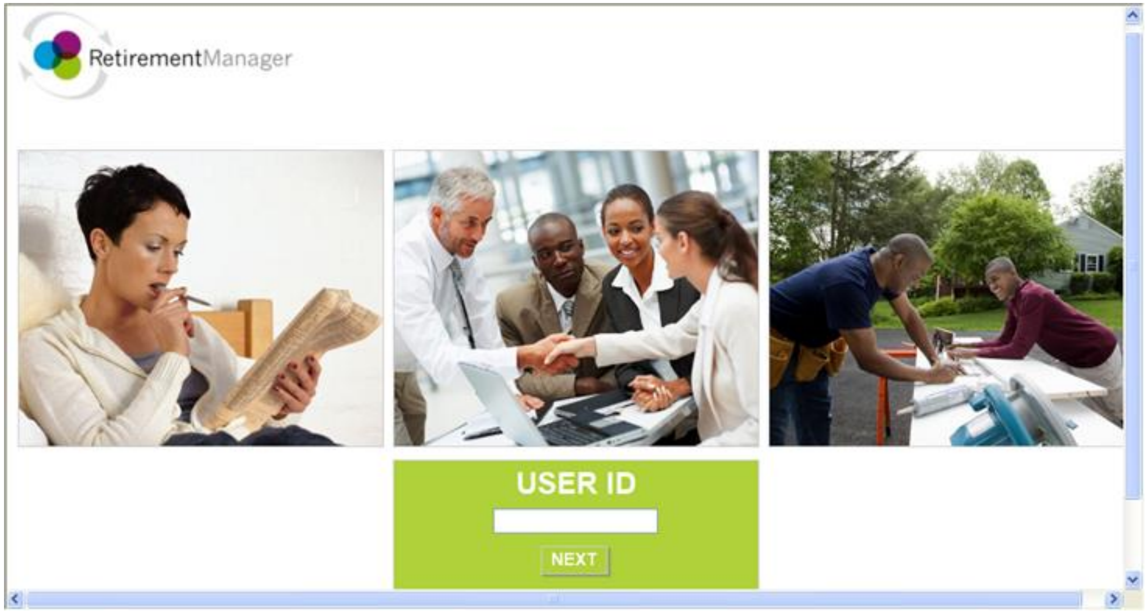
Welcome

TT Retirement Manager is a secure web site that enables you to select the retirement plans , Tax Deferred Account 403(b) or Optional Retirement Plan (if eligible), you wish to contribute to by choosing the providers and the amount you wish to contribute to save for your future.



At this site you will learn about TT 403(b) retirement savings plans, enroll and make changes to your retirement plans, read financial education articles and use financial tools to help plan your retirement savings.

Logging On/Setting Your Security Profile

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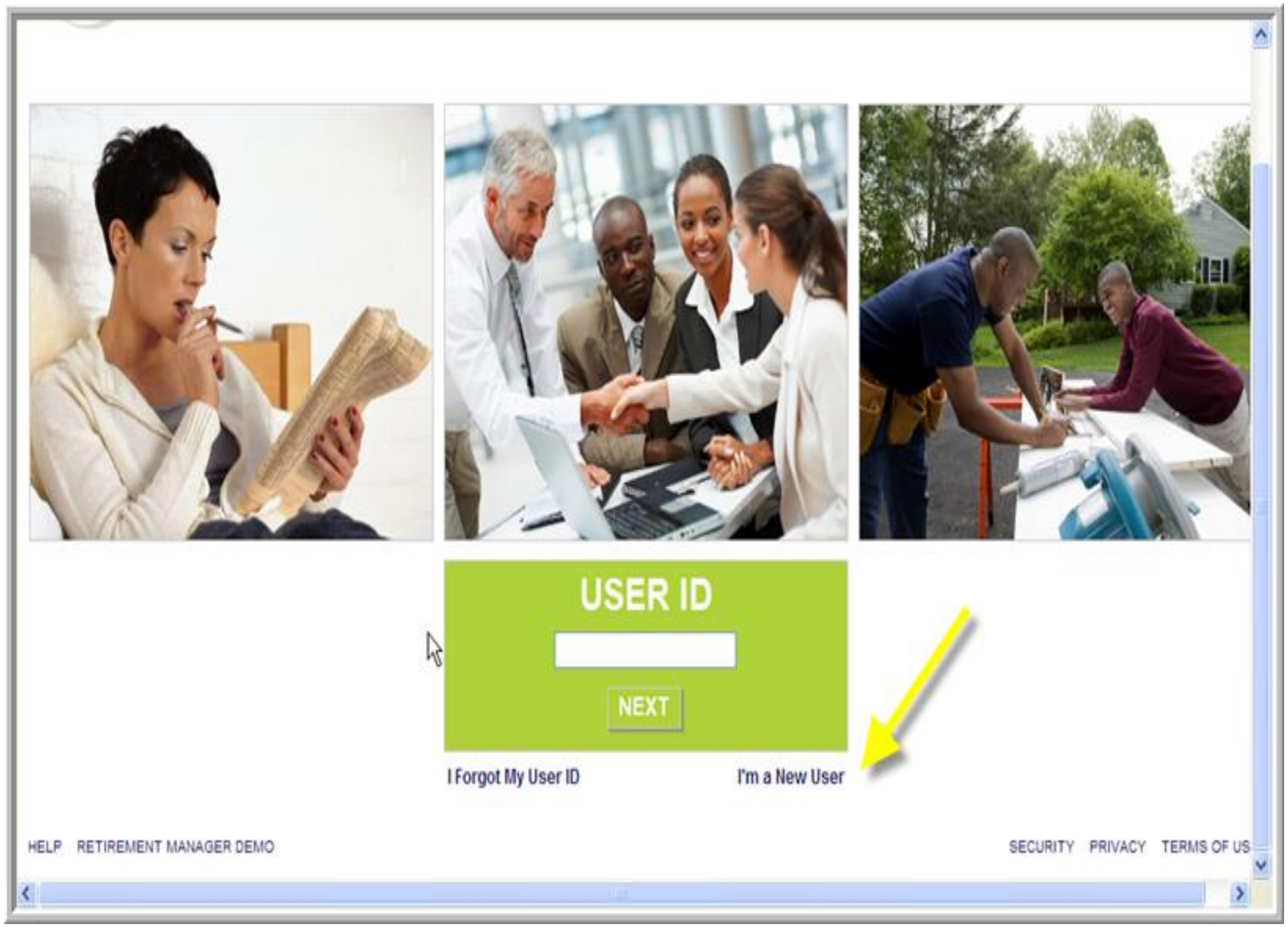
If you have never used TT Retirement Manager, you will need to establish a UserID and password.

1) On your first visit click “I’m a new user.”
2) If you have previously used TTRM but cannot remember your password, select “I Forgot My Password”

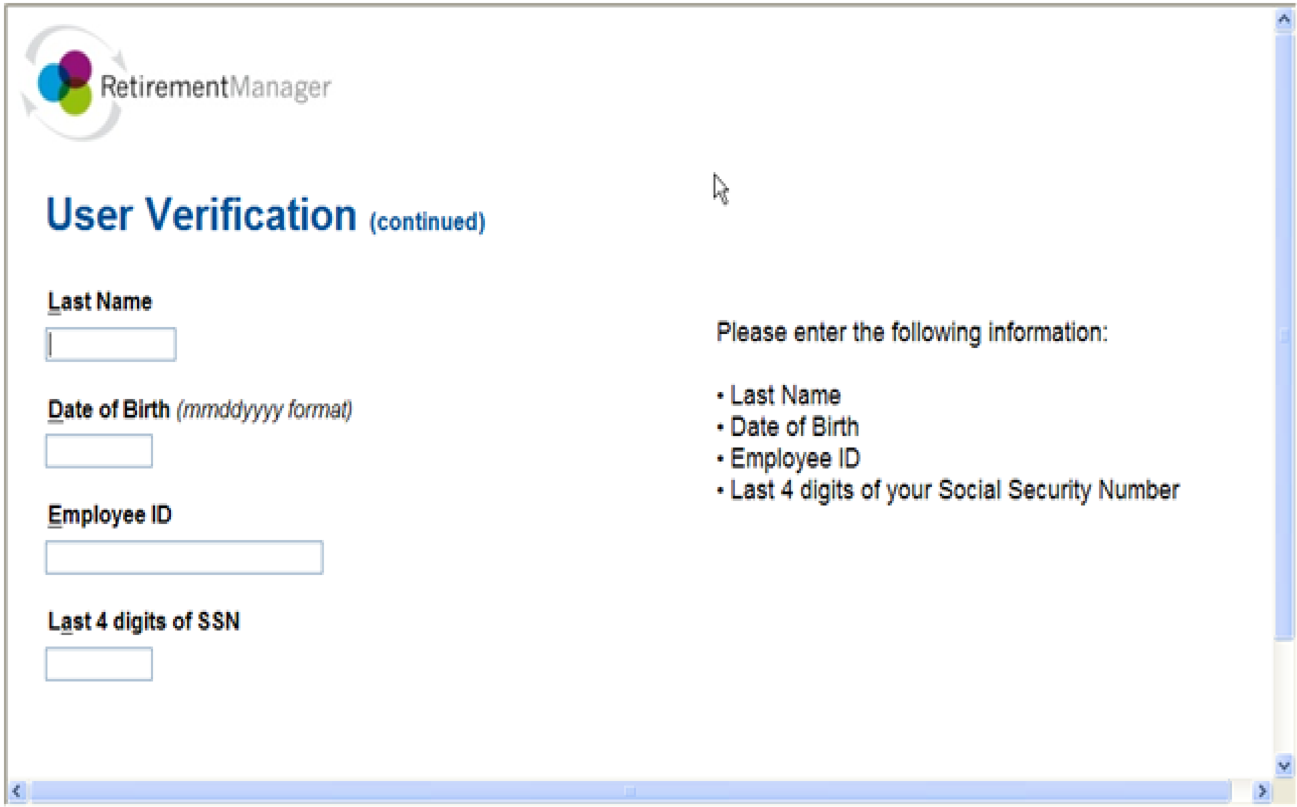
Note: If TTRM does not recognize you, contact your benefits office.

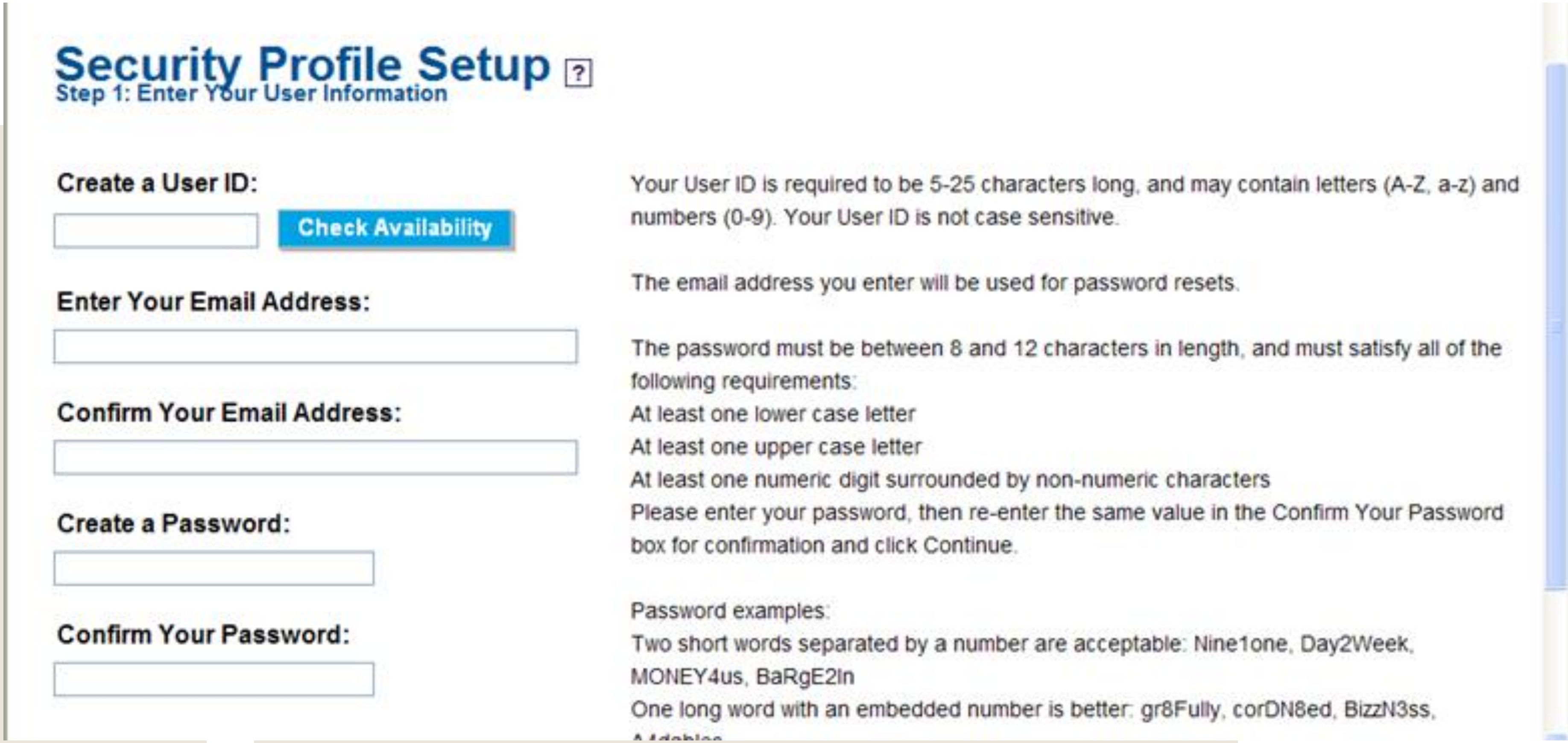


Setting Up a Password

After clicking "I'm a New User" complete the following fields:

1) Last name
2) Date of Birth
3) Texas Tech ID Number, R# (If you do not know your Texas Tech R# , go to (TTU) raiderlink.ttu.edu or (HSC) webraider.ttuhsc.edu webpage, Employee tab and click on "My Tech ID (R#)
4) Last four digits of your Social Security number.





Security Profile Setup

Step 1: Enter Your User Information

Create a User ID:

Check Availability

Enter Your Email Address:

Confirm Your Email Address:

Create a Password:

Confirm Your Password:

Your User ID is required to be 5-25 characters long, and may contain letters (A-Z, a-z) and numbers (0-9). Your User ID is not case sensitive.

The email address you enter will be used for password resets.

