

# Quick Start Guide

Everything for your employer's retirement plan,  
in one location.

Welcome to Retirement@Work®, where you can:

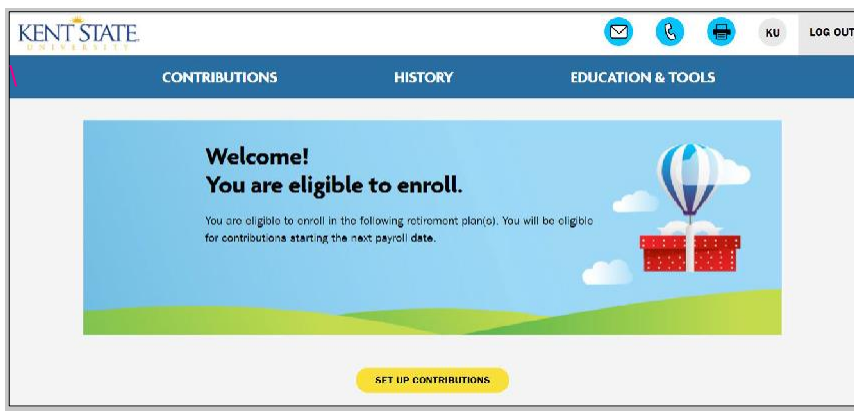
- Enroll in your retirement plan(s)
- Change your voluntary contribution amount at any time
- Choose your preferred retirement plan provider(s)
- View retirement plan balances across plans and investment providers
- Access tools and resources for planning

# 1. Access Retirement@Work

Log in to Flashline at **Flashline.kent.edu**. Once logged in, select *Employee*, then select *My Earnings & Benefit Elections* from the Resources to gain access to Retirement@Work. If prompted, log in or register for access using your KSU username and password.

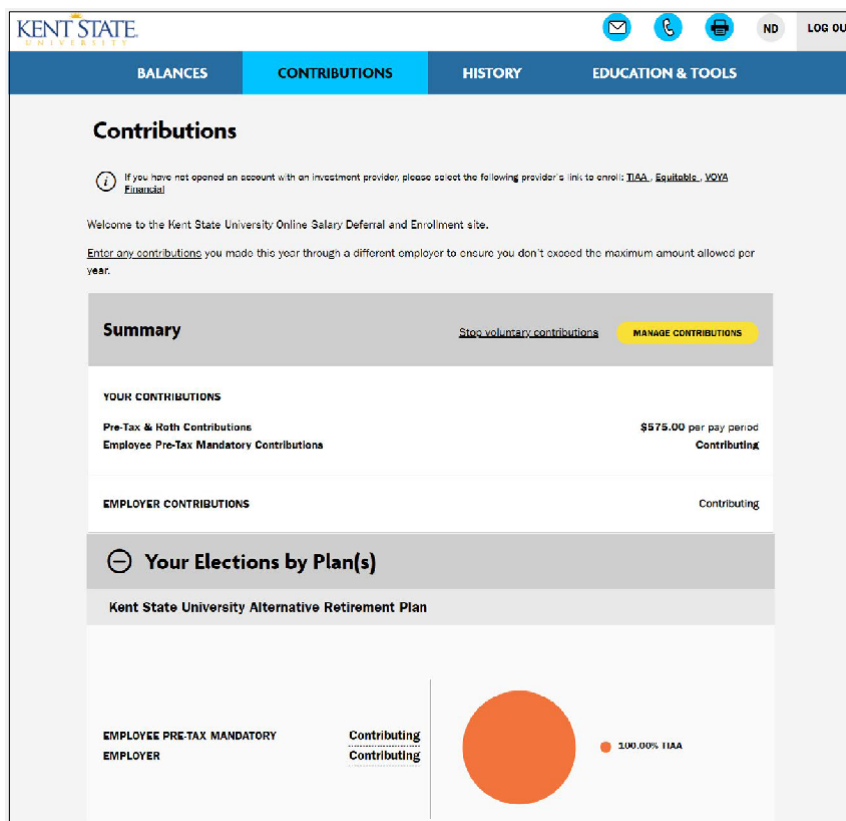
# 2. Set up and manage your contributions

**First-time users:** Click *Set Up Contributions*.



Click the + next to each plan to read more information and review available investment providers.

**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*.



On the next page, enter the amount you want to contribute to the voluntary plan(s) per pay period and when you want contributions to start.

### 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 plans in which you contribute and all contribution types—which, based on your plan(s), 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 plan and contribution type.

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

MANAGE CONTRIBUTIONS

### Who would you like to handle your retirement investments?

Select the investment providers you would like your contributions directed to. You can choose one or more investment providers.

You will need to open an account with the providers you select on each provider's website. A link to each provider's website will be included once your elections are confirmed.

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

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

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

TIAA	<input type="text" value="100"/> %
AIG Retirement Services	<input type="text"/> %
Equitable	<input type="text"/> %
VOYA Financial	<input type="text"/> %

TOTAL (must equal 100%): 100%

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#### Ohio Alternative Retirement Plan (ARP):

You are limited to one provider for the ARP.

You may only change your ARP provider once per month.

#### 403(b) and 457(b) plans:

If you want to choose different providers for the 403(b) plan and 457(b) plan, choose No.

You may only contribute to a maximum of two different 403(b) and 457(b) plan providers at one time.

## 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.

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

AIG	Equitable (also known as AXA)	TIAA	Voya
I7008001 – Alternative Retirement Plan	727887 – Alternative Retirement Plan	Not required	664656 – 403(b) Plan
I7008002 – 403(b) Plan	Kent State – 403(b) Plan		664657 – Alternative Retirement Plan
I7008003 – 457(b) Deferred Compensation Plan			664664 – 457(b) Deferred Compensation Plan

MANAGE CONTRIBUTIONS

**Confirmation: Your elections were submitted**

You have successfully set up how much you will be contributing to the following retirement plan(s). Please continue in order to complete your enrollment.

**NEXT STEP: Open Your Investment Accounts**  
If you have not done so already, visit each provider you selected to open your account and customize your investment strategy.

Click the buttons below to do so.

[TIAA](#)[AIG RETIREMENT SERVICES](#)[EQUITABLE](#)[VOYA FINANCIAL](#)

If you choose not to proceed to each provider's webpage to open your account, you will be placed in the Plan's default investment option and default beneficiary selection.

# 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**
- Voya: **216-447-3765**
- Equitable (also known as AXA): **888-370-8871**
- AIG: **888-569-7055**

## General plan questions

Contact the Employee Benefits Office at **benefits@kent.edu** or by calling **330-672-3107**.

## Learn more

Visit the Employee Benefits Office website at **kent.edu/hr/benefits**. Navigate to Supplemental Retirement Options and State and Alternative Retirement Plan Options from the Benefits website.