

Texas Tech Retirement Manager

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.

TTRetirement Manager

Save Now. Enjoy life later.

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TTRetirement Manager

Save 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.

Logging On/Setting Your Security Profile

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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.

USER ID

NEXT

[I Forgot My User ID](#) [I'm a New User](#)

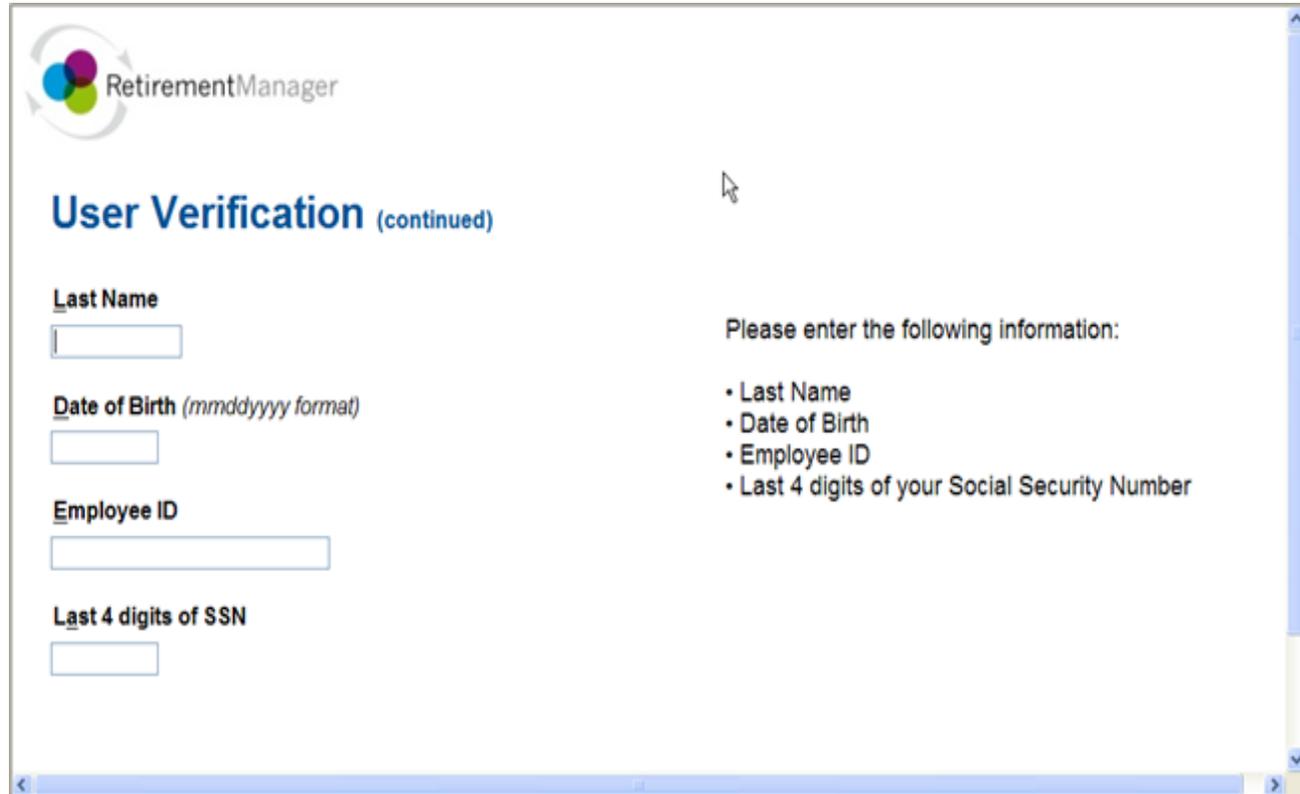
HELP RETIREMENT MANAGER DEMO

[SECURITY](#) [PRIVACY](#) [TERMS OF US](#)

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.ttuhs.edu webpage, Employee tab and click on “My Tech ID (R#)
- 4) Last four digits of your Social Security number.



The screenshot shows a web browser window displaying the RetirementManager application. The page title is "User Verification (continued)". The form contains four input fields: "Last Name", "Date of Birth (mmddyyyy format)", "Employee ID", and "Last 4 digits of SSN". To the right of the form, there is a list of instructions: "Please enter the following information:" followed by a bulleted list: "• Last Name", "• Date of Birth", "• Employee ID", and "• Last 4 digits of your Social Security Number". The RetirementManager logo is visible in the top left corner of the page.

Security Profile Setup ?

Step 1: Enter Your User Information

Create a User ID:

Check Availability

Your User ID is required to be 5-25 characters long, and may contain letters (A-Z, a-z) and numbers (0-9). Your User ID is not case sensitive.

Enter Your Email Address:

The email address you enter will be used for password resets.

Confirm Your Email Address:

The password must be between 8 and 12 characters in length, and must satisfy all of the following requirements:

At least one lower case letter

At least one upper case letter

At least one numeric digit surrounded by non-numeric characters

Create a Password:

Please enter your password, then re-enter the same value in the Confirm Your Password box for confirmation and click Continue.

Confirm Your Password:

Password examples:

Two short words separated by a number are acceptable: Nine1one, Day2Week, MONEY4us, BaRgE2In

One long word with an embedded number is better: gr8Fully, corDN8ed, BizzN3ss,

- 1) Create a UserID (You may use your Tech ID, R#)
- 2) Enter your email address of choice
- 3) Create a password with case/letter/numeric requirements
- 4) Confirm your password
- 5) Click on NEXT

