

# Quick start guide

Everything for your University of South Carolina 403(b) Plan in one location.

## Welcome to Retirement@Work<sup>®</sup>, 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 investment tools and resources for planning

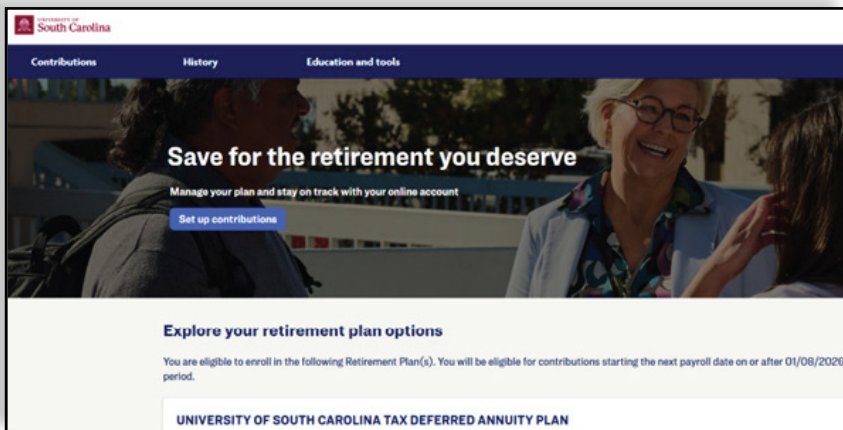
# 1. Access Retirement@Work

Click the **Retirement@Work** link to gain access to the retirement plan website. If prompted, log in or register for access.

Click here

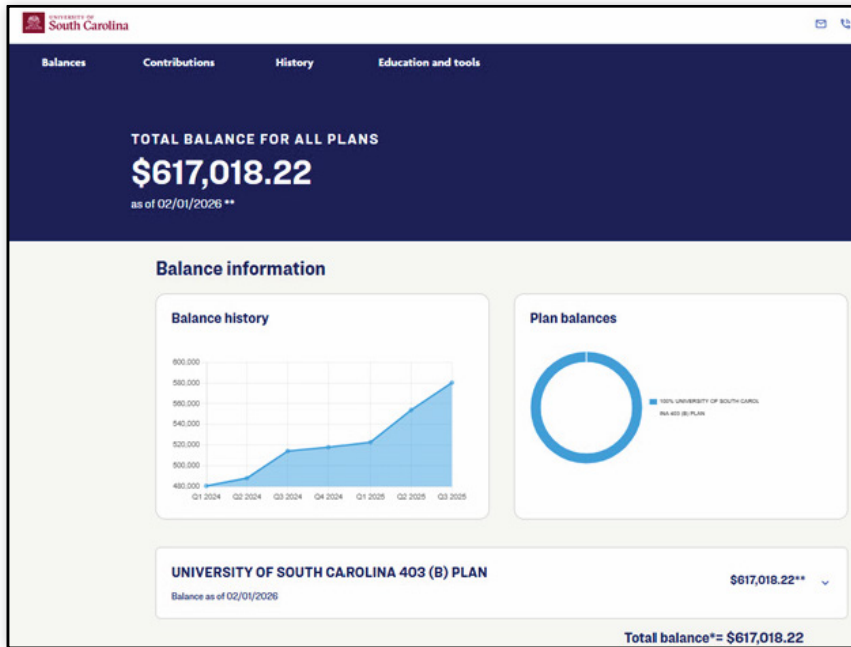
# 2. Set up and manage your contributions

First-time users: **Click** Set up contributions



Click the v next to each plan to read more information and review available investments for each investment provider.

**Returning users:** You'll 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 **Set up contributions**.



**Contributions**

If you have not opened an account with an investment provider, please select the following provider's link to enroll: [TIAA](#)

Welcome to the University of South Carolina (USC) 403(b) Online Salary Deferral and Enrollment site.

From here you can:

- Enroll in the USC Plan
- Manage your voluntary contributions
- Select investment providers and research investments
- View your USC 403(b) Plan balances
- Access tools and calculators

Enter any contributions you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.

View your payroll calendar: [Payroll Schedules](#)

**Summary** [Stop voluntary contributions](#) [Manage contributions](#)

Your contributions **\$1,000.00** per pay period

On the next page, enter your contribution amount to the plan(s) per pay period and when you want contributions to start. You have the option to make pretax contributions, Roth after-tax contributions, or a combination of both.