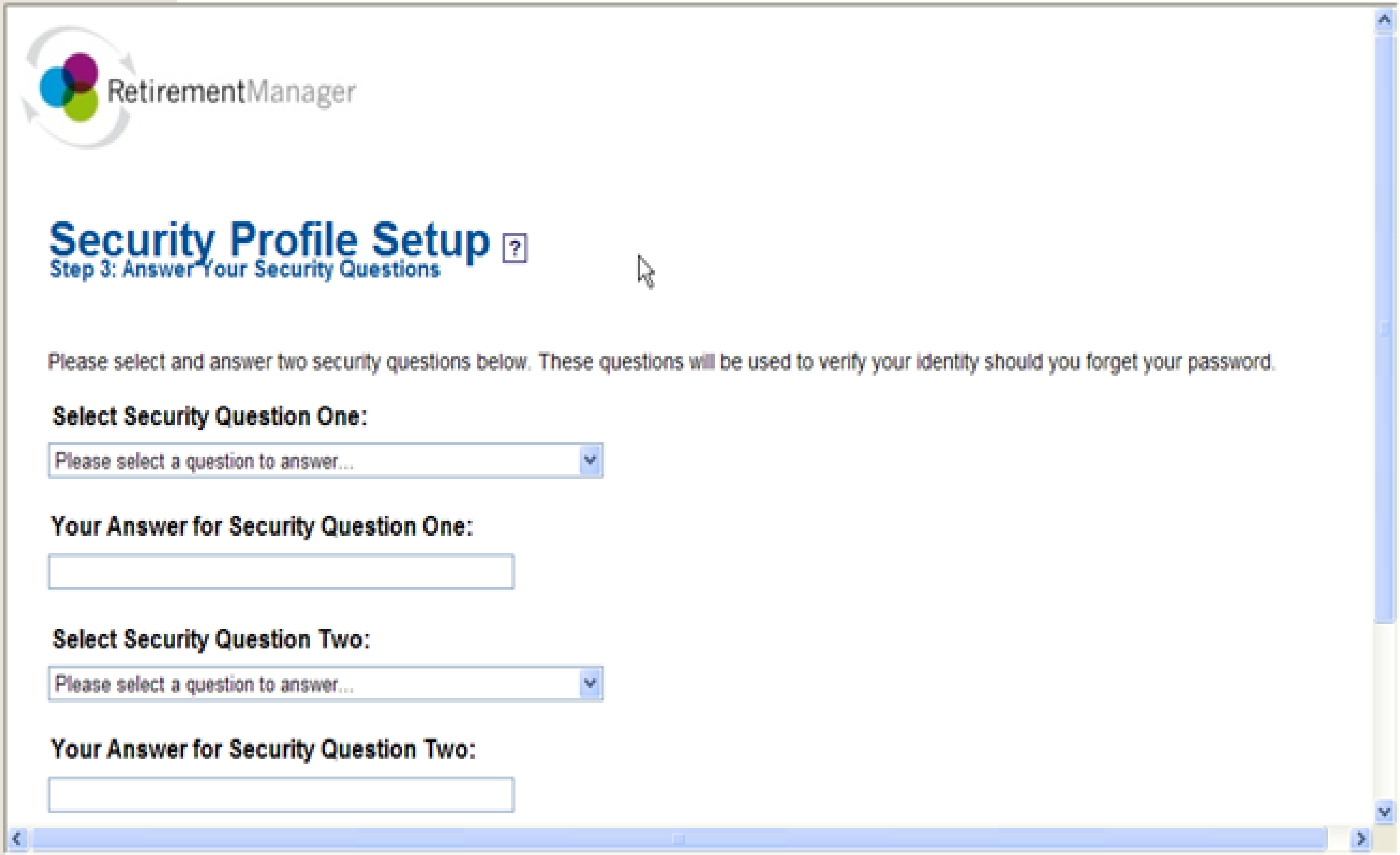
The password must be between 8 and 12 characters in length, and must satisfy all of the following requirements:
At least one lower case letter
At least one upper case letter
At least one numeric digit surrounded by non-numeric characters
Please enter your password, then re-enter the same value in the Confirm Your Password box for confirmation and click Continue.

Password examples:
Two short words separated by a number are acceptable: Nine1one, Day2Week, MONEY4us, BaRgE2In
One long word with an embedded number is better: gr8Fully, corDN8ed, BizzN3ss,

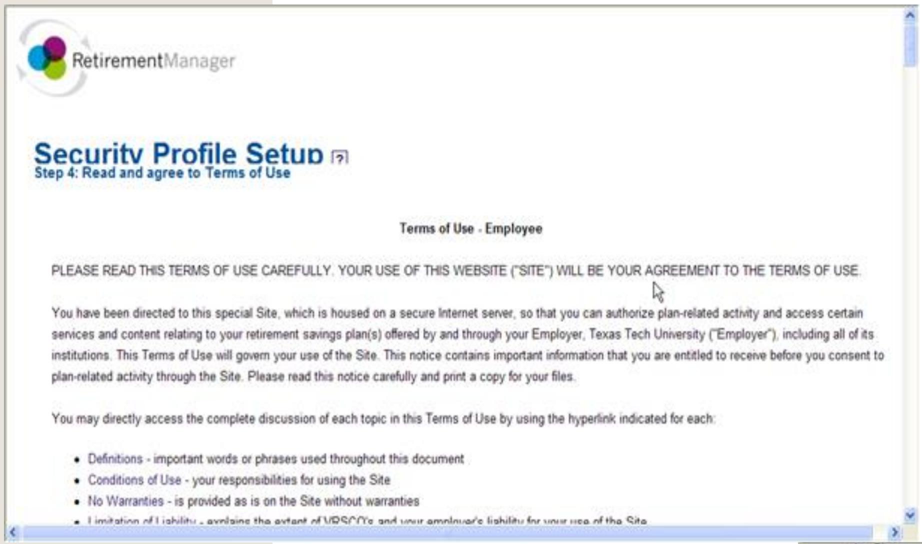
1) Create a UserID (You may use your Tech ID, R#)
2) Enter your email address of choice
3) Create a password with case/letter/numeric requirements
4) Confirm your password
5) Click on NEXT

Select and name your Security Image

Select Security Questions



Agreement: You must read and agree to the terms of use before access is granted



RetirementManager

Security Profile Setup

Step 4: Read and agree to Terms of Use

Terms of Use - Employee

PLEASE READ THIS TERMS OF USE CAREFULLY. YOUR USE OF THIS WEBSITE ("SITE") WILL BE YOUR AGREEMENT TO THE TERMS OF USE.

You have been directed to this special Site, which is housed on a secure Internet server, so that you can authorize plan-related activity and access certain services and content relating to your retirement savings plan(s) offered by and through your Employer, Texas Tech University ("Employer"), including all of its institutions. This Terms of Use will govern your use of the Site. This notice contains important information that you are entitled to receive before you consent to plan-related activity through the Site. Please read this notice carefully and print a copy for your files.

You may directly access the complete discussion of each topic in this Terms of Use by using the hyperlink indicated for each:

- Definitions - important words or phrases used throughout this document
- Conditions of Use - your responsibilities for using the Site
- No Warranties - is provided as is on the Site without warranties
- Limitation of Liability - explains the extent of VRSCO's and your employer's liability for your use of the Site

the Site.

You agree that the electronic records that you create on the Site will be admissible as an original signed document in any court of law and that you will not challenge or dispute the authenticity of such records or allege that an electronic signature is not legally binding.

ELECTRONIC CONSENT

1. I have read the information above about the hardware and software requirements to use the Site in connection with my entering into plan-related activity through the Site.
2. I consent to the use of an electronic record and an electronic signature as evidence of my agreement to the plan-related activities described in this Terms of Use in place of a written document and handwritten signature.
3. I am able to view this consent. I am also able to review my electronic records by accessing my plan information on this web site with my User ID and password.
4. In completing this consent process by having typed in my User ID and Password above and by clicking the SUBMIT CONSENT button, I am reasonably demonstrating that I can access my plan information on the Site with my User ID and password.

○ **I AGREE** to these terms
○ **I DISAGREE** to these terms

BACK CONTINUE

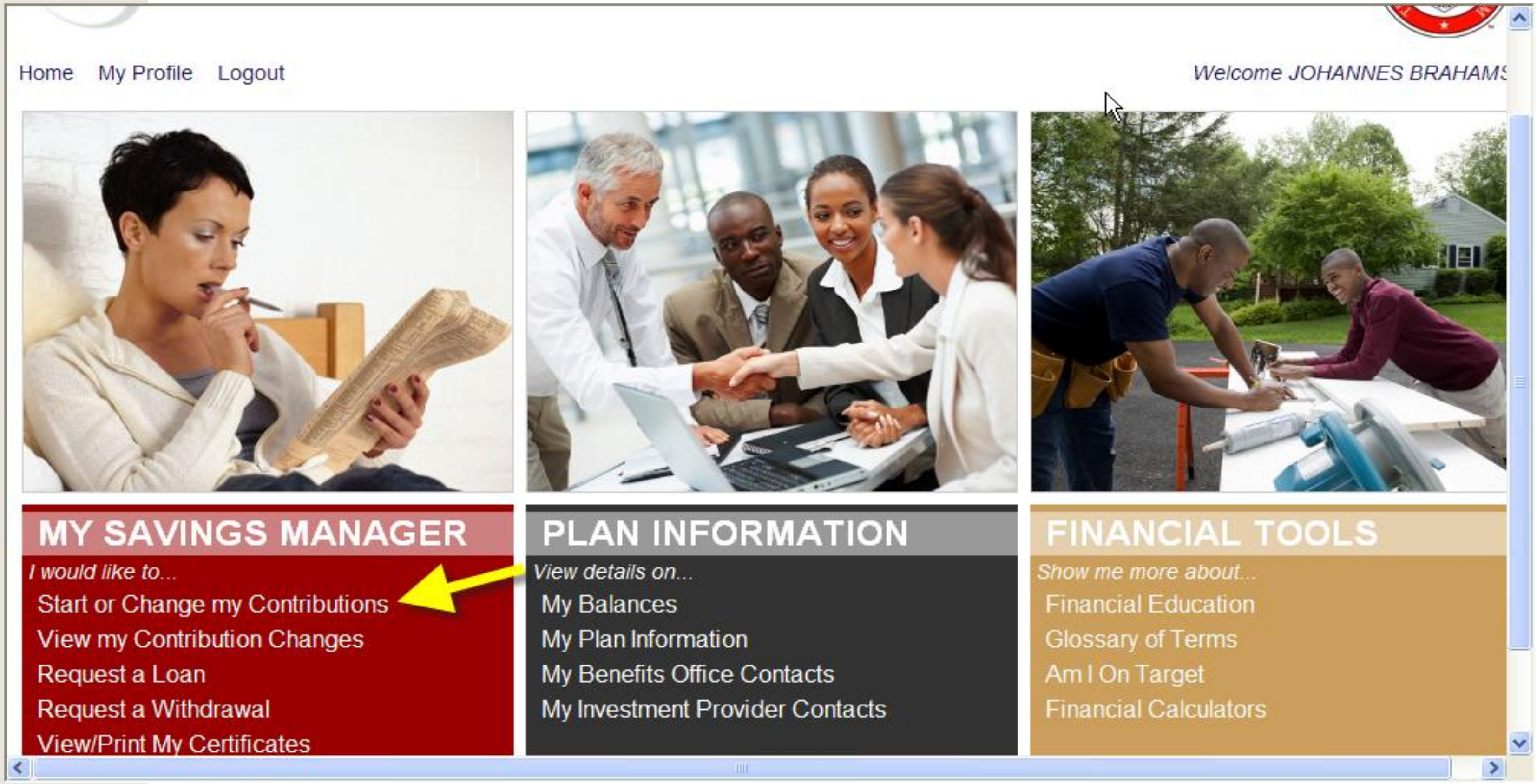
HELP SECURITY PRIVAC

Home Page

Use the links under My Savings Manager, Plan Information, or Financial Tools, to enroll in or make changes to your retirement contributions, view account balances or access an array of useful articles and savings tools.

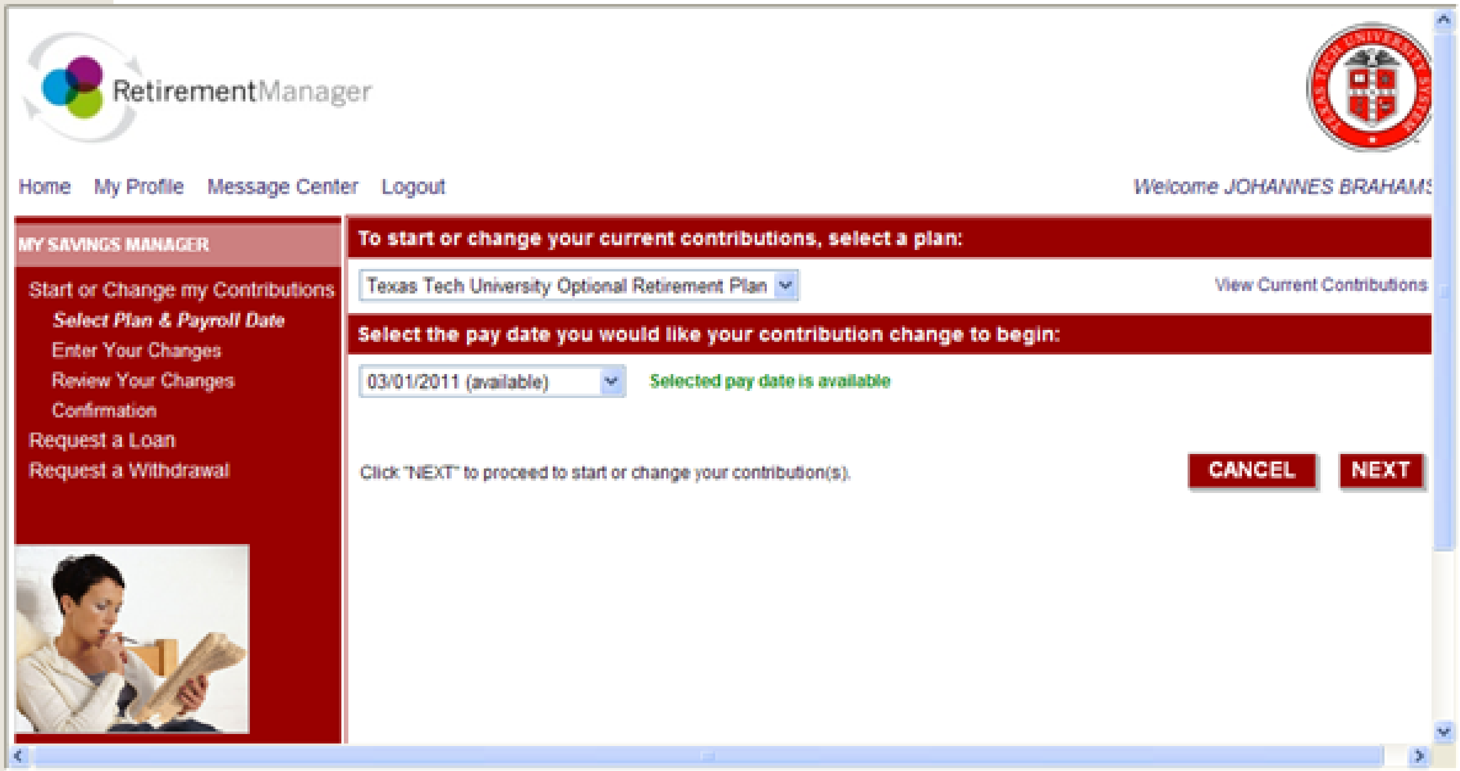
Newly Eligible ORP Participant

From the Home Page, My Savings Manager, click on Start or Change my Contributions



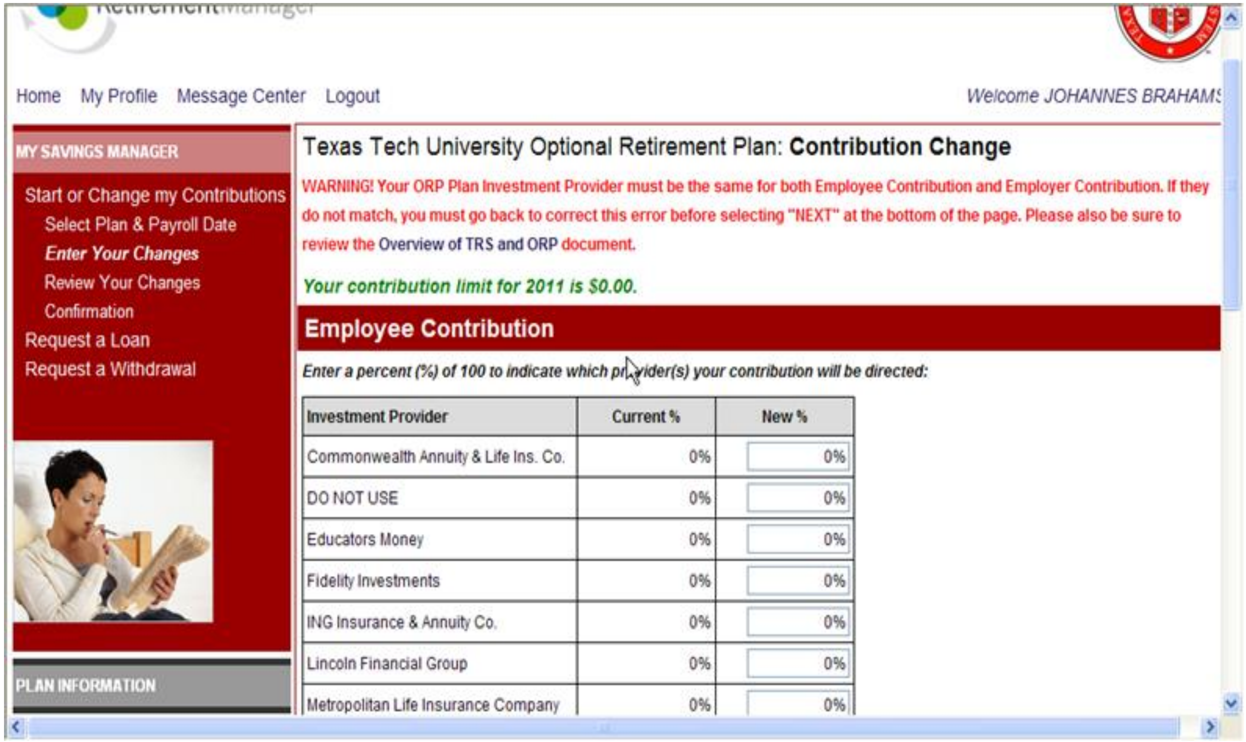
Newly Eligible Optional Retirement Program Participant

A newly eligible ORP participant will select from drop down boxes, Optional Retirement Program and next available pay date.