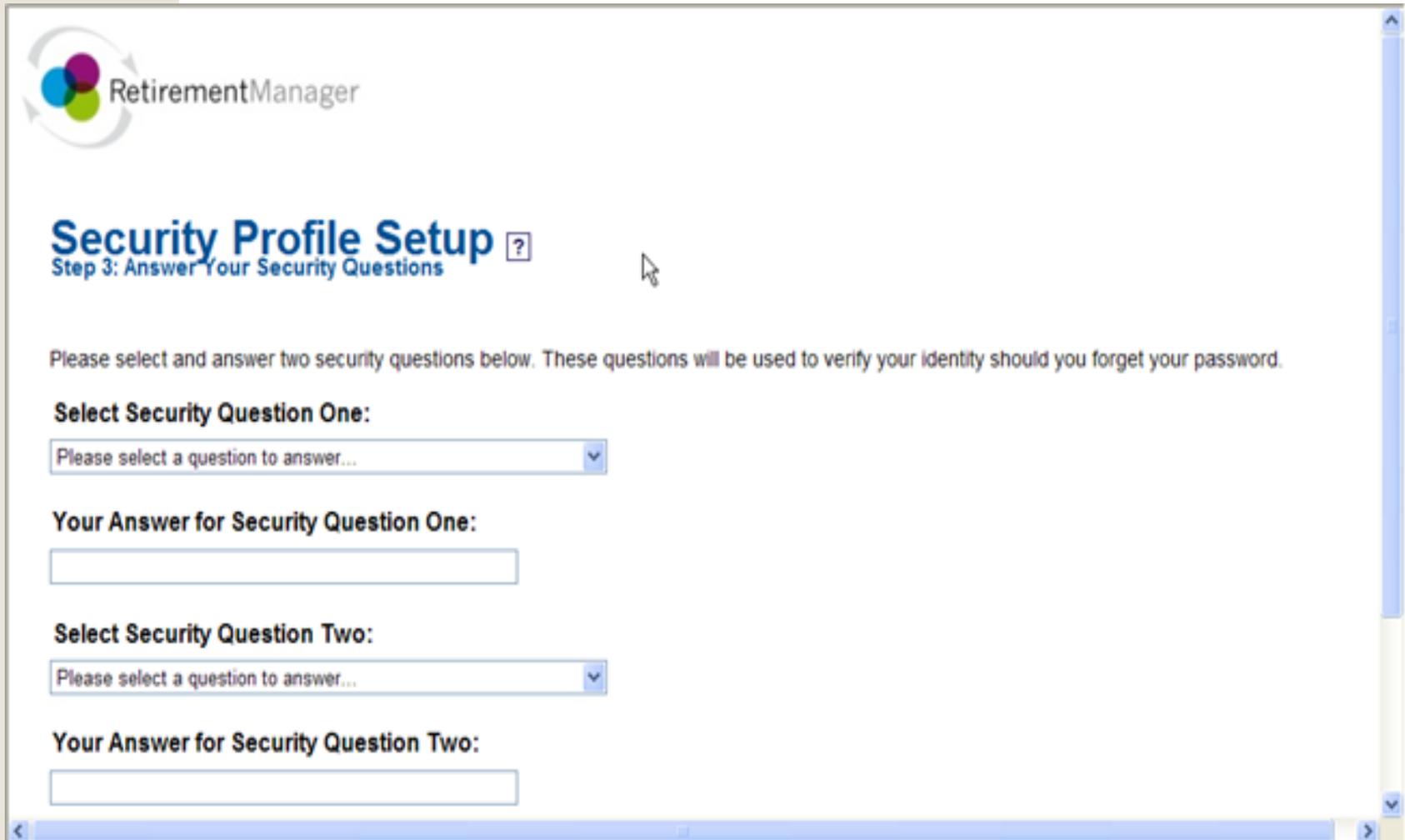
Select and name your Security Image

Security Profile Setup [?]
Step 2: Select Your Security Image

Title Your Security Image:

 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>
 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>
 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>

Select Security Questions



The screenshot shows a web browser window with the RetirementManager logo in the top left corner. The main heading is "Security Profile Setup" with a help icon, and the sub-heading is "Step 3: Answer Your Security Questions". A mouse cursor is positioned over the sub-heading. Below the heading, there is a paragraph of instructions: "Please select and answer two security questions below. These questions will be used to verify your identity should you forget your password." The form contains two sections. The first section is titled "Select Security Question One:" and includes a dropdown menu with the text "Please select a question to answer...". Below this is a text input field labeled "Your Answer for Security Question One:". The second section is titled "Select Security Question Two:" and includes another dropdown menu with the text "Please select a question to answer...". Below this is a text input field labeled "Your Answer for Security Question Two:". The browser's address bar and navigation buttons are visible at the bottom.

 RetirementManager

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

RetirementManager

Security Profile Setup

Step 4: Read and agree to Terms of Use

Terms of Use - Employee

PLEASE READ THIS TERMS OF USE CAREFULLY. YOUR USE OF THIS WEBSITE ("SITE") WILL BE YOUR AGREEMENT TO THE TERMS OF USE.

You have been directed to this special Site, which is housed on a secure Internet server, so that you can authorize plan-related activity and access certain services and content relating to your retirement savings plan(s) offered by and through your Employer, Texas Tech University ("Employer"), including all of its institutions. This Terms of Use will govern your use of the Site. This notice contains important information that you are entitled to receive before you consent to plan-related activity through the Site. Please read this notice carefully and print a copy for your files.

You may directly access the complete discussion of each topic in this Terms of Use by using the hyperlink indicated for each:

- Definitions - important words or phrases used throughout this document
- Conditions of Use - your responsibilities for using the Site
- No Warranties - is provided as is on the Site without warranties
- Limitation of Liability - explains the extent of VRS/C's and your employer's liability for your use of the Site.

the Site.

You agree that the electronic records that you create on the Site will be admissible as an original signed document in any court of law and that you will not challenge or dispute the authenticity of such records or allege that an electronic signature is not legally binding.

ELECTRONIC CONSENT

1. I have read the information above about the hardware and software requirements to use the Site in connection with my entering into plan-related activity through the Site.
2. I consent to the use of an electronic record and an electronic signature as evidence of my agreement to the plan-related activities described in this Terms of Use in place of a written document and handwritten signature.
3. I am able to view this consent. I am also able to review my electronic records by accessing my plan information on this web site with my User ID and password.
4. In completing this consent process by having typed in my User ID and Password above and by clicking the SUBMIT CONSENT button, I am reasonably demonstrating that I can access my plan information on the Site with my User ID and password.

