

Good News for USM Employees!

You will no longer need to use paper forms to enroll in or make changes to your USM Supplemental Retirement Account(s)!

Beginning **December 17, 2024**, USM employees will have access to **USM Retirement@Work®**, a new retirement portal that will allow you to make changes to your account(s) online in real-time.



WHAT'S CHANGING

Whether you have a USM Supplemental Retirement account with Fidelity or TIAA, with the USM Retirement@Work® portal, you can now manage your savings online in one spot. You will be able to:

- **Track your progress:** Get a snapshot of all your investments and view current and past transactions.
- **Make informed decisions:** Learn more about your retirement plans and use calculators and other tools to help plan for the type of retirement you want.
- **Choose from 4 different plan options:** In addition to the 403b, 403b ROTH, and 457b options, you will now have access to a 457b post-tax ROTH option with either Fidelity or TIAA.
- **Make contribution changes:** Change your contribution amount or how it's split among your selected investment provider(s). No more need to submit paper forms!

QUIET PERIOD

While the new system is being set up, there will be a period beginning November 18, 2024, and ending December 16, 2024, during which you cannot make changes to your contribution rate(s) or create any new enrollments. Please make sure you submit any changes (start, stop, or modify contribution amount) using the current paper process by November 15, 2024. Once the new system is live, you will be able to make changes again.



WHAT'S NOT CHANGING

While you'll have access to all your USM supplemental retirement investments in one location, these things will not change:

- Your current vendor account access through Fidelity and TIAA
- Your current plan elections and deduction amounts
- Your current investment choices
- Your current beneficiary designations

Please note that access to the State of Maryland's supplemental retirement plan accounts will still occur through the MSRPS Nationwide portal.



Not a participant yet?

You will be able to enroll through USM Retirement@Work® beginning on December 17, 2024, and start saving for your financial future.