Welcome to Retirement@Work®, where you can:

- Enroll in your University of South Carolina 403(b) 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 Retirement@Work link to gain access to the retirement plan website. If prompted, log in or register for access.

2. Set up and manage your contributions

First-time users: Click Set Up Contributions.

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.
Choose when you want your contributions to start—the first available paycheck or a specific future date.

Choose the amount you want to contribute. If you enter a percentage amount, you’ll see an estimate of your dollar contribution per pay period.

If you select a dollar amount, you will need to enter the specific dollar amount you want to contribute in the field.

Choose how you want to contribute—contributions can be made as pretax, after-tax Roth, or both.

You also have the option to automatically increase your contributions.

When you select Yes to automatically increase your contributions, choose the frequency you wish the auto increase to occur from the drop-down box and enter the date of the first increase.

Place a check mark in the Stop automatic increases when your total voluntary contribution reaches the maximum if desired.

When finished, click Next.
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 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 contribution type.

Enter the percentage you wish to allocate to each provider. 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 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.

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Please note: If you are a re-hire to the University of South Carolina, you will need to re-elect your 403(b) contribution and investment elections. Prior selections will not carry over.

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You may be required to enter a plan number or code once on your selected provider’s site to continue enrollment:

TIAA:
• No access code required

Corebridge Financial:
• No access code required. When prompted, enter University of South Carolina as your employer.

Fidelity:
• Plan number: 86892
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**
- Corebridge Financial: **888-569-7055**
- Fidelity: **800-642-7131**

**General plan questions**

Call the University of South Carolina Benefits office at **803-777-6650**, weekdays, 8:30 a.m. to 5 p.m. (ET) or email benefits@mailbox.sc.edu.

**Payroll department**

**Online:** For 403(b) plan distributions/rollovers, loans, or hardship withdrawal signature requirements, email payroll@mailbox.sc.edu.

**Phone:** Call **803-777-4427**, weekdays, 8:30 a.m. to 5 p.m. (ET).

**Learn more**

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