I AGREE to these terms
 I DISAGREE to these terms

BACK **CONTINUE**

HELP SECURITY PRIVACY

Home Page

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.



The screenshot displays the Retirement Manager Home Page. At the top left is the Retirement Manager logo, and at the top right is the University of Maryland logo. Below the logos are navigation links: Home, My Profile, Message Center, and Logout. A personalized welcome message reads "Welcome JOHANNES BRAHAMS". The main content area is divided into three columns, each with a header and a list of links. The first column, "MY SAVINGS MANAGER", includes links for "Start or Change my Contributions", "Request a Loan", and "Request a Withdrawal". The second column, "PLAN INFORMATION", includes links for "My Balances", "My Plan Information", "My Benefits Office Contacts", and "My Investment Provider Contacts". The third column, "FINANCIAL TOOLS", includes links for "Financial Education", "Glossary of Terms", "Am I On Target", and "Financial Calculators". At the bottom, there are links for "HELP", "RETIREMENT MANAGER DEMO", "FEEDBACK", "SECURITY", "PRIVACY", and "TERMS OF USE".

RetirementManager

Home My Profile Message Center Logout

Welcome JOHANNES BRAHAMS

MY SAVINGS MANAGER
I would like to...
[Start or Change my Contributions](#)
[Request a Loan](#)
[Request a Withdrawal](#)

PLAN INFORMATION
View details on...
[My Balances](#)
[My Plan Information](#)
[My Benefits Office Contacts](#)
[My Investment Provider Contacts](#)

FINANCIAL TOOLS
Show me more about...
[Financial Education](#)
[Glossary of Terms](#)
[Am I On Target](#)
[Financial Calculators](#)

HELP RETIREMENT MANAGER DEMO FEEDBACK

SECURITY PRIVACY TERMS OF USE

Newly Eligible ORP Participant

From the Home Page, My Savings Manager, click on Start or Change my Contributions

Home My Profile Logout

Welcome JOHANNES BRAHAMS

MY SAVINGS MANAGER
I would like to...

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal
- View/Print My Certificates

PLAN INFORMATION
View details on...

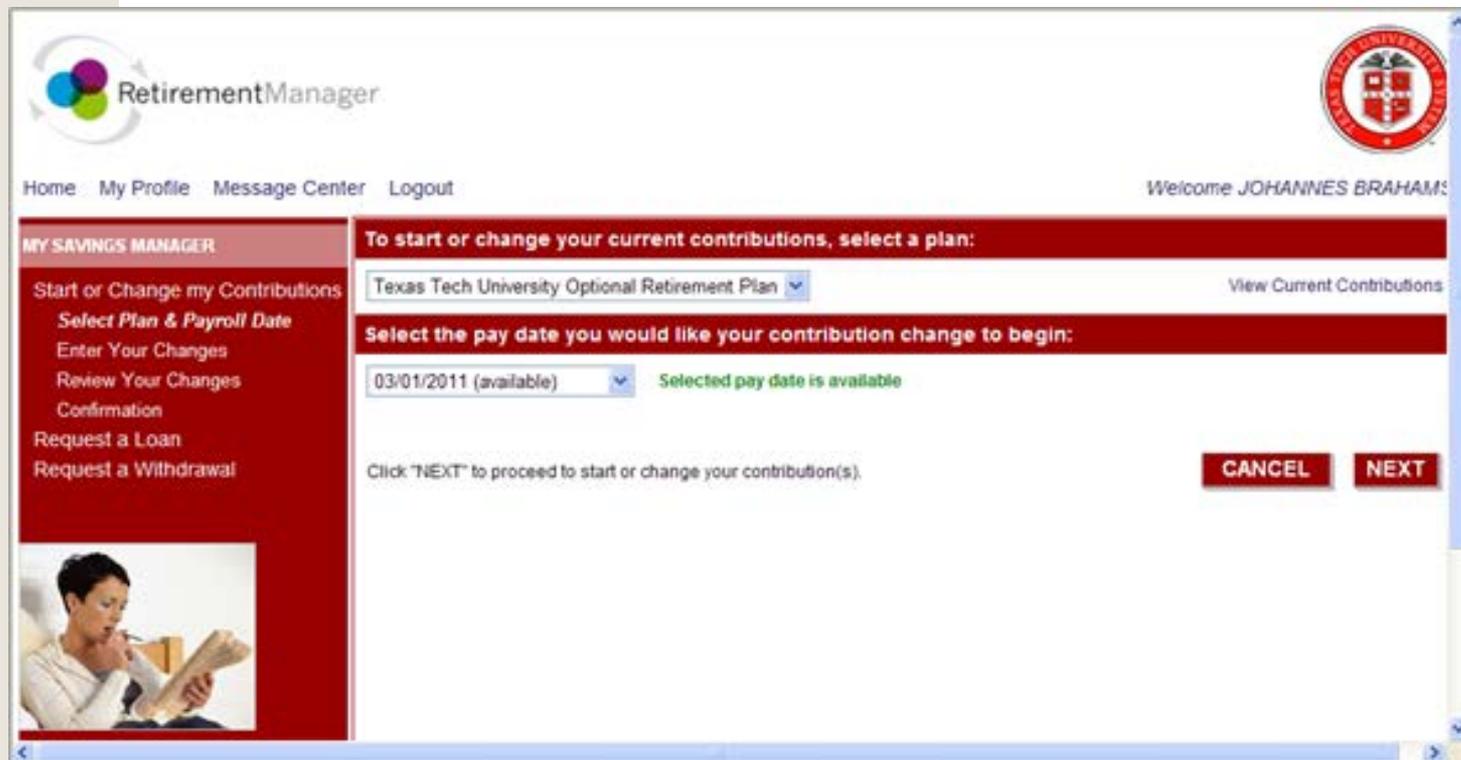
- My Balances
- My Plan Information
- My Benefits Office Contacts
- My Investment Provider Contacts

FINANCIAL TOOLS
Show me more about...

- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculators

Newly Eligible Optional Retirement Program Participant

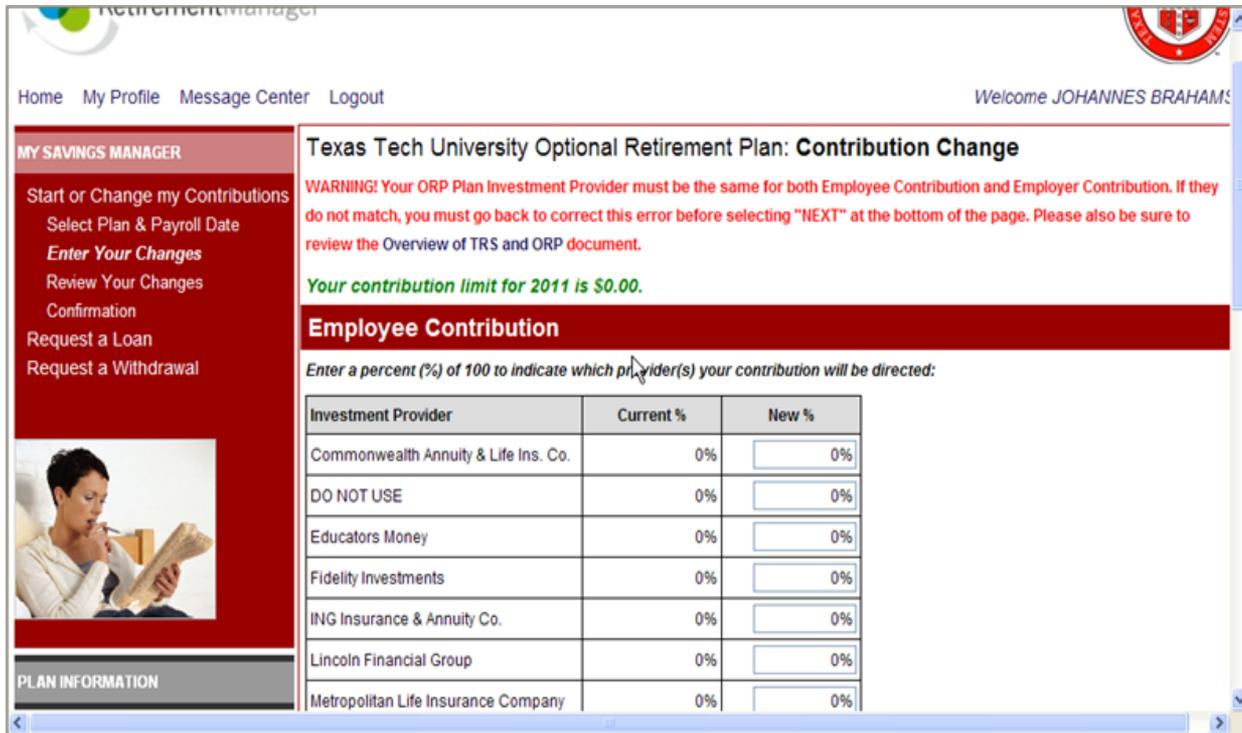
A newly eligible ORP participant will select from drop down boxes, Optional Retirement Program and next available pay date.



The screenshot shows the RetirementManager web application interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. The navigation menu includes Home, My Profile, Message Center, and Logout. The user is logged in as JOHANNES BRAHAM. The main content area is titled "MY SAVINGS MANAGER" and contains a sidebar with options: Start or Change my Contributions, Select Plan & Payroll Date, Enter Your Changes, Review Your Changes, Confirmation, Request a Loan, and Request a Withdrawal. The main content area has a red header "To start or change your current contributions, select a plan:" with a dropdown menu set to "Texas Tech University Optional Retirement Plan" and a "View Current Contributions" link. Below this is another red header "Select the pay date you would like your contribution change to begin:" with a dropdown menu set to "03/01/2011 (available)" and a green message "Selected pay date is available". At the bottom, there is a instruction "Click 'NEXT' to proceed to start or change your contribution(s)." and two buttons: "CANCEL" and "NEXT".

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.



retirementmanager

Home My Profile Message Center Logout Welcome JOHANNES BRAHAM

MY SAVINGS MANAGER

- Start or Change my Contributions
 - Select Plan & Payroll Date
 - Enter Your Changes**
 - Review Your Changes
 - Confirmation
- Request a Loan
- Request a Withdrawal

Texas Tech University Optional Retirement Plan: Contribution Change

WARNING! Your ORP Plan Investment Provider must be the same for both Employee Contribution and Employer Contribution. If they do not match, you must go back to correct this error before selecting "NEXT" at the bottom of the page. Please also be sure to review the Overview of TRS and ORP document.

Your contribution limit for 2011 is \$0.00.