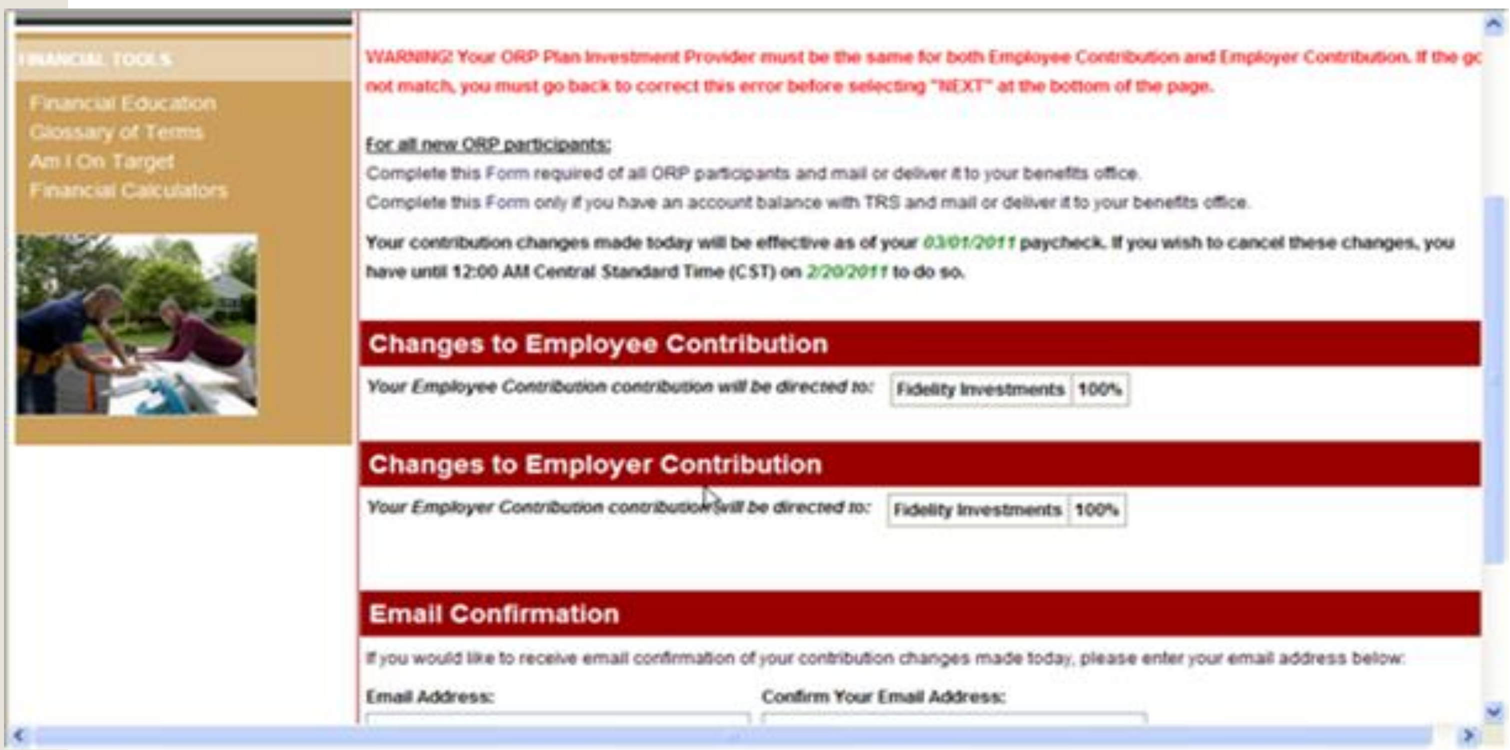
ORP Enrollment/Change

Choose your ORP vendor. The Employee and Employer contributions must be 100% with one vendor. Complete both employee and employer sections and scroll down to click NEXT button at the bottom of the screen.

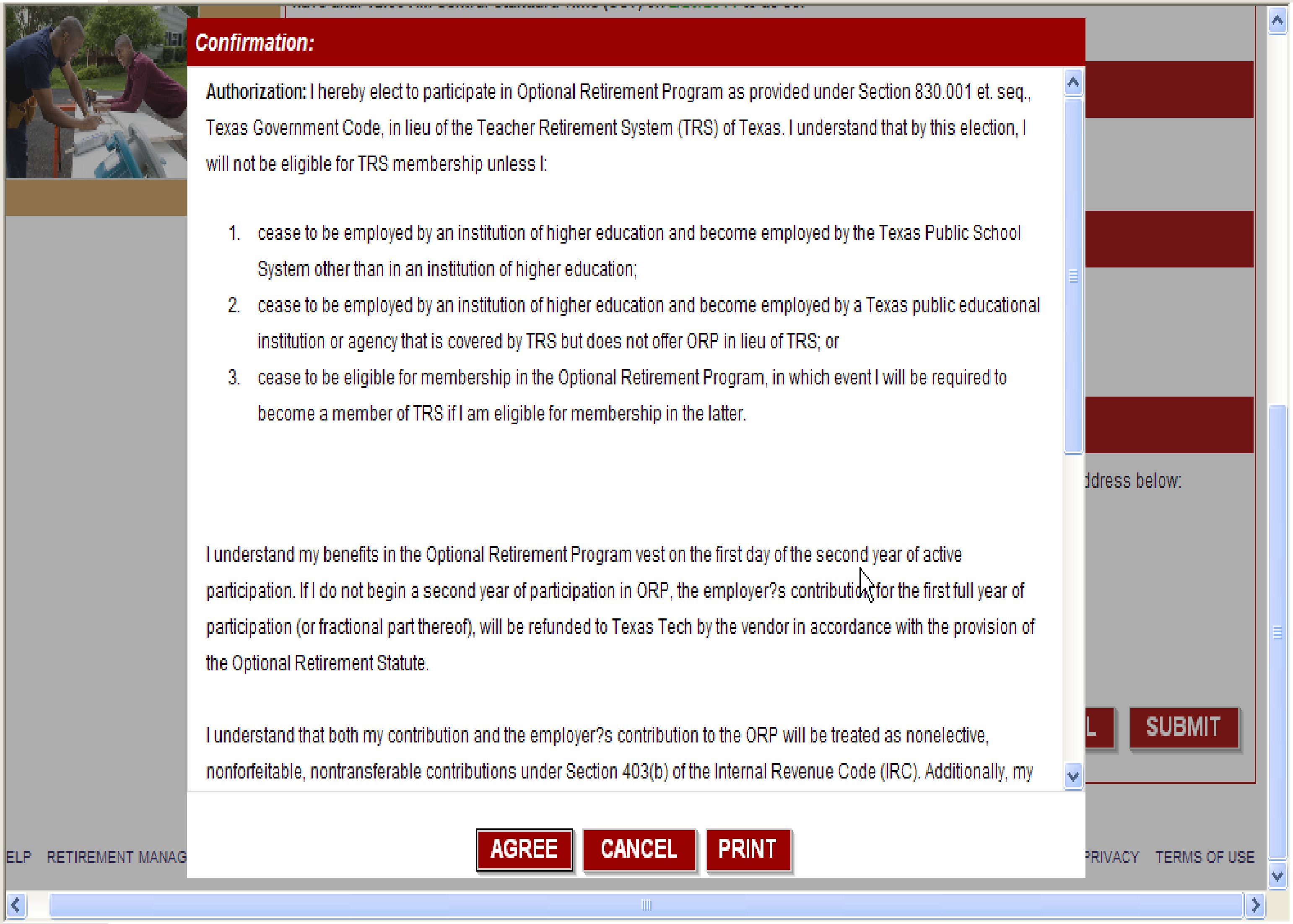


ORP Enrollment/Change Confirmation

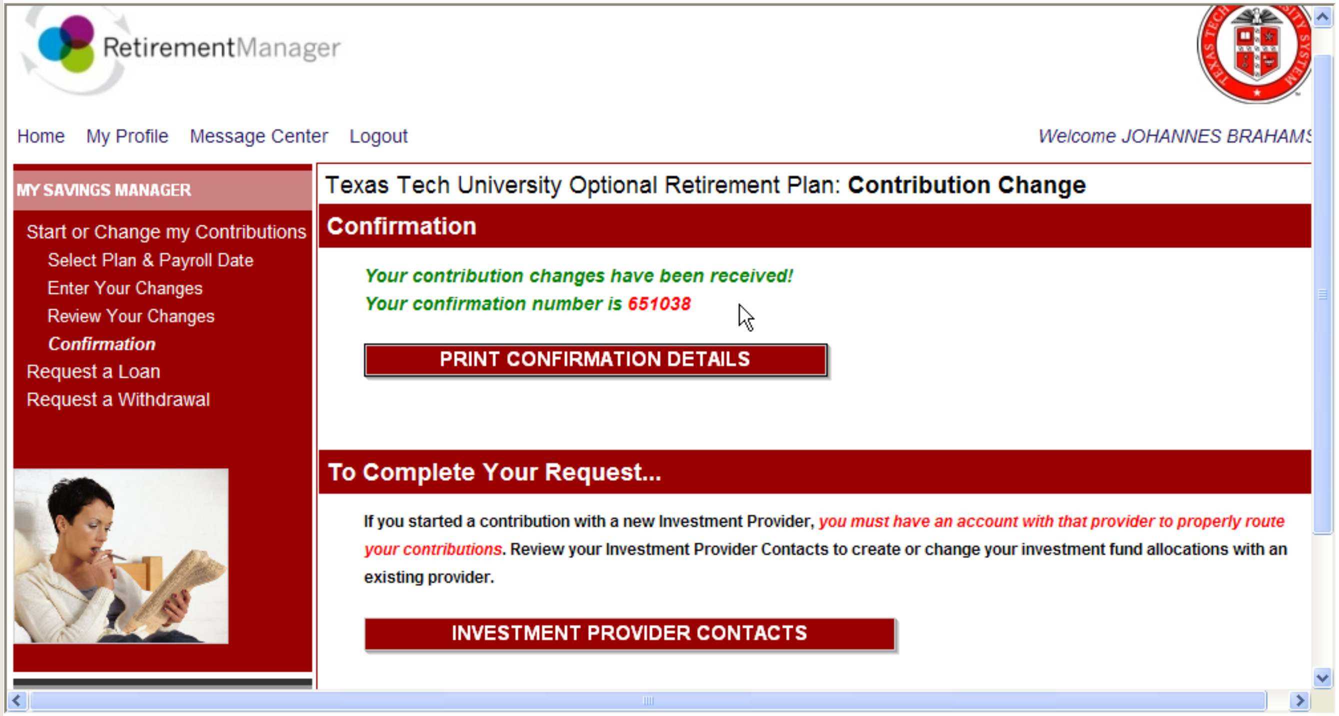
After you press NEXT, you will receive a confirmation of the enrollment/change. If you have elected a new vendor or changed vendor, make sure that you also complete the enrollment form for your newly selected vendor. You may choose to receive an email confirmation of your selection. Click “SUBMIT” to confirm and process



Agree to Salary Reduction Agreement



Receive confirmation number and print confirmation details. Remember to complete an account application with your investment provider.



ORP Enrollment/Change

You can see any changes you made by:

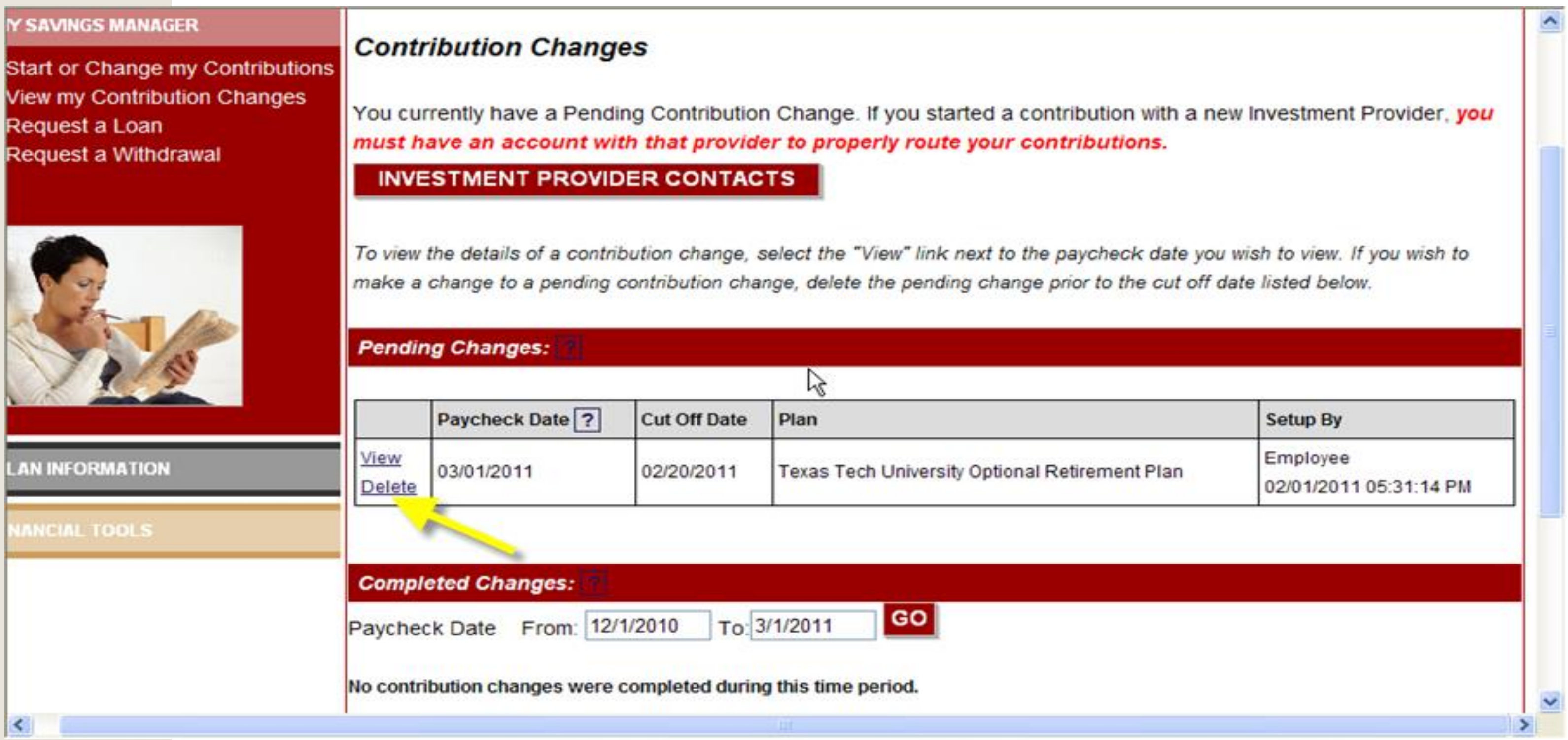
1) **Returning to the Home Page**
2) **Selecting "View My Contrbution Changes"**

OOPS! Delete or correct a submitted change

Return to Table of Contents

1) To delete the pending change, Click on Delete.

2)If the change is no longer under Pending Changes, it has already been processed for that payroll period. However, you can return to the Start or Change My Contributions screen and make a change for the next payroll period.