- If you enter a percentage, you'll see an estimate of your dollar contribution per pay period.
- If you enter a dollar amount, you'll see an estimate of your percentage contribution per pay period.

## When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s).  
The selected date will be used for all SDA changes for eligible and impacted plans.

- First available paycheck
- Future date

[Payroll Schedules](#)

## How much do you want to contribute to your 403(b) plan?

- A percentage
- A dollar amount

**Amount per pay period:**

\$ 600.00

= 6.89%

**Allocate between Pre-Tax and/or Roth contributions**

### How would you like to split these contributions?

**Pre-Tax**

\$ 300.00

**Roth**

\$ 300.00

Total (must equal \$600.00): **\$600.00**

You also have the option to automatically increase your contributions.

**Would you like your contribution to automatically increase?**

Yes

No

[Learn more about automatic increases](#)

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**.

**Would you like your contribution to automatically increase?**

Yes

No

[Learn more about automatic increases](#)

**Amount per pay period**

\$ 25.00

**Frequency of increase** **Date of increase**

Once a year

**Why actual start date might differ?**

Stop automatic increases when your total contribution reaches a certain amount

# 3. Select investment provider(s)

You can choose one or more investment providers for your retirement accounts.

- Choose **Yes** to direct all contributions across all plans by percentage.
- Choose **No** to direct contributions by plan and type, which may include employer or employee (pretax or Roth after-tax).

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

**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 for your retirement accounts below. Keep in mind that each provider offers different options, features, plan fees and levels of support.

Once your elections are confirmed, you will need to open an account with the provider(s) to confirm investment allocations and beneficiaries.

**Which provider fits you best?**


[Research these investment providers](#)

**Direct all contribution types to the same investment provider(s)?**

(Contribution types may vary by plan and can include various employee and employer contributions.) Choosing 'No' allows you to direct each contribution type separately.

Yes

No



**Please Note:** If you're 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.

**How do you want to direct your contributions?**

Enter the percentage you would like to contribute to each investment provider you select.

**TIAA**

50 %

**Corebridge Financial**

25 %

**Fidelity**

25 %

Total (must equal 100%): 100%

[Back](#) [Next](#)

# 4. Review your contributions

Check your selections.

Click the **Edit** button to make changes.

Review the “**Terms and Conditions**,” check the box, and click **Confirm**. The next page will confirm that your elections were submitted.

**MANAGE CONTRIBUTIONS**

### Review your contributions

Please review all contributions before you confirm your elections.

**Summary** Edit

Your Contributions **\$600.00** per pay period

**UNIVERSITY OF SOUTH CAROLINA TAX DEFERRED ANNUITY PLAN**

Employee Pre-tax	\$300.00
Roth	\$300.00

**100% TIAA**

Effective Date First available paycheck

Automatic Increase Off

I have read and accept these [Terms & Conditions](#)

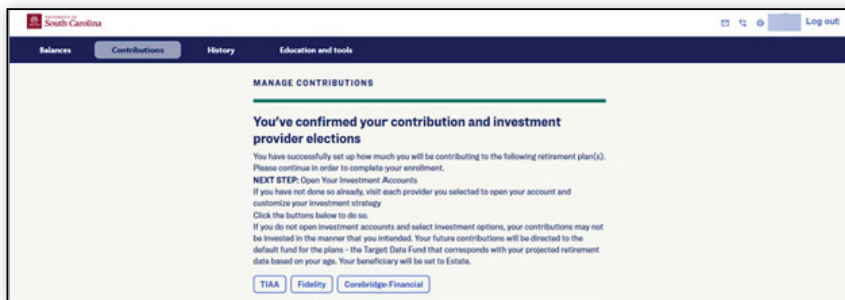
I understand that starting in 2026, if I earned more than \$150,000 last year as shown in Box 3 of my W-2, any extra age-based retirement contributions I make to the plan must be taken from my pay after taxes are withheld as Roth contributions. By checking this box, I'm giving my employer permission to set up my extra contributions this way if needed.

Previous Confirm

[Come back later](#)

## 5. Open your investment account(s) and select investments

**Click** on the name of each provider you selected to open an account with them (if you don't have one already) and select your investments by plan. You'll exit **Retirement@Work** and be redirected 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.



You may be required to enter a plan number on the provider's website 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.

## Website support

Call **Retirement@Work** at **844-567-9090**, weekdays, 8:00 a.m. to 10:00 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.](#)**