Employee Contribution

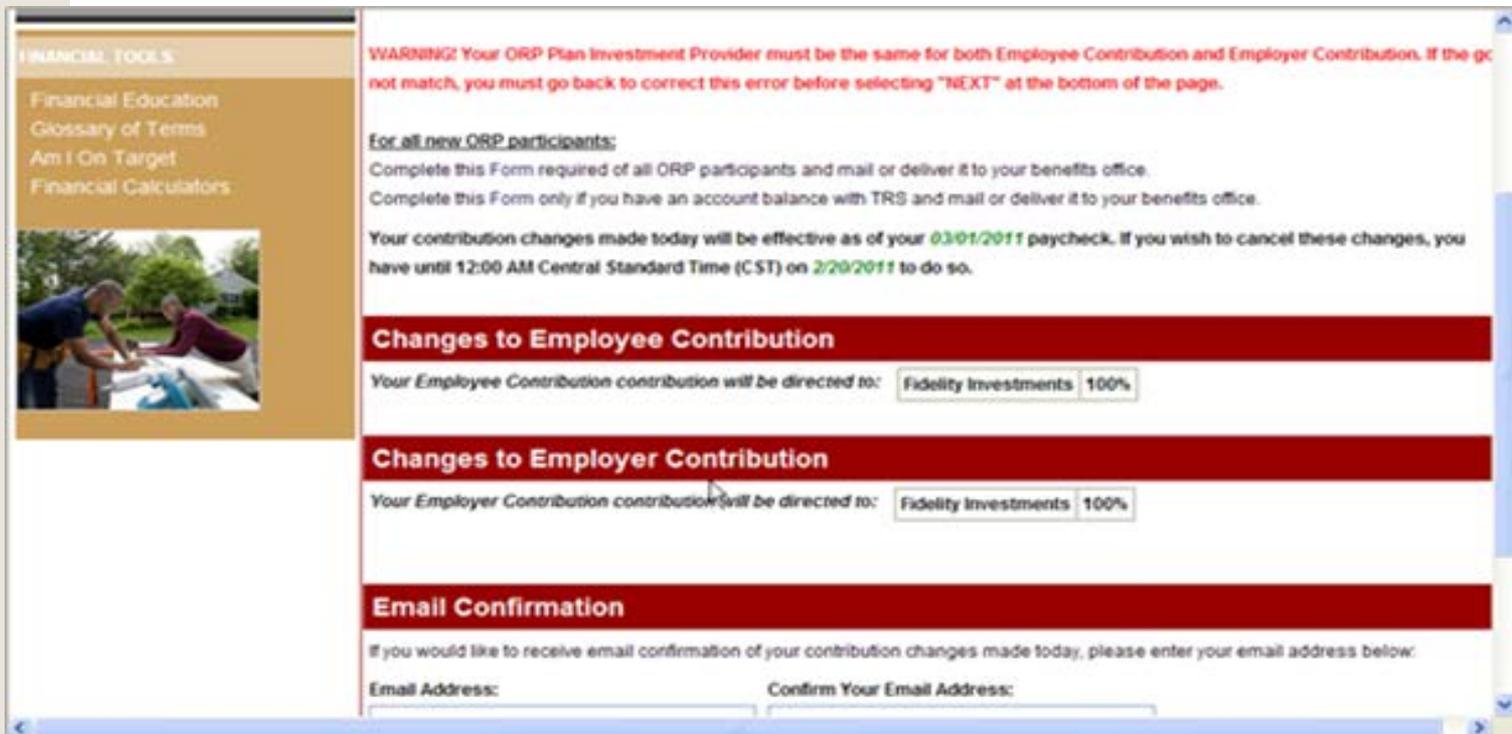
Enter a percent (%) of 100 to indicate which provider(s) your contribution will be directed:

Investment Provider	Current %	New %
Commonwealth Annuity & Life Ins. Co.	0%	<input type="text" value="0%"/>
DO NOT USE	0%	<input type="text" value="0%"/>
Educators Money	0%	<input type="text" value="0%"/>
Fidelity Investments	0%	<input type="text" value="0%"/>
ING Insurance & Annuity Co.	0%	<input type="text" value="0%"/>
Lincoln Financial Group	0%	<input type="text" value="0%"/>
Metropolitan Life Insurance Company	0%	<input type="text" value="0%"/>

PLAN INFORMATION

ORP Enrollment/Change Confirmation

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



The screenshot shows a web browser window with a sidebar on the left and a main content area on the right. The sidebar is titled "FINANCIAL TOOLS" and contains links for "Financial Education", "Glossary of Terms", "Am I On Target", and "Financial Calculators". Below the links is a photograph of two people looking at a document. The main content area has a red warning message at the top: "WARNING! Your ORP Plan Investment Provider must be the same for both Employee Contribution and Employer Contribution. If the gc not match, you must go back to correct this error before selecting 'NEXT' at the bottom of the page." Below the warning is a section for "For all new ORP participants:" with instructions to complete a form and mail it to the benefits office. It also states that contribution changes made today will be effective as of the 03/01/2011 paycheck, with a deadline of 12:00 AM CST on 2/20/2011. There are three main sections with red headers: "Changes to Employee Contribution" showing "Fidelity Investments 100%", "Changes to Employer Contribution" also showing "Fidelity Investments 100%", and "Email Confirmation" with a prompt to enter an email address and a "Confirm Your Email Address:" field.

FINANCIAL TOOLS

- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculators

WARNING! Your ORP Plan Investment Provider must be the same for both Employee Contribution and Employer Contribution. If the gc not match, you must go back to correct this error before selecting "NEXT" at the bottom of the page.

For all new ORP participants:
Complete this Form required of all ORP participants and mail or deliver it to your benefits office.
Complete this Form only if you have an account balance with TRS and mail or deliver it to your benefits office.

Your contribution changes made today will be effective as of your **03/01/2011** paycheck. If you wish to cancel these changes, you have until 12:00 AM Central Standard Time (CST) on **2/20/2011** to do so.

Changes to Employee Contribution

Your Employee Contribution contribution will be directed to:

Changes to Employer Contribution

Your Employer Contribution contribution will be directed to:

Email Confirmation

If you would like to receive email confirmation of your contribution changes made today, please enter your email address below:

Email Address: Confirm Your Email Address:

Agree to Salary Reduction Agreement



Confirmation:

Authorization: I hereby elect to participate in 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:

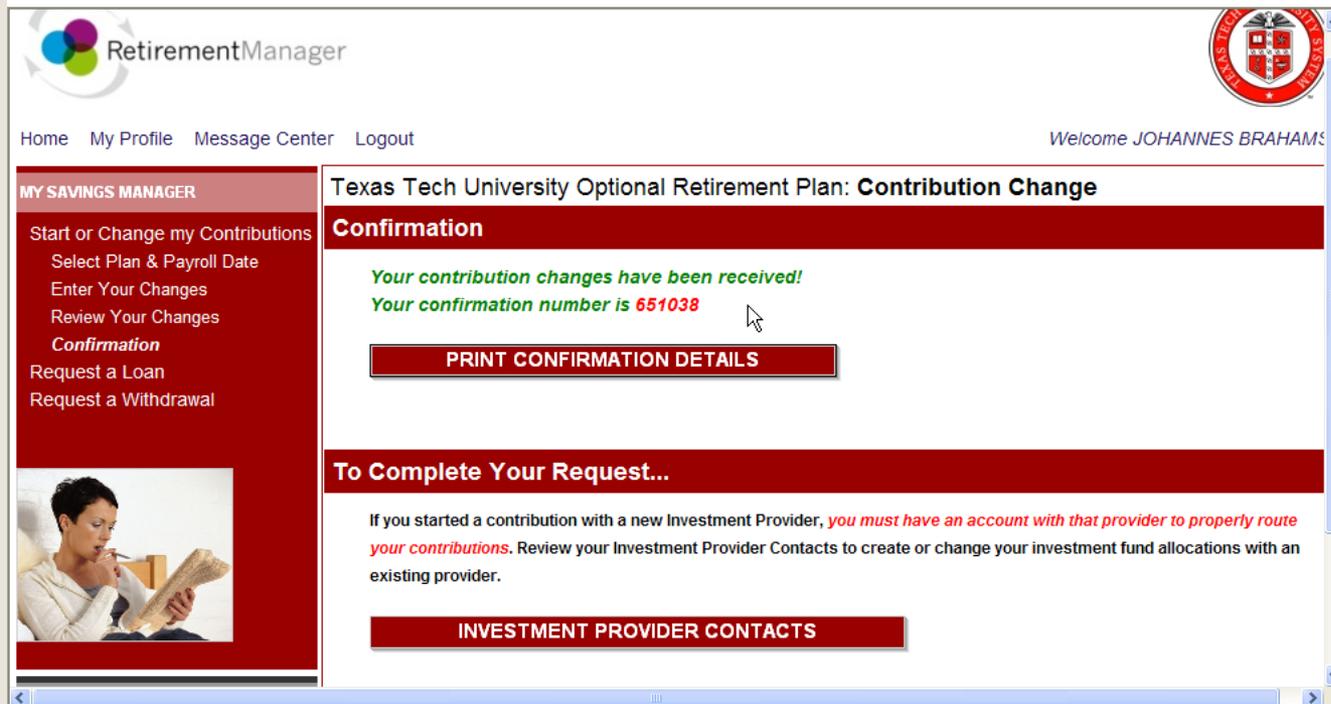
1. cease to be employed by an institution of higher education and become employed by the Texas Public School System other than in an institution of higher education;
2. cease to be employed by an institution of higher education and become employed by a Texas public educational institution or agency that 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

Address below:

Receive confirmation number and print confirmation details. Remember to complete an account application with your investment provider.



The screenshot displays the RetirementManager interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. The navigation menu includes Home, My Profile, Message Center, and Logout. A welcome message reads "Welcome JOHANNES BRAHAM". The main content area is titled "Texas Tech University Optional Retirement Plan: Contribution Change" and features a "Confirmation" section with the following text: "Your contribution changes have been received!" and "Your confirmation number is 651038". A "PRINT CONFIRMATION DETAILS" button is located below this text. A "To Complete Your Request..." section follows, with a note: "If you started a contribution with a new Investment Provider, you must have an account with that provider to properly route your contributions. Review your Investment Provider Contacts to create or change your investment fund allocations with an existing provider." Below this is an "INVESTMENT PROVIDER CONTACTS" button. A sidebar on the left, titled "MY SAVINGS MANAGER", lists options such as "Start or Change my Contributions", "Select Plan & Payroll Date", "Enter Your Changes", "Review Your Changes", "Confirmation", "Request a Loan", and "Request a Withdrawal". A small image of a woman reading a document is also present in the sidebar.

RetirementManager

Home My Profile Message Center Logout

Welcome JOHANNES BRAHAM

MY SAVINGS MANAGER

Start or Change my Contributions

Select Plan & Payroll Date

Enter Your Changes

Review Your Changes

Confirmation

Request a Loan

Request a Withdrawal

Texas Tech University Optional Retirement Plan: **Contribution Change**

Confirmation

Your contribution changes have been received!

Your confirmation number is 651038

PRINT CONFIRMATION DETAILS

To Complete Your Request...

If you started a contribution with a new Investment Provider, you must have an account with that provider to properly route your contributions. Review your Investment Provider Contacts to create or change your investment fund allocations with an existing provider.

INVESTMENT PROVIDER CONTACTS

ORP Enrollment/Change

You can see any changes you made by:

- 1) Returning to the Home Page
- 2) Selecting “View My Contribution Changes”

The screenshot shows a web portal interface. At the top left, there are navigation links: Home, My Profile, and Logout. At the top right, a welcome message reads "Welcome JOHANNES BRAHAMS". Below the navigation is a grid of three main sections, each with a header image and a list of options:

- MY SAVINGS MANAGER** (Red background):
 - I would like to...
 - Start or Change my Contributions
 - View my Contribution Changes ← (indicated by a yellow arrow)
 - Request a Loan
 - Request a Withdrawal
- PLAN INFORMATION** (Dark Grey background):
 - View details on...
 - My Balances
 - My Plan Information
 - My Benefits Office Contacts
 - My Investment Provider Contacts
- FINANCIAL TOOLS** (Gold background):
 - Show me more about...
 - Financial Education
 - Glossary of Terms
 - Am I On Target
 - Financial Calculators

OOPS! Delete or correct a submitted change

[Return to Table of Contents](#)

- 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.

The screenshot shows a web application interface for 'MY SAVINGS MANAGER'. On the left is a navigation menu with options: 'Start or Change my Contributions', 'View my Contribution Changes', 'Request a Loan', and 'Request a Withdrawal'. Below the menu is a photo of a woman reading a document. The main content area is titled 'Contribution Changes' and contains a message about pending changes. Below this is a section for 'Pending Changes' with a table. A yellow arrow points to the 'Delete' link in the table. Below the table is a section for 'Completed Changes' with a date range selector and a 'GO' button.

MY SAVINGS MANAGER

Start or Change my Contributions
View my Contribution Changes
Request a Loan
Request a Withdrawal

Contribution Changes

You currently have a Pending Contribution Change. If you started a contribution with a new Investment Provider, **you must have an account with that provider to properly route your contributions.**

INVESTMENT PROVIDER CONTACTS

To view the details of a contribution change, select the "View" link next to the paycheck date you wish to view. If you wish to make a change to a pending contribution change, delete the pending change prior to the cut off date listed below.