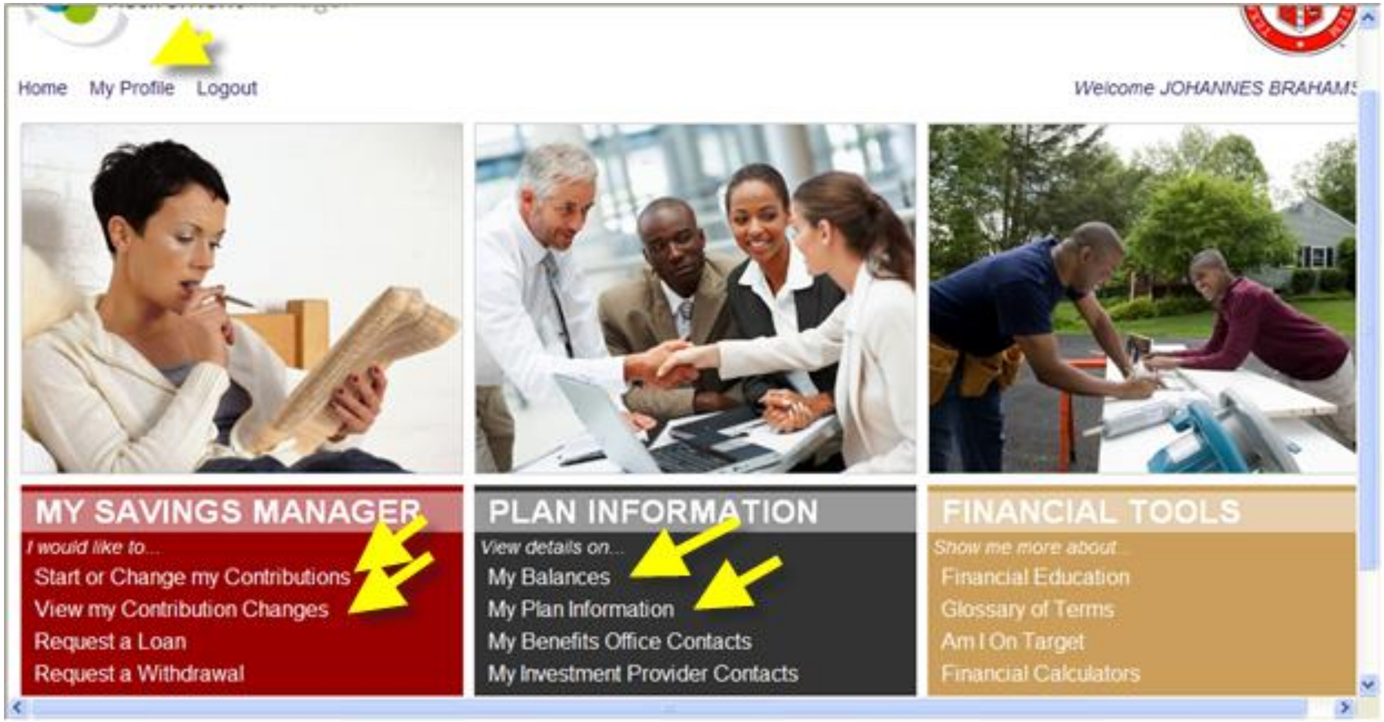


Tax Deferred Account 403(b) Enroll/Make Changes

Return to Table of Contents

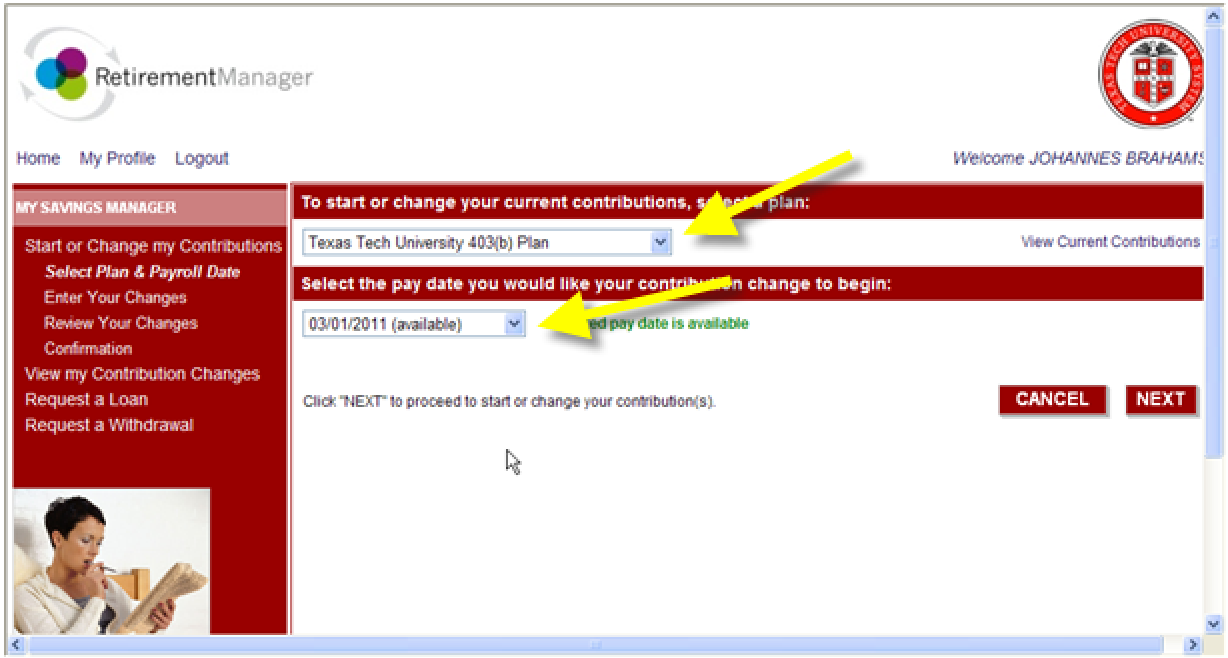
Return to the Home page, My Saving Manager to enroll in or make changes to an existing enrollment.

This page also has links to view pending enrollment selections, review your profile, or link to information regarding your balances and retirement plans information.



TDA 403(b) Enroll/Make Changes

To enroll or make a change, select 403(b) Plan from drop down box, and the next or a future pay date to start this deduction. For example, a check date of March 1st would represent the paycheck issued to you on March 1st for the month of February. Click NEXT to continue.



TDA 403(b) Enroll/Make Changes

Before proceeding with your enrollment, you must decide:

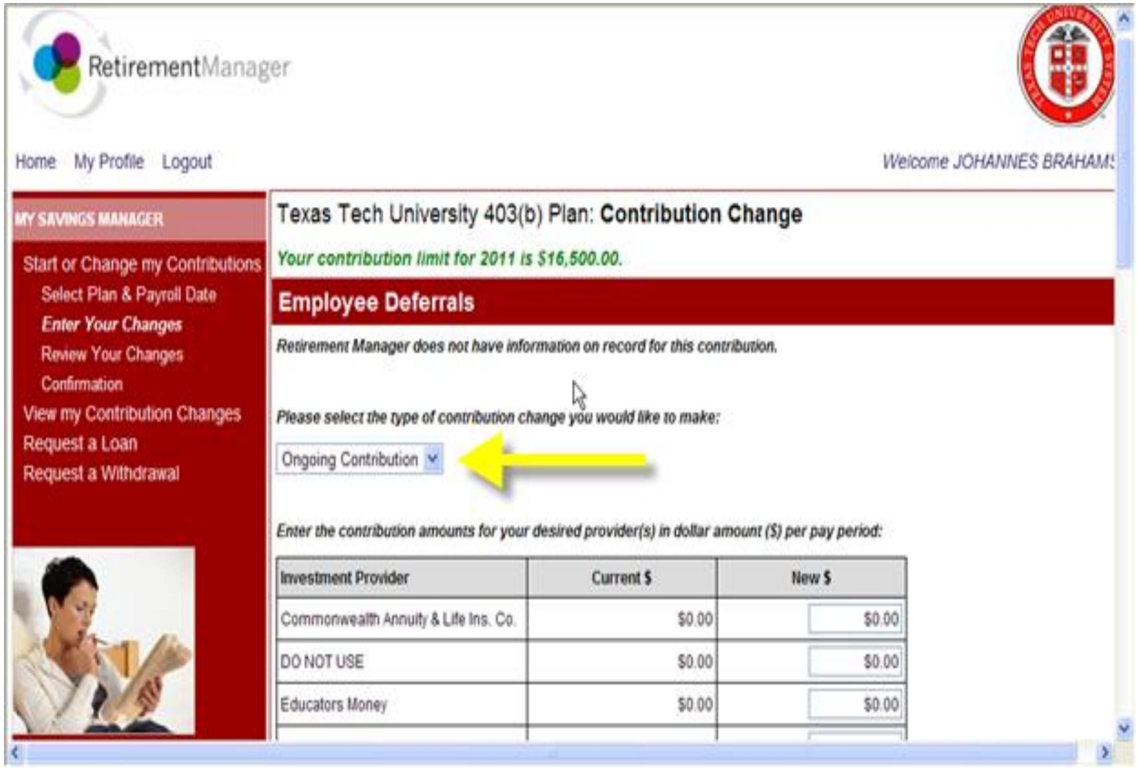
1) **If you wish to participate in the traditional (before tax, Employee Deferrals) TDA 403(b) with one or more vendors**
2) **Or the After Tax Roth 403(b) TDA**
3) **Or both the Traditional and the Roth**

Using the drop down box, select

1) Ongoing Contribution or

2) Stop Contributing

Scroll down and select your provider by entering your deduction amount on the provider's line.



TDA 403(b) Enroll/Make Changes

Verify the provider(s) you selected and the dollar amount per pay period chosen. Click the NEXT button at the bottom of the screen.

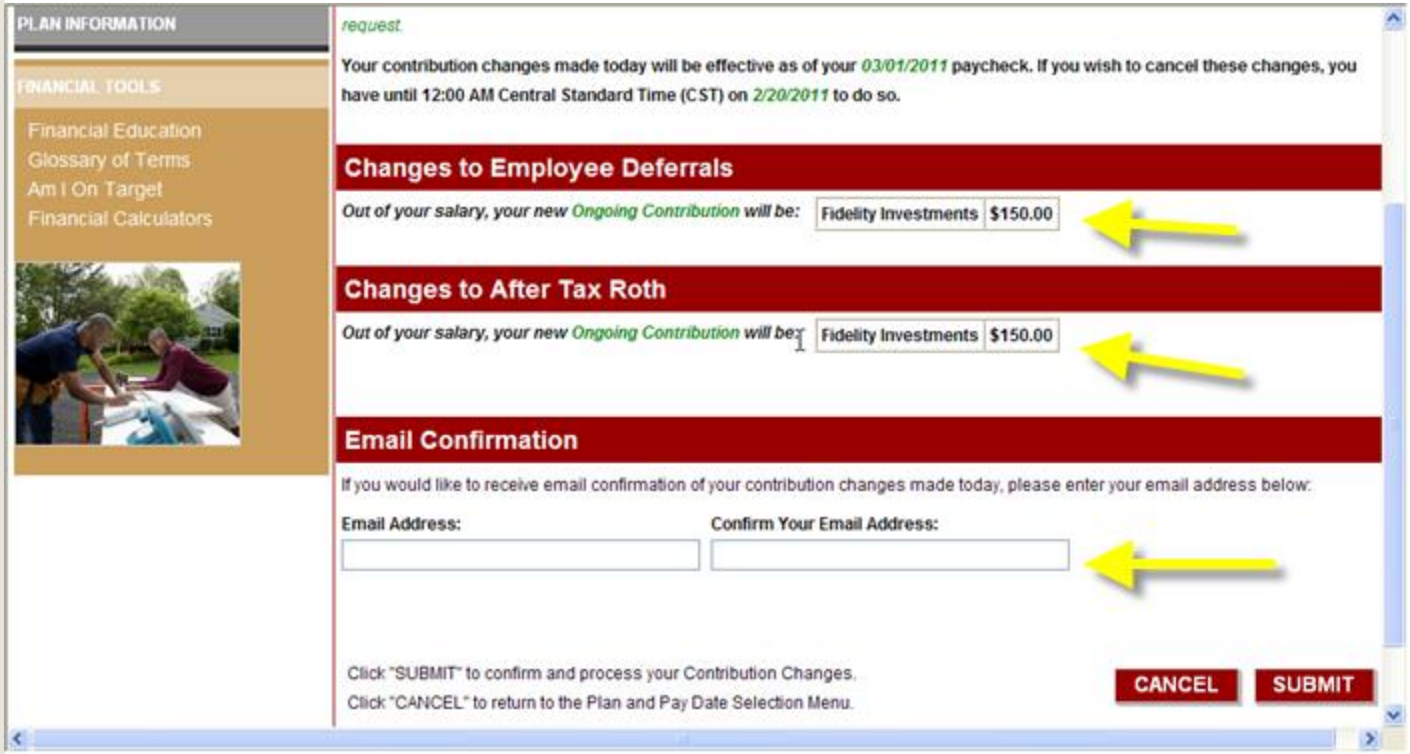
Enter the contribution amounts for your desired provider(s) in dollar amount ($) per pay period:

Investment Provider	Current $	New $
Commonwealth Annuity & Life Ins. Co.	$0.00	$0.00
DO NOT USE	$0.00	$0.00
Educators Money	$0.00	$0.00
Fidelity Investments	$0.00	$150.00
ING Insurance & Annuity Co.	$0.00	$0.00
Lincoln Financial Group	$0.00	$0.00
Metropolitan Life Insurance Company	$0.00	$0.00
Pentegra	$0.00	$0.00
TIAA-CREF	$0.00	$0.00
VALIC	$0.00	$0.00
TOTAL	**$0.00**	**$150.00**

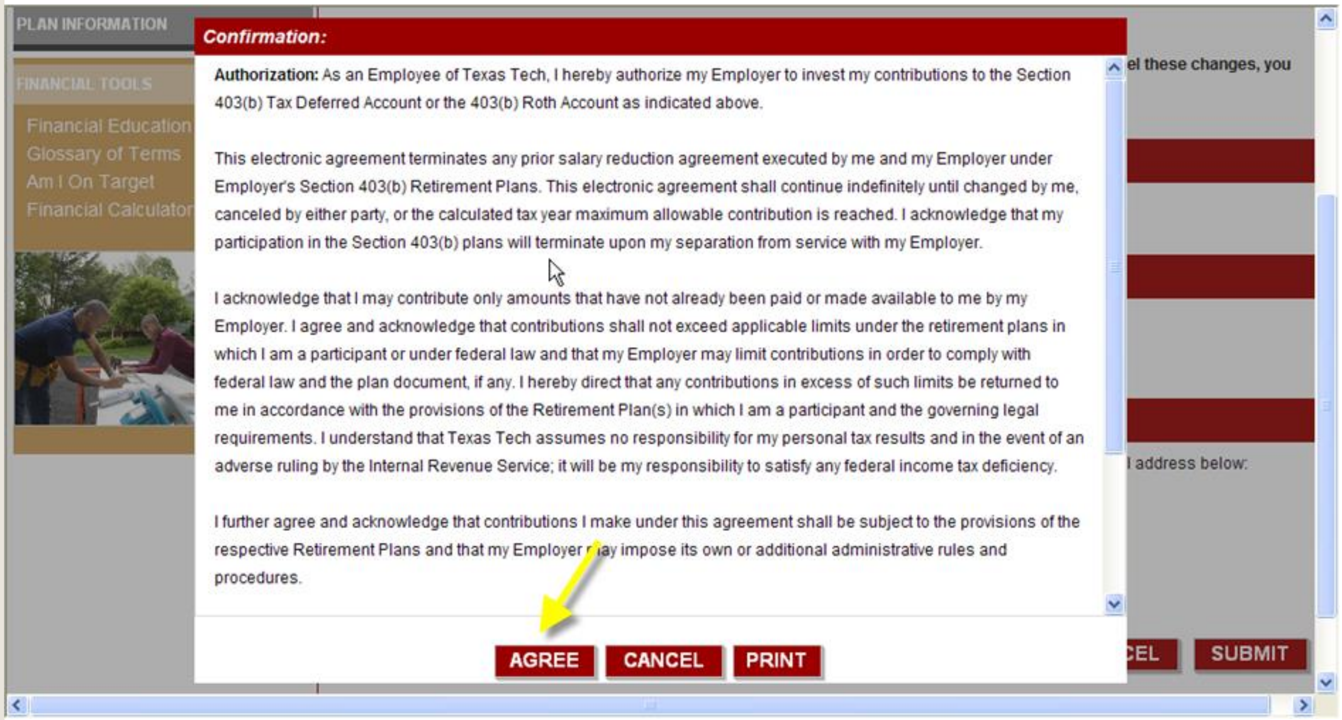
CANCEL NEXT

Verify Your Contribution Change

Verify your enrollment, add email address is desired, and click SUBMIT.

