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.

Save Now. Enjoy life later.
Table of Contents

- Logging On
- Optional Retirement Program Enrollment/Change
- Deleting a Submitted Change
- Tax Deferred Account (403(b), Pre-Tax and After Tax Roth, Enrollment/Change
- Hardship Withdrawals, Loans, In-Service Exchanges
- Other Educational and Financial Planning Tools

TTRetirement Manager
$ave Now. Enjoy life later.
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.
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.ttuhscedu webpage, Employee tab and click on “My Tech ID (R#)"
4) Last four digits of your Social Security number.
<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Create a UserID (You may use your Tech ID, R#)</td>
</tr>
<tr>
<td>2</td>
<td>Enter your email address of choice</td>
</tr>
<tr>
<td>3</td>
<td>Create a password with case/letter/numeric requirements</td>
</tr>
<tr>
<td>4</td>
<td>Confirm your password</td>
</tr>
<tr>
<td>5</td>
<td>Click on NEXT</td>
</tr>
</tbody>
</table>
Select and name your Security Image
Select Security Questions

Security Profile Setup
Step 3: Answer Your Security Questions

Please select and answer two security questions below. These questions will be used to verify your identity should you forget your password.

Select Security Question One:
Please select a question to answer...

Your Answer for Security Question One:

Select Security Question Two:
Please select a question to answer...

Your Answer for Security Question Two:
Agreement: You must read and agree to the terms of use before access is granted.
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
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.
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

**Authorization:** I hereby elect to participate in the Optional Retirement Program as provided under Section 830.001 et. seq., Texas Government Code, in lieu of the Teacher Retirement System (TRS) of Texas. I understand that by this election, I will not be eligible for TRS membership unless I:

1. cease to be employed by an institution of higher education and become employed by the Texas Public School System other than in an institution of higher education;
2. cease to be employed by an institution of higher education and become employed by a Texas public educational institution or agency that is covered by TRS but does not offer ORP in lieu of TRS; or
3. cease to be eligible for membership in the Optional Retirement Program, in which event I will be required to become a member of TRS if I am eligible for membership in the latter.

I understand my benefits in the Optional Retirement Program vest on the first day of the second year of active participation. If I do not begin a second year of participation in ORP, the employer’s contribution for the first full year of participation (or fractional part thereof), will be refunded to Texas Tech by the vendor in accordance with the provision of the Optional Retirement Statute.

I understand that both my contribution and the employer’s contribution to the ORP will be treated as nonelective, nonforfeitable, nontransferable contributions under Section 403(b) of the Internal Revenue Code (IRC). Additionally, my
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 Contribution Changes”
OOPS! Delete or correct a submitted change

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

Verify your enrollment, add email address is desired, and click SUBMIT.
Authorization: As an Employee of Texas Tech, I hereby authorize my Employer to invest my contributions to the Section 403(b) Tax Deferred Account or the 403(b) Roth Account as indicated above.

This electronic agreement terminates any prior salary reduction agreement executed by me and my Employer under Employer's Section 403(b) Retirement Plans. This electronic agreement shall continue indefinitely until changed by me, canceled by either party, or the calculated tax year maximum allowable contribution is reached. I acknowledge that my participation in the Section 403(b) plans will terminate upon my separation from service with my Employer.

I acknowledge that I may contribute only amounts that have not already been paid or made available to me by my Employer. I agree and acknowledge that contributions shall not exceed applicable limits under the retirement plans in which I am a participant or under federal law and that my Employer may limit contributions in order to comply with federal law and the plan document, if any. I hereby direct that any contributions in excess of such limits be returned to me in accordance with the provisions of the Retirement Plan(s) in which I am a participant and the governing legal requirements. I understand that Texas Tech assumes no responsibility for my personal tax results and in the event of an adverse ruling by the Internal Revenue Service, it will be my responsibility to satisfy any federal income tax deficiency.

I further agree and acknowledge that contributions I make under this agreement shall be subject to the provisions of the respective Retirement Plans and that my Employer may impose its own or additional administrative rules and procedures.
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.
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.
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.
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.
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.
Texas Tech Plan documents for Optional Retirement and 403(b) plans can be accessed at My Plan Information.
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
Before you log off TT Retirement Manager, please complete a short survey by clicking on Feedback at the bottom of your screen.
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.