Pending Changes: [?]

	Paycheck Date [?]	Cut Off Date	Plan	Setup By
View	03/01/2011	02/20/2011	Texas Tech University Optional Retirement Plan	Employee
Delete				02/01/2011 05:31:14 PM

Completed Changes: [?]

Paycheck Date From: 12/1/2010 To: 3/1/2011 **GO**

No contribution changes were completed during this time period.

Tax Deferred Account 403(b) Enroll/Make Changes

[Return to Table of Contents](#)

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.

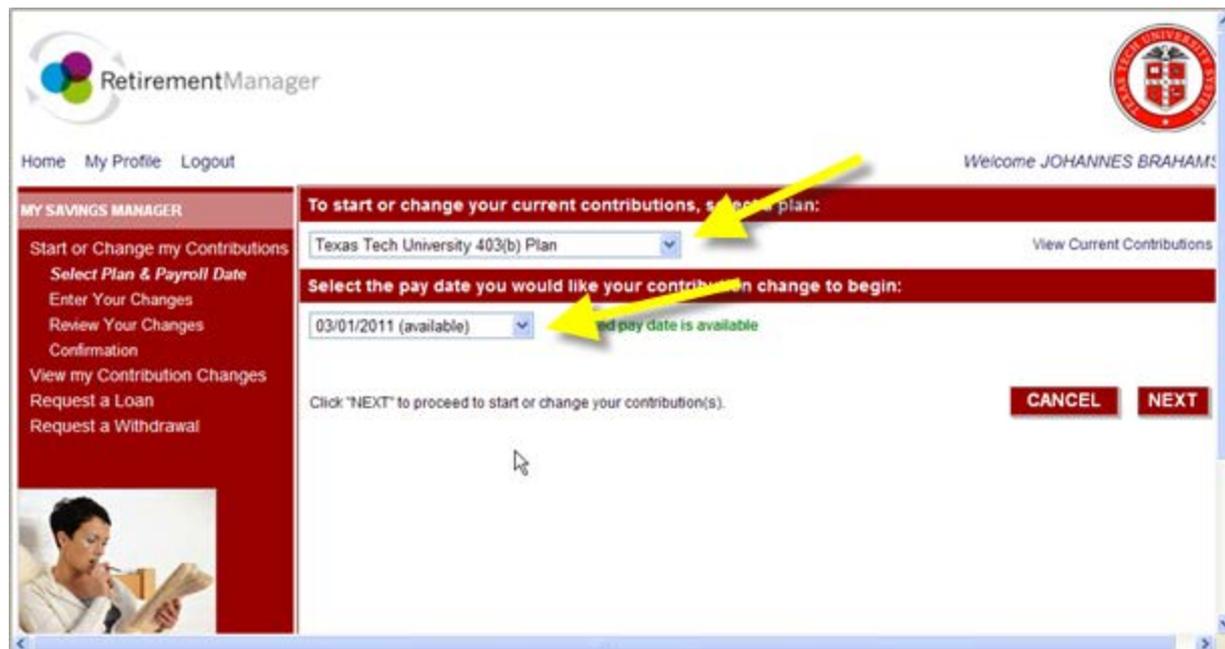
Home My Profile Logout

Welcome JOHANNES BRAHAMS

 <p>MY SAVINGS MANAGER</p> <p><i>I would like to...</i></p> <ul style="list-style-type: none">Start or Change my ContributionsView my Contribution ChangesRequest a LoanRequest a Withdrawal	 <p>PLAN INFORMATION</p> <p><i>View details on...</i></p> <ul style="list-style-type: none">My BalancesMy Plan InformationMy Benefits Office ContactsMy Investment Provider Contacts	 <p>FINANCIAL TOOLS</p> <p><i>Show me more about...</i></p> <ul style="list-style-type: none">Financial EducationGlossary of TermsAm I On TargetFinancial Calculators
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TDA 403(b) Enroll/Make Changes

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.



The screenshot displays the RetirementManager interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. Below the logo is a navigation bar with links for Home, My Profile, and Logout. A welcome message reads "Welcome JOHANNES BRAHAM!".

The main content area is titled "MY SAVINGS MANAGER" and contains a list of options: Start or Change my Contributions, Select Plan & Payroll Date, Enter Your Changes, Review Your Changes, Confirmation, View my Contribution Changes, Request a Loan, and Request a Withdrawal. Below this list is a small image of a person reading a document.

The "Start or Change my Contributions" section is active, showing a form with the following fields:

- To start or change your current contributions, select a plan:** A dropdown menu is set to "Texas Tech University 403(b) Plan". A yellow arrow points to this dropdown.
- Select the pay date you would like your contribution change to begin:** A dropdown menu is set to "03/01/2011 (available)". A yellow arrow points to this dropdown, and a green text label "and pay date is available" is visible next to it.

At the bottom of the form, there is a instruction: "Click 'NEXT' to proceed to start or change your contribution(s)." and two buttons: "CANCEL" and "NEXT".

TDA 403(b) Enroll/Make Changes

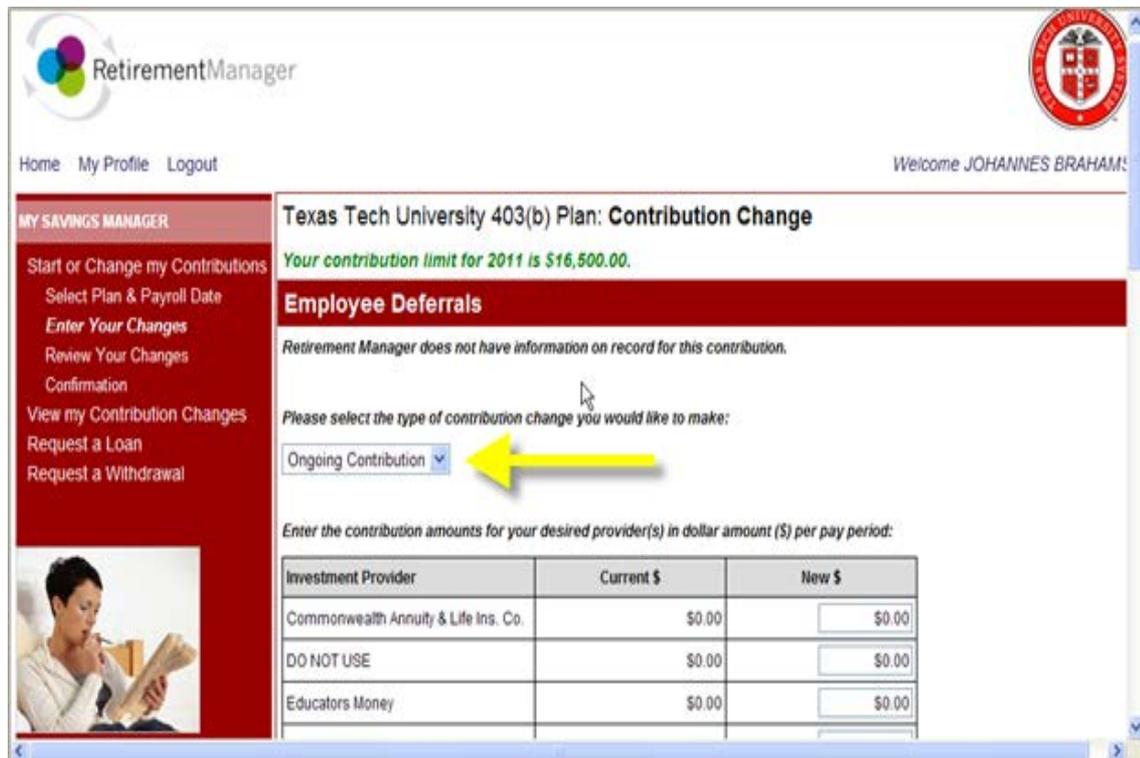
Before proceeding with your enrollment, you must decide:

- 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.



RetirementManager

Home My Profile Logout

Welcome JOHANNES BRAHAM!

MY SAVINGS MANAGER

- Start or Change my Contributions
 - Select Plan & Payroll Date
 - Enter Your Changes
 - Review Your Changes
 - Confirmation
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal

Texas Tech University 403(b) Plan: Contribution Change

Your contribution limit for 2011 is \$16,500.00.

Employee Deferrals

Retirement Manager does not have information on record for this contribution.

Please select the type of contribution change you would like to make:

Ongoing Contribution

Enter the contribution amounts for your desired provider(s) in dollar amount (\$) per pay period:

Investment Provider	Current \$	New \$
Commonwealth Annuity & Life Ins. Co.	\$0.00	\$0.00
DO NOT USE	\$0.00	\$0.00
Educators Money	\$0.00	\$0.00

TDA 403(b) Enroll/Make Changes

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

Enter the contribution amounts for your desired provider(s) in dollar amount (\$) per pay period:

Investment Provider	Current \$	New \$
Commonwealth Annuity & Life Ins. Co.	\$0.00	<input type="text" value="\$0.00"/>
DO NOT USE	\$0.00	<input type="text" value="\$0.00"/>
Educators Money	\$0.00	<input type="text" value="\$0.00"/>
Fidelity Investments	\$0.00	<input type="text" value="\$150.00"/>
ING Insurance & Annuity Co.	\$0.00	<input type="text" value="\$0.00"/>
Lincoln Financial Group	\$0.00	<input type="text" value="\$0.00"/>
Metropolitan Life Insurance Company	\$0.00	<input type="text" value="\$0.00"/>
Pentegra	\$0.00	<input type="text" value="\$0.00"/>
TIAA-CREF	\$0.00	<input type="text" value="\$0.00"/>
VALIC	\$0.00	<input type="text" value="\$0.00"/>
TOTAL	\$0.00	\$150.00

CANCEL **NEXT**

Verify Your Contribution Change

Verify your enrollment, add email address is desired, and click SUBMIT.

PLAN INFORMATION

FINANCIAL TOOLS

- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculators

request

Your contribution changes made today will be effective as of your *03/01/2011* paycheck. If you wish to cancel these changes, you have until 12:00 AM Central Standard Time (CST) on *2/20/2011* to do so.

Changes to Employee Deferrals

Out of your salary, your new *Ongoing Contribution* will be: Fidelity Investments \$150.00

Changes to After Tax Roth

Out of your salary, your new *Ongoing Contribution* will be: Fidelity Investments \$150.00

Email Confirmation

If you would like to receive email confirmation of your contribution changes made today, please enter your email address below:

Email Address: Confirm Your Email Address:

Click "SUBMIT" to confirm and process your Contribution Changes.
Click "CANCEL" to return to the Plan and Pay Date Selection Menu.

CANCEL **SUBMIT**

Read and Agree to the Salary Reduction Agreement

PLAN INFORMATION

FINANCIAL TOOLS

- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculator



Confirmation:

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.

el these changes, you

address below:

CEL SUBMIT

AGREE **CANCEL** **PRINT**

TDA 403(b) Enroll/Make Changes: Confirmation

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.

MY SAVINGS MANAGER

- Start or Change my Contributions
 - Select Plan & Payroll Date
 - Enter Your Changes
 - Review Your Changes
 - Confirmation**
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal

PLAN INFORMATION

FINANCIAL TOOLS

Texas Tech University 403(b) Plan: **Contribution Change**

Confirmation

Your contribution changes have been received!
Your confirmation number is 651045

PRINT CONFIRMATION DETAILS

To Complete Your Request...

If you started a contribution with a new Investment Provider, *you must have an account with that provider to properly route your contributions.* Review your Investment Provider Contacts to create or change your investment fund allocations with an existing provider.

INVESTMENT PROVIDER CONTACTS

Hardship Withdrawal, Loans, In-Service Exchanges: TDA

[Return to Table of Contents](#)

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.



MY SAVINGS MANAGER
I would like to...

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal

PLAN INFORMATION
View details on...

- My Balances
- My Plan Information
- My Benefits Office Contacts
- My Investment Provider Contacts

FINANCIAL TOOLS
Show me more about...