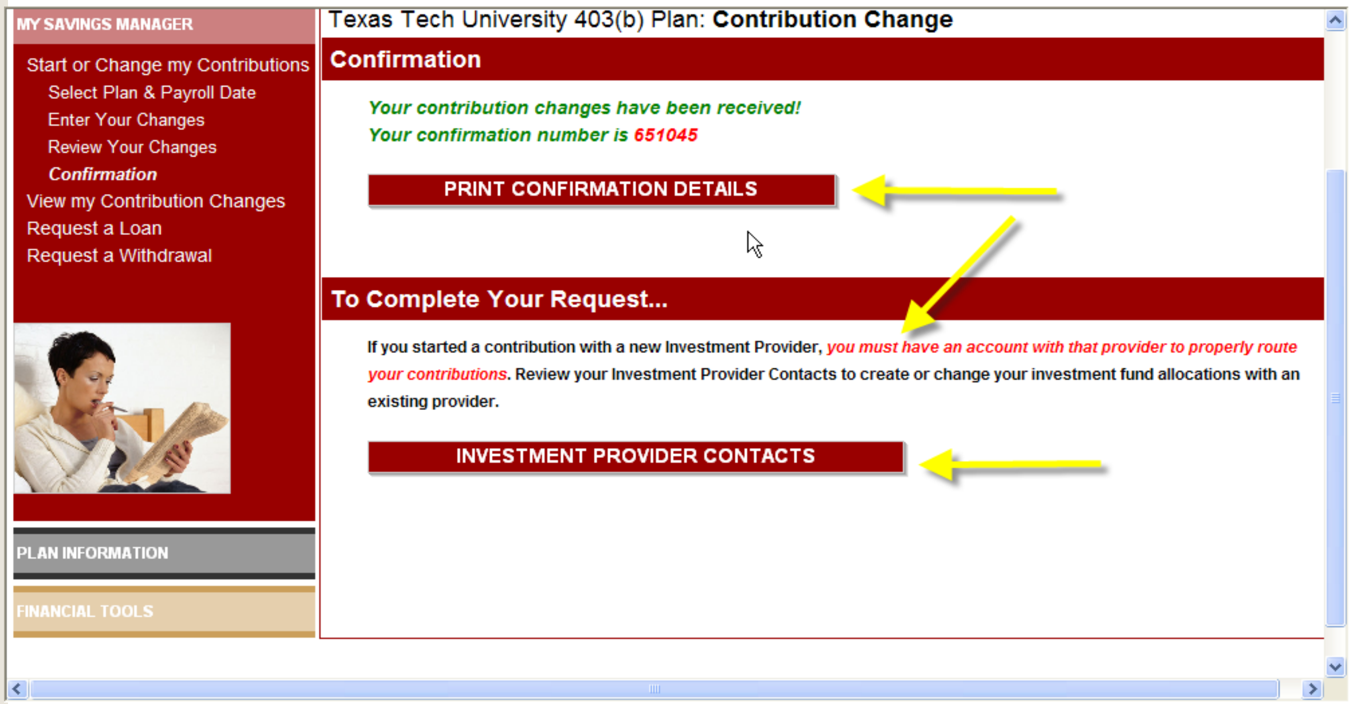


Read and Agree to the Salary Reduction Agreement



TDA 403(b) Enroll/Make Changes: Confirmation

You will receive a confirmation number and can print your confirmation details . Remember to open an account with your provider if this is a new plan.



Hardship Withdrawal, Loans, In-Service Exchanges: TDA

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To begin the process to request a hardship withdrawal, loan, or in-service exchange from your Tax Deferred Account 403(b), go to My Savings Manager and click on Request a Loan or Request a Withdrawal.

Hardship Withdrawal, Loans, In-Service Exchanges Instructions for TDA only

This process produces a certificate to be filed with the vendor's request forms and replaces the need for any employer confirmation signatures on the vendor forms.

Print Close

RetirementManager

In-Service Exchange
CERTIFICATE# 0002547

REQUEST DATE: 02/02/2011
EXPIRATION DATE: 03/31/2011

Participant Name:	JOHANNES BRAHAMS	Employer Name:	Texas Tech University
Last Four Digits of SSN:	0089	Plan Name:	Texas Tech University 403(b) Plan

IN-SERVICE EXCHANGE REQUEST	
Current Investment Provider Name	ING Insurance & Annuity Co.
New Investment Provider Name	Fidelity Investments
Requested Amount	Full Disbursement

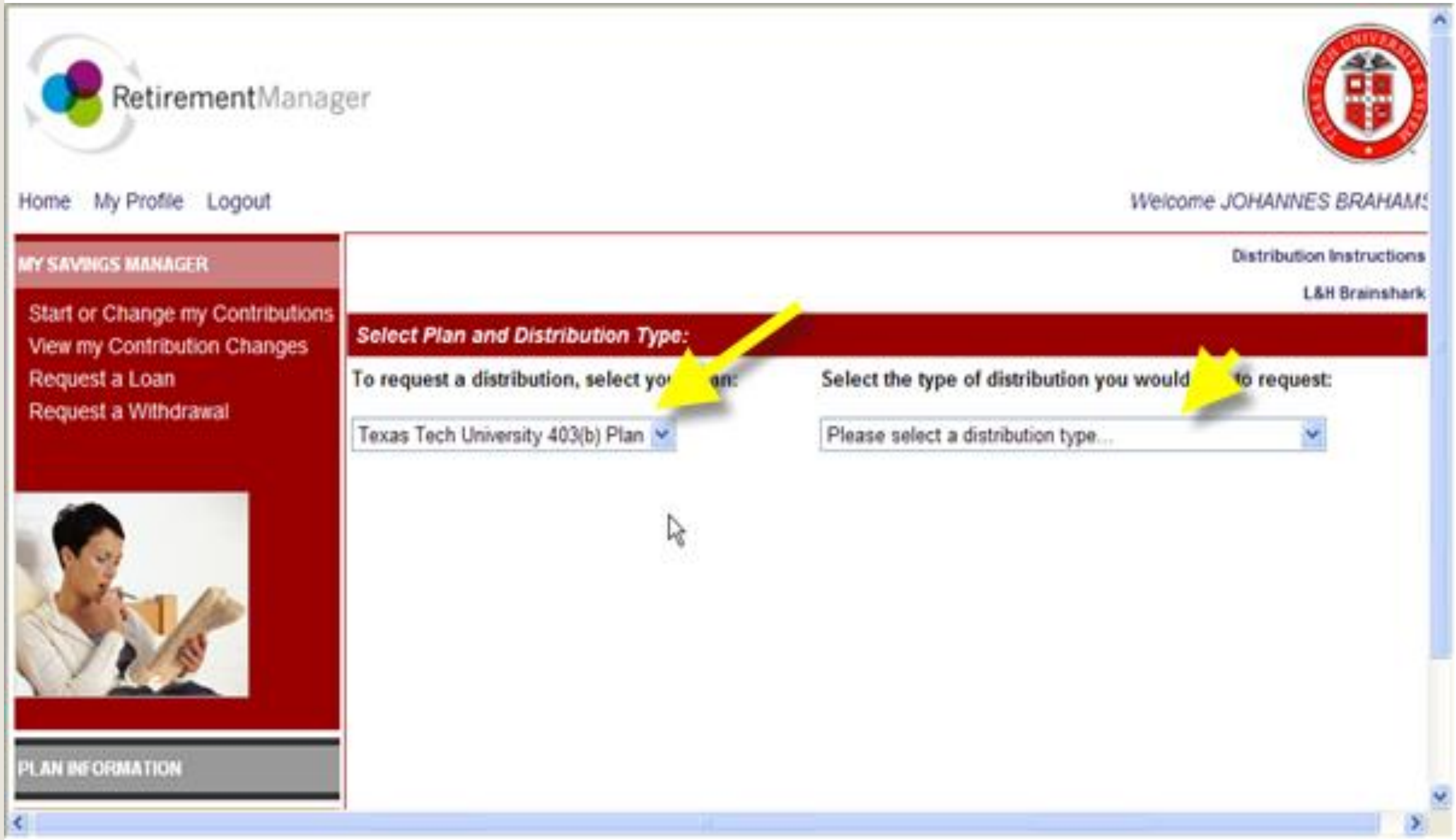
PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

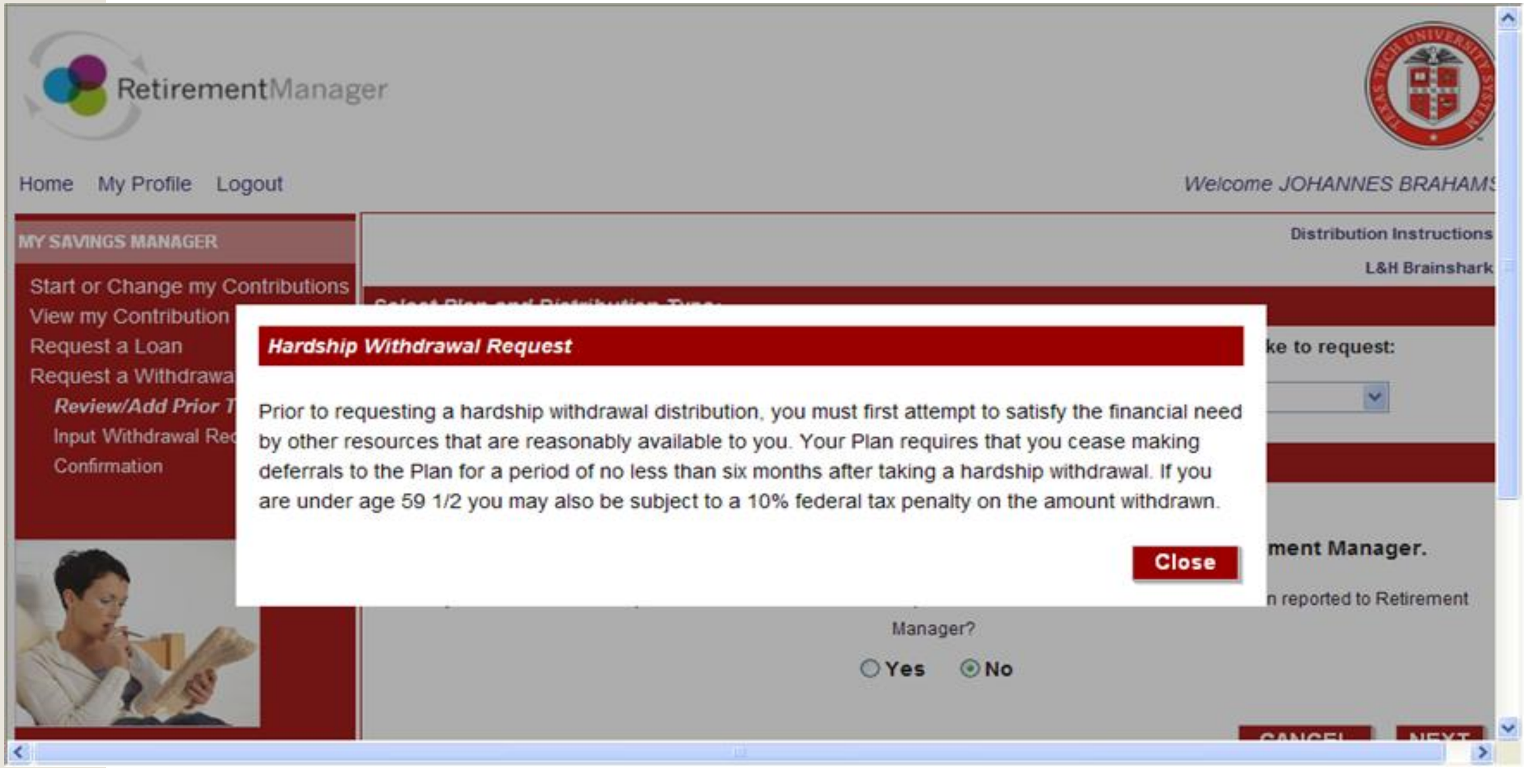
I acknowledge that in order to complete this request I may need to provide additional paperwork to selected investment provider(s) along with the Disbursement

Select distribution type: Hardship or In-service Exchange



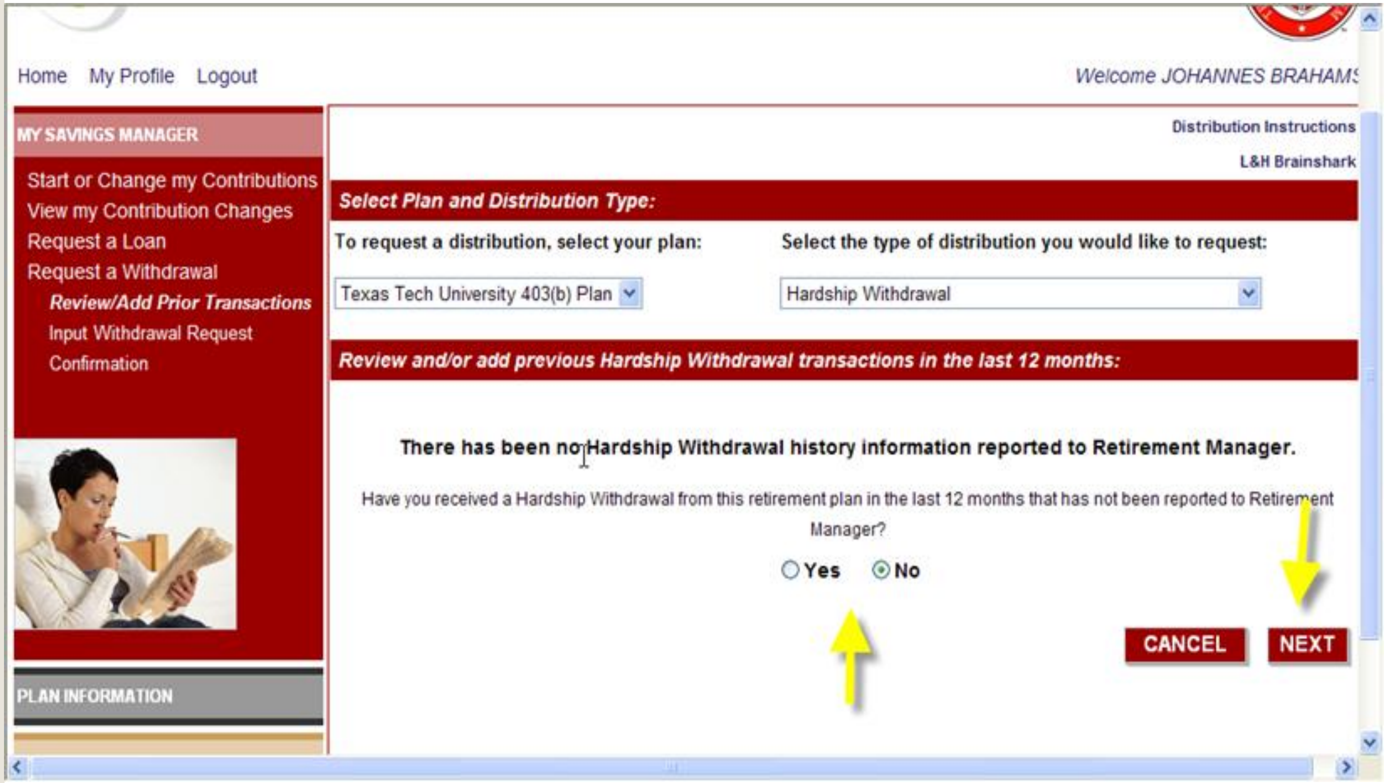
Hardship Withdrawal Request: TDA Accounts Only

Read pop-up window. TDA deductions are suspended for six months when a Hardship Withdrawal is taken.



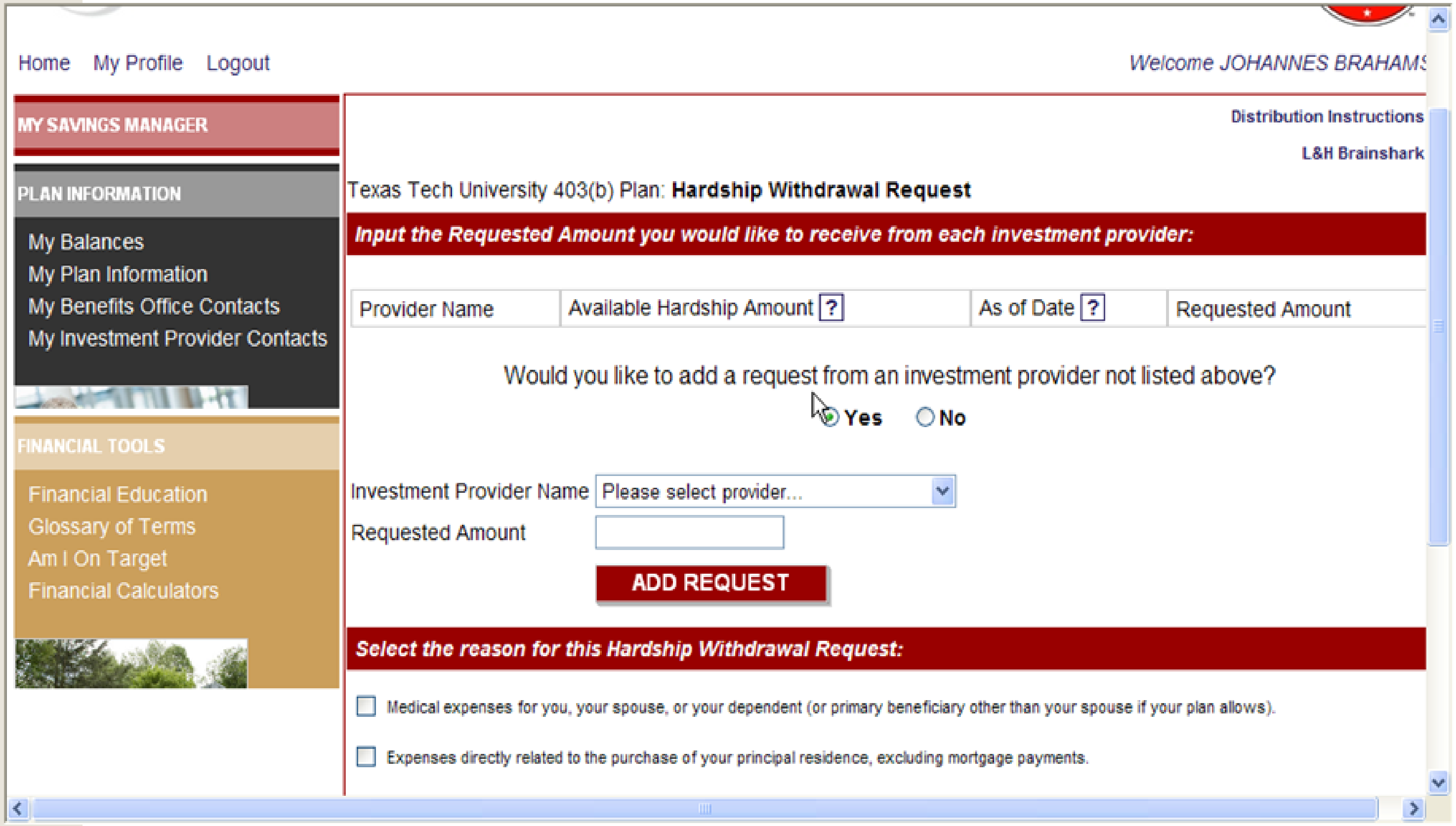
Hardship Withdrawal history

Respond to Hardship Withdrawal history question and click on NEXT.



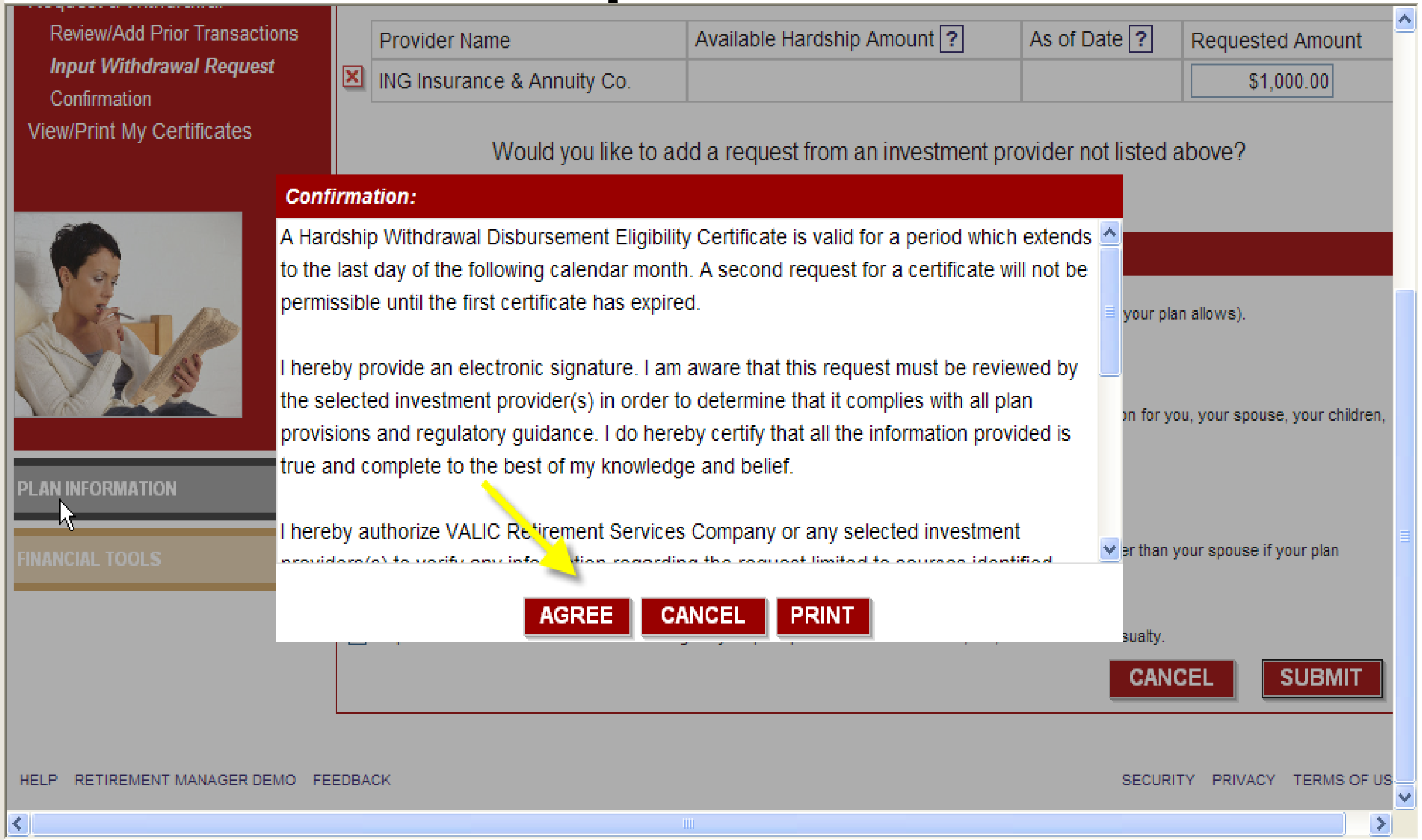
Hardship Withdrawal Certificate

Follow step by step instructions and click SUBMIT button at bottom of page.



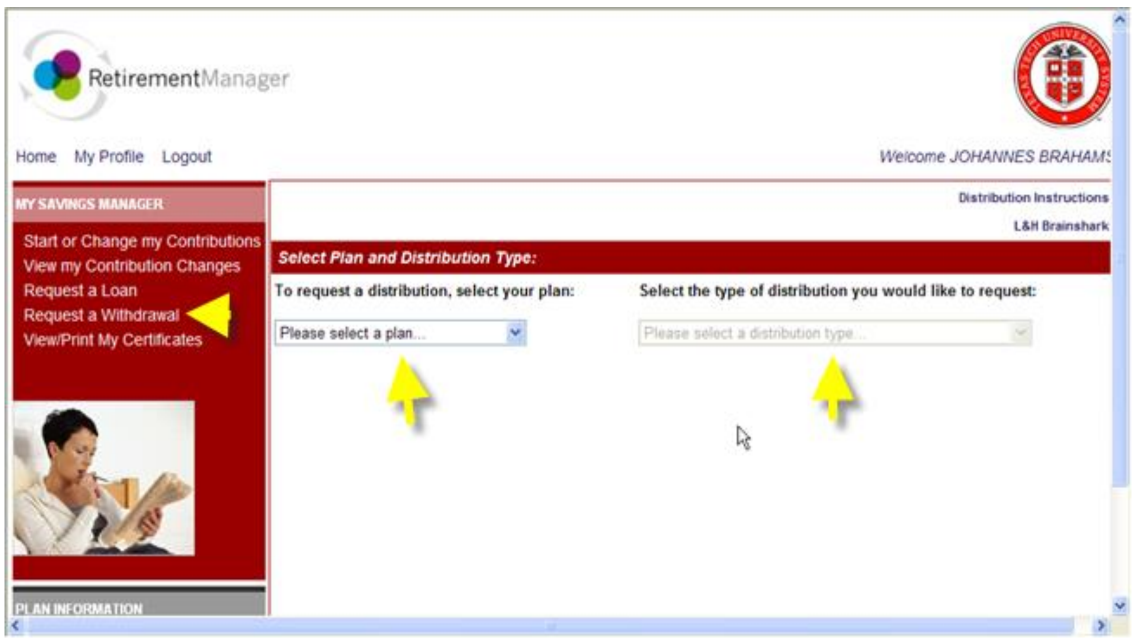
Hardship Certificate confirmation

Carefully read confirmation and Agree to receive a Hardship Withdrawal Certificate. Follow instructions to print certificate.



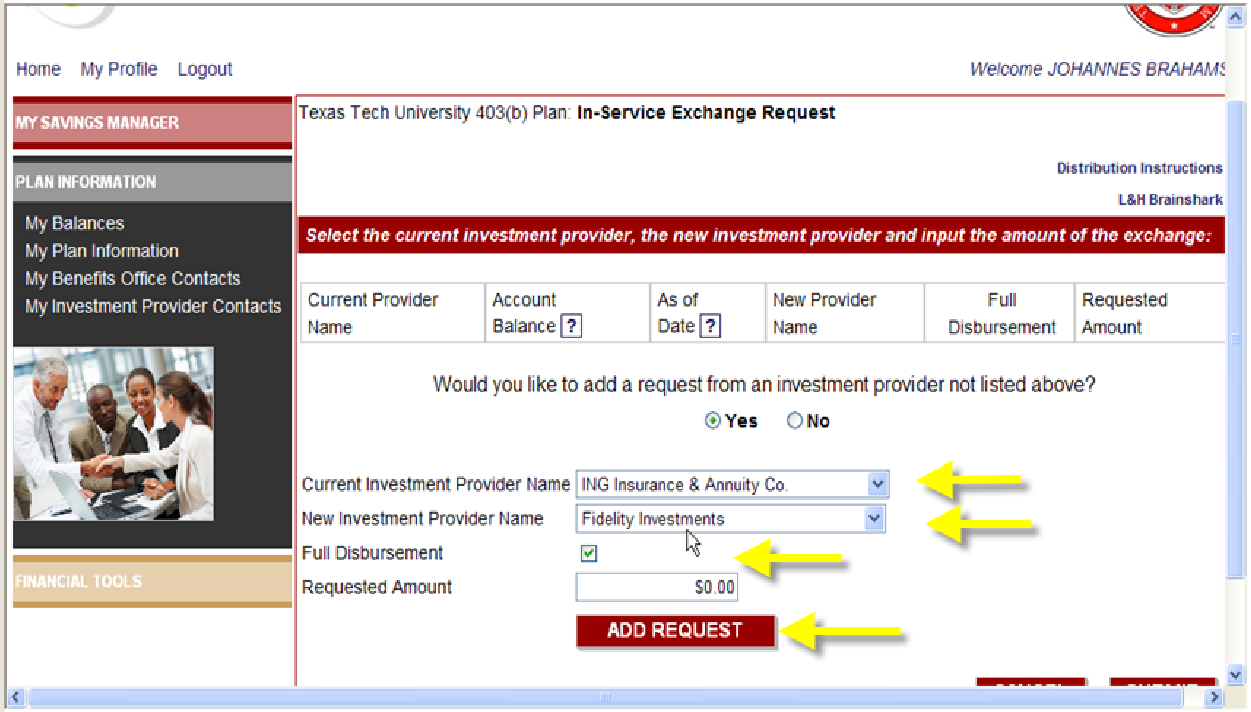
In-Service Exchange Certificate: TDA Account Only

To produce an In-Service Exchange Certificate (to move/transfer money from one approved TDA vendor to another approved TDA vendor), go to My Savings Manager, click on Request a Withdrawal, select 403(b) and In-Service Exchange from the drop down boxes. (Note: for ORP Exchange , use the Texas Tech Transfer Request form available from your benefits office.)



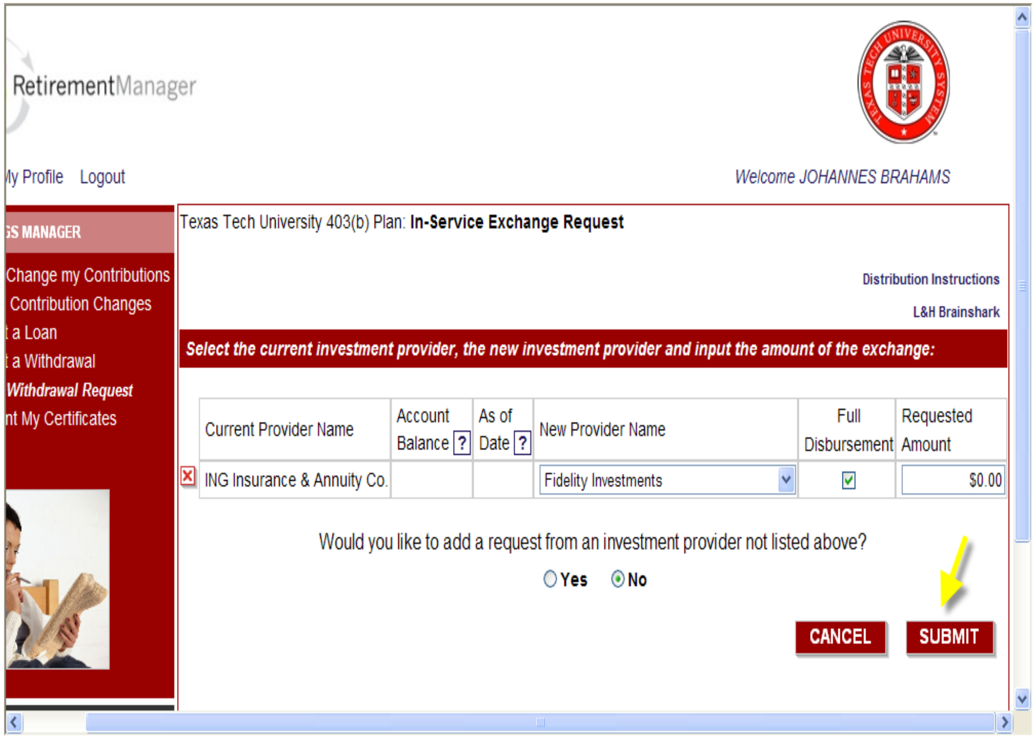
Request an In-Service Exchange Certificate

Follow all instructions and click on Add Request and SUBMIT. NOTE: If you request that 100% of your account balance be transferred to a new vendor, you must stop your current deduction (if any) to the current account from which account balance will be transferred.



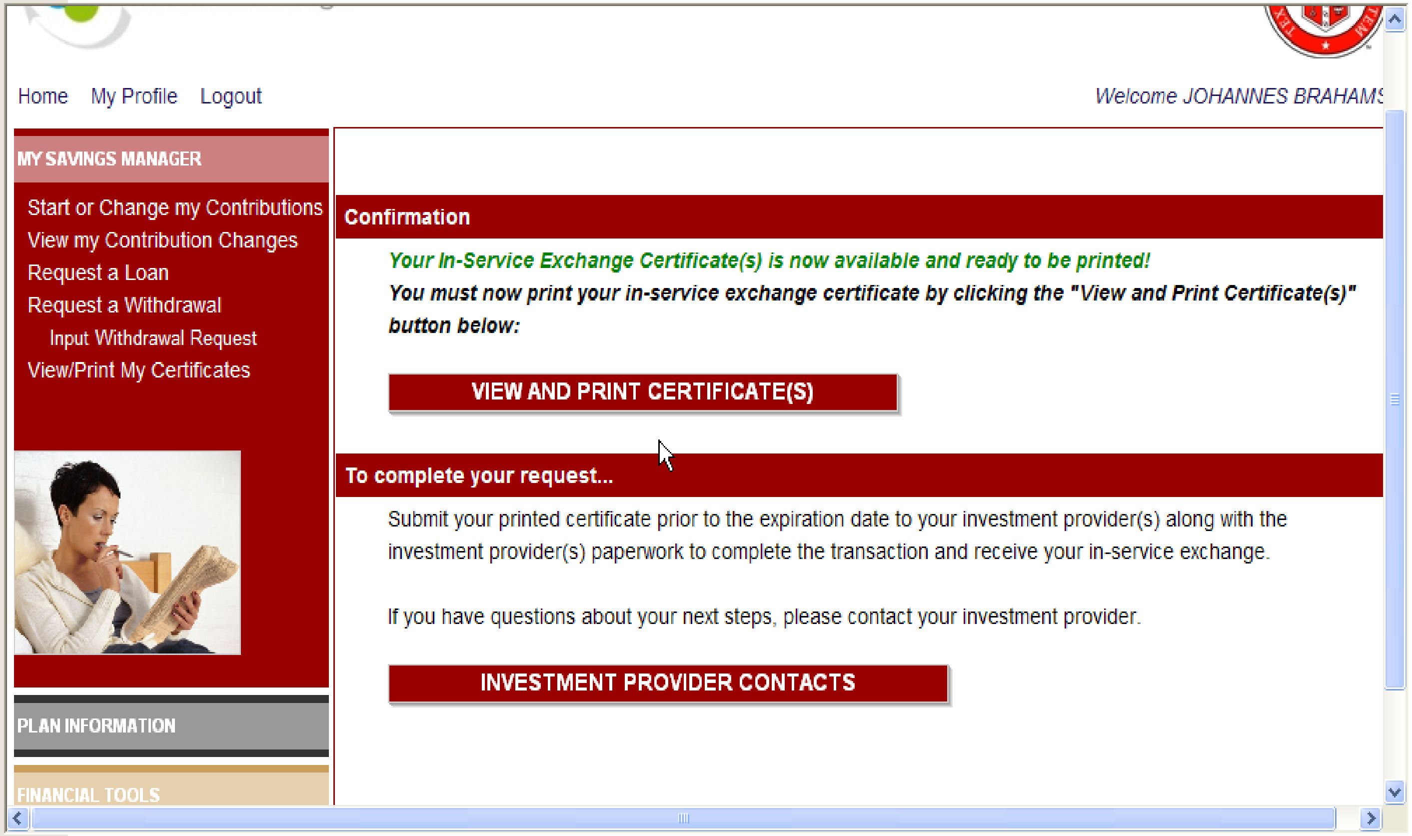
Request an In-Service Exchange Certificate

Confirm providers and amount of exchange. Click on SUBMIT.



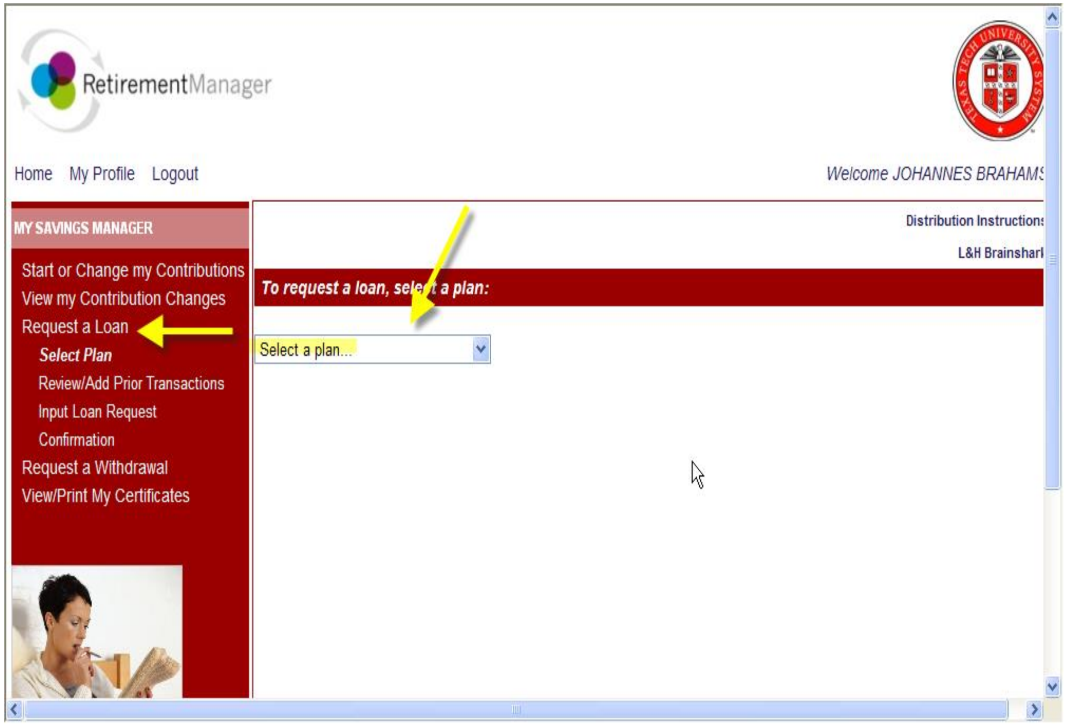
In-Service Exchange

To print the Exchange certificate, click on View and Print.
Follow instructions for completing request.



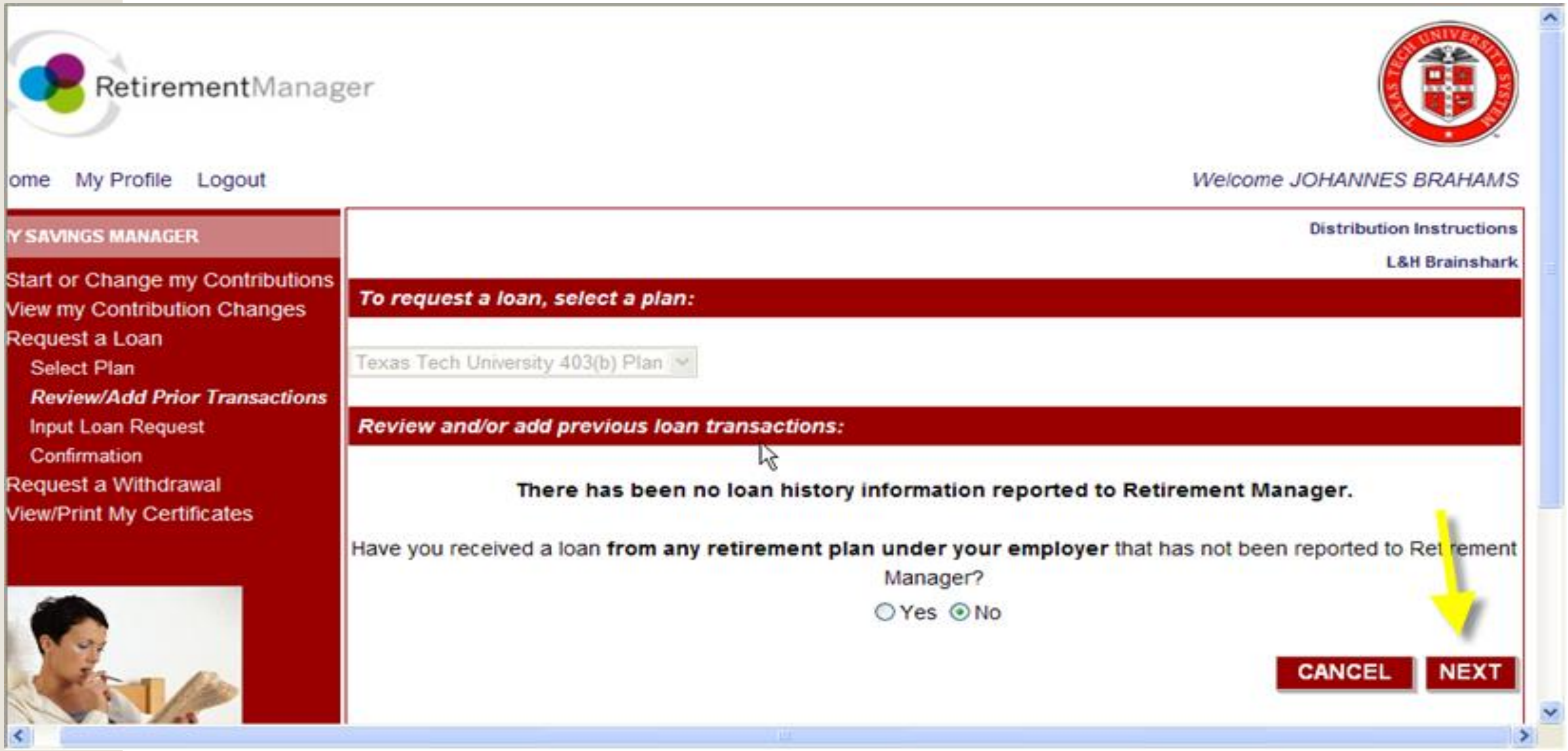
Request a Loan Certificate

Access Request a Loan from: My Savings Manager, select 403(b). Note: Loans are available only from a TDA from certain vendors.



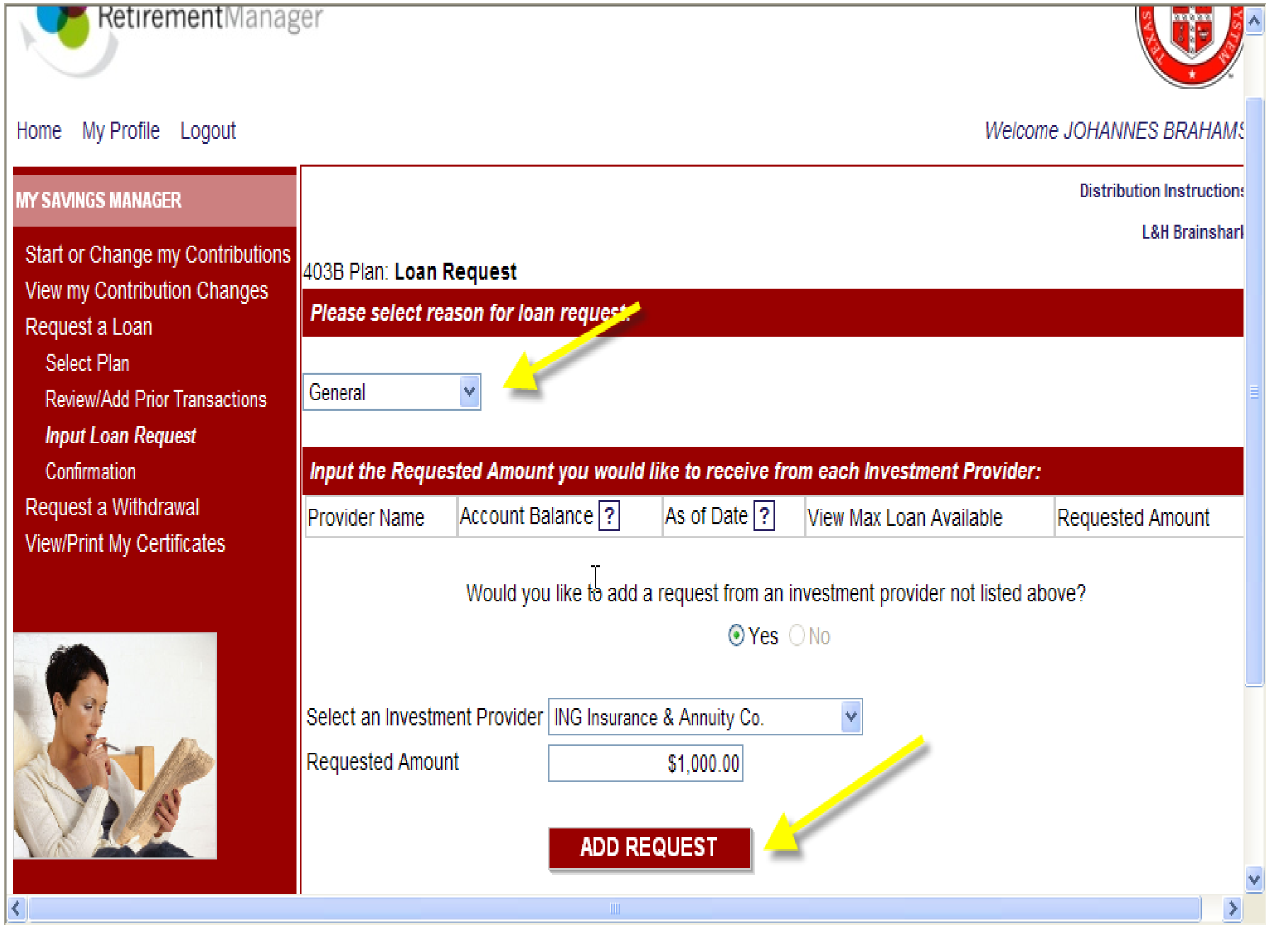
Request a Loan Certificate

Respond to Loan history request.
Click on NEXT.



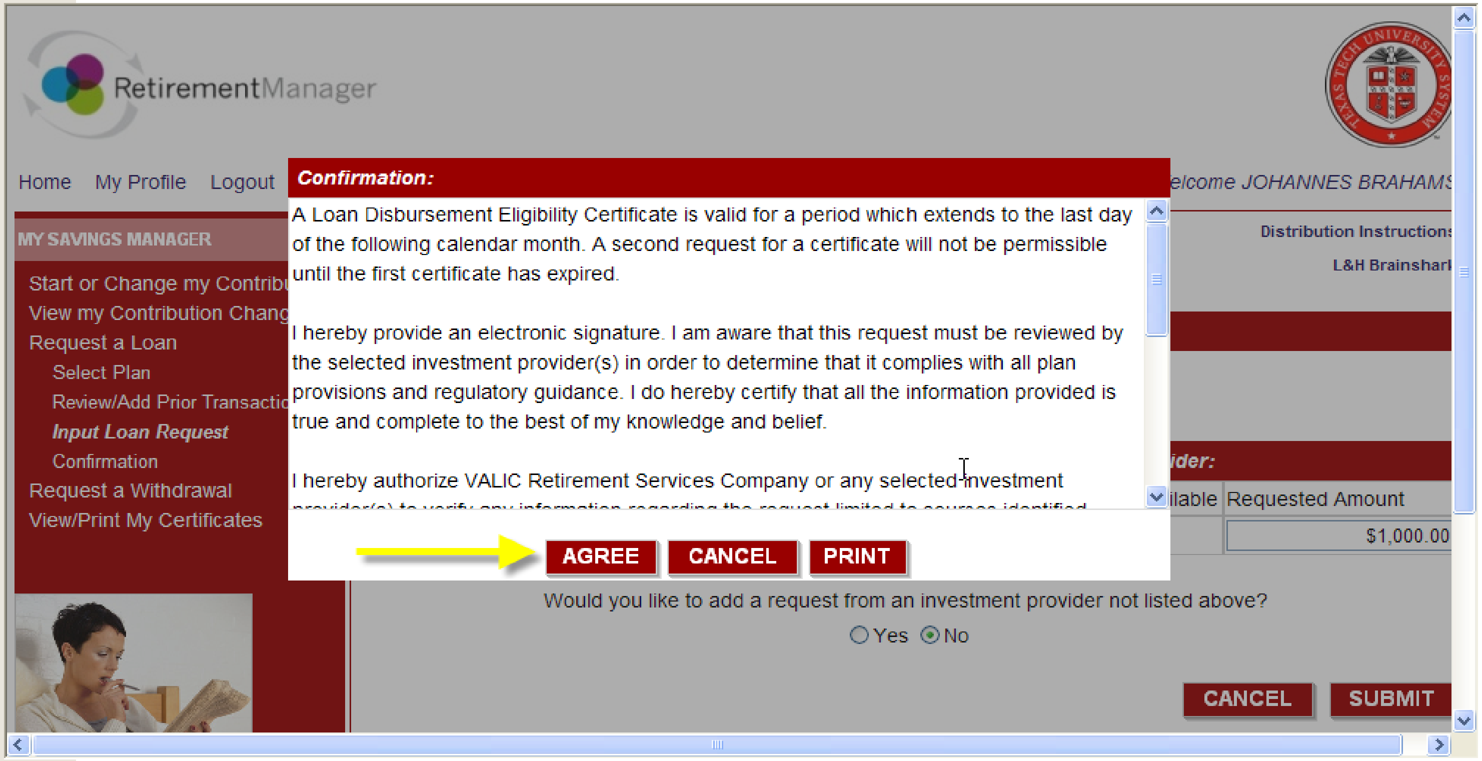
Request Loan Certificate

Follow all instructions and click on Add



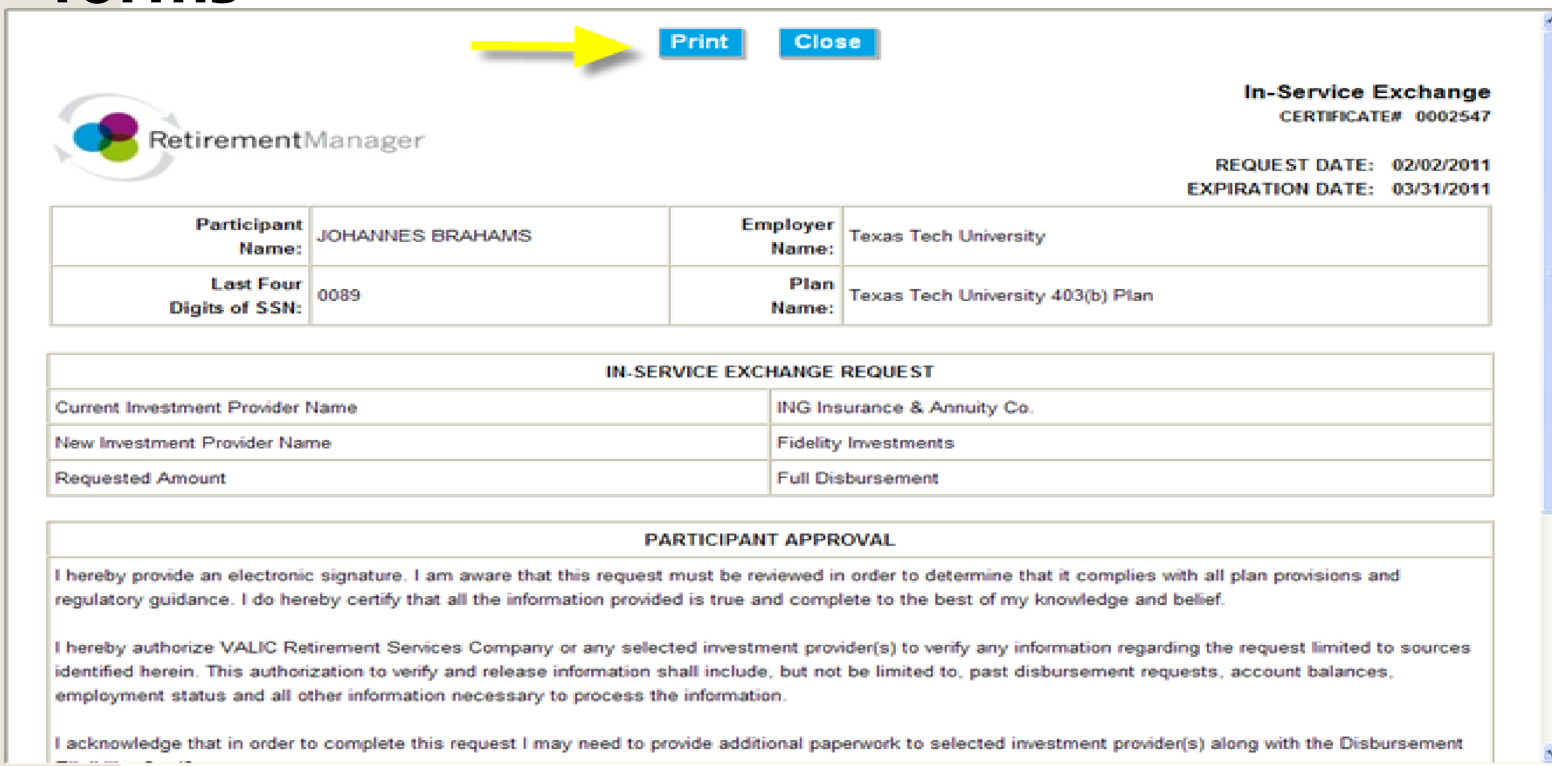
Request Loan Certificate

Carefully read confirmation information and click on AGREE. You may then print your loan request certificate.



Print Certificate

When you receive a certificate you may then print it and send with the vendor's appropriate forms



Print Close

RetirementManager

In-Service Exchange
CERTIFICATE# 0002547

REQUEST DATE: 02/02/2011
EXPIRATION DATE: 03/31/2011

Participant Name:	JOHANNES BRAHAMS	Employer Name:	Texas Tech University
Last Four Digits of SSN:	0089	Plan Name:	Texas Tech University 403(b) Plan

IN-SERVICE EXCHANGE REQUEST	
Current Investment Provider Name	ING Insurance & Annuity Co.
New Investment Provider Name	Fidelity Investments
Requested Amount	Full Disbursement

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

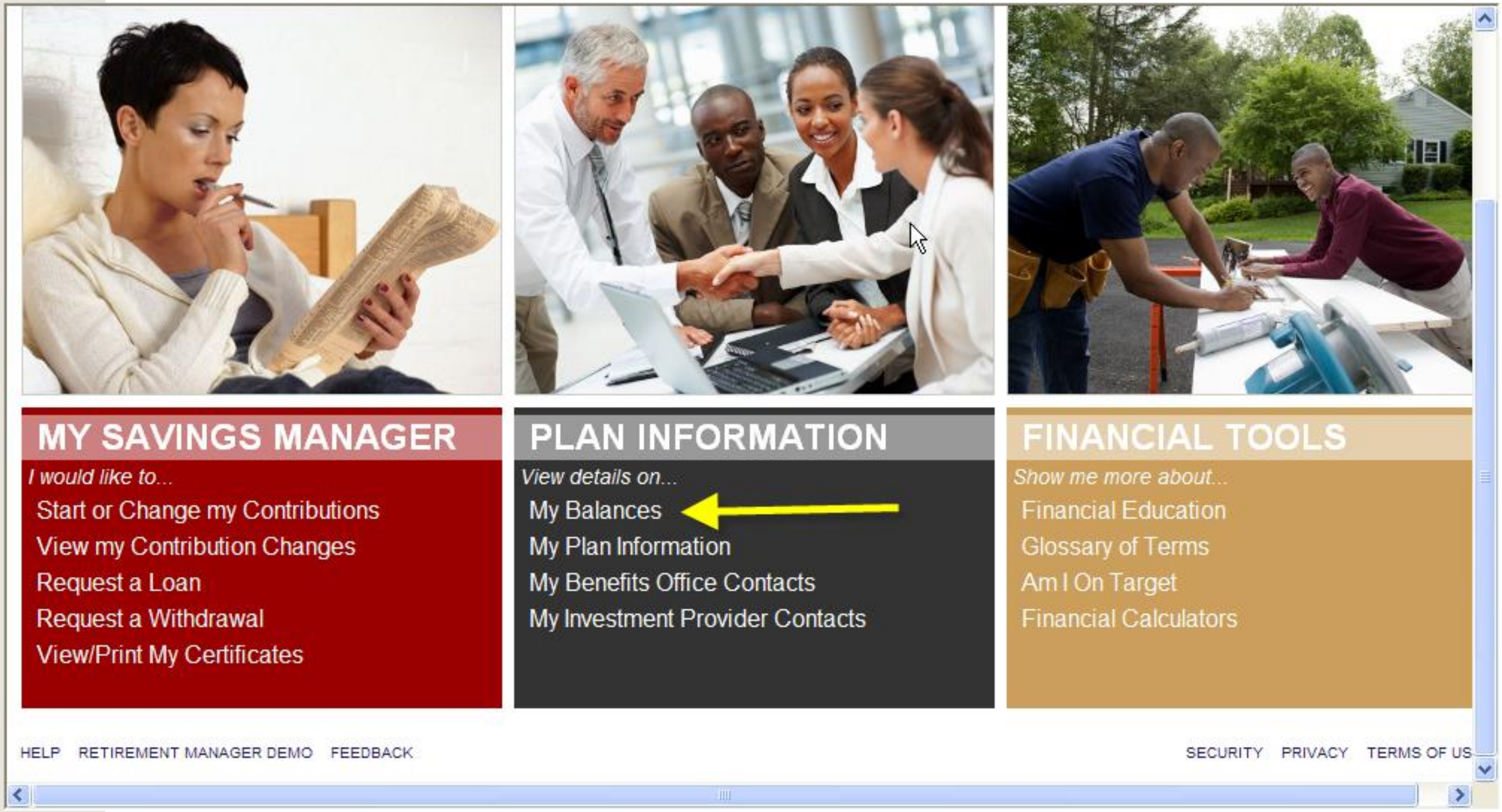
I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected investment provider(s) along with the Disbursement

Other Tools: Checking Your Balances

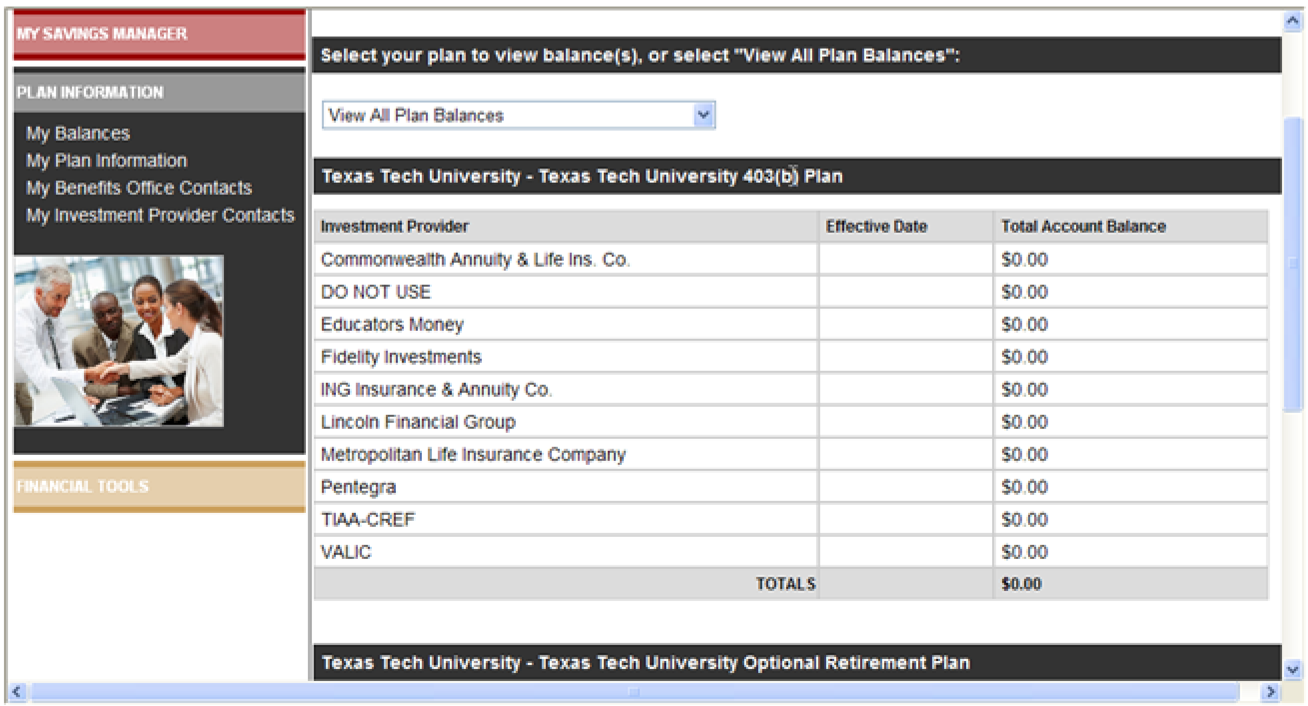
Return to Table of Contents

From the Home page, Plan Information, Click on My Balances



Other Tools: Checking Your Balances

This page will display your account balances reported from your providers. This information is updated just once a month, and therefore may be more current at your provider's website.



MY SAVINGS MANAGER

PLAN INFORMATION

My Balances
My Plan Information
My Benefits Office Contacts
My Investment Provider Contacts

FINANCIAL TOOLS

Select your plan to view balance(s), or select "View All Plan Balances":

View All Plan Balances

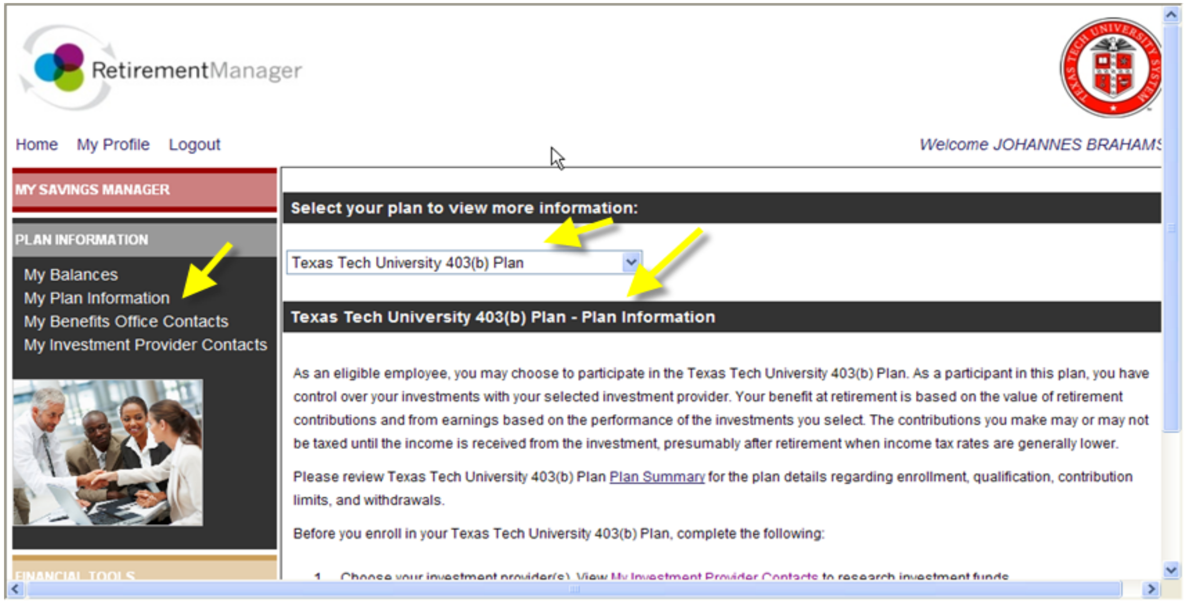
Texas Tech University - Texas Tech University 403(b) Plan

Investment Provider	Effective Date	Total Account Balance
Commonwealth Annuity & Life Ins. Co.		$0.00
DO NOT USE		$0.00
Educators Money		$0.00
Fidelity Investments		$0.00
ING Insurance & Annuity Co.		$0.00
Lincoln Financial Group		$0.00
Metropolitan Life Insurance Company		$0.00
Pentegra		$0.00
TIAA-CREF		$0.00
VALIC		$0.00
TOTALS		$0.00

Texas Tech University - Texas Tech University Optional Retirement Plan

Texas Tech Plan Documents

Texas Tech Plan documents for Optional Retirement and 403(b) plans can be accessed at My Plan Information.



Other Financial Tools

Retirement Manager also has other tools for you to help plan your retirement Savings:

- **Financial Education:** **First Job, New Job, Marriage, New Child, etc.**
- **Glossary of Terms:** **Definitions of terms used in retirement savings planning**
- **Am I on Target:** **Project retirement income values**
- **Financial Calculators:** **Paycheck comparison, IRA calculator, life insurance needs calculator, tax deferred growth, college cost calculator**

Feedback (Optional)

Before you log off TTRetirement Manager, please complete a short survey by clicking on Feedback at the bottom of your screen.

Your Local Benefits Office

For further information about your Texas Tech Retirement Plans, please contact your local HR Benefits at:

TTU Benefits office (806) 742-3851 or hrs.employee.services@ttu.edu.

TTUHSC Benefits offices

- Lubbock (806) 743-2865
- Amarillo (806) 354-5409
- El Paso (915) 783-5150
- Permian Basin (432) 335-5112
- CHMC (806) 793-0791
- or hscbenefits@ttuhsc.edu.

TTRetirement Manager

$ave Now. Enjoy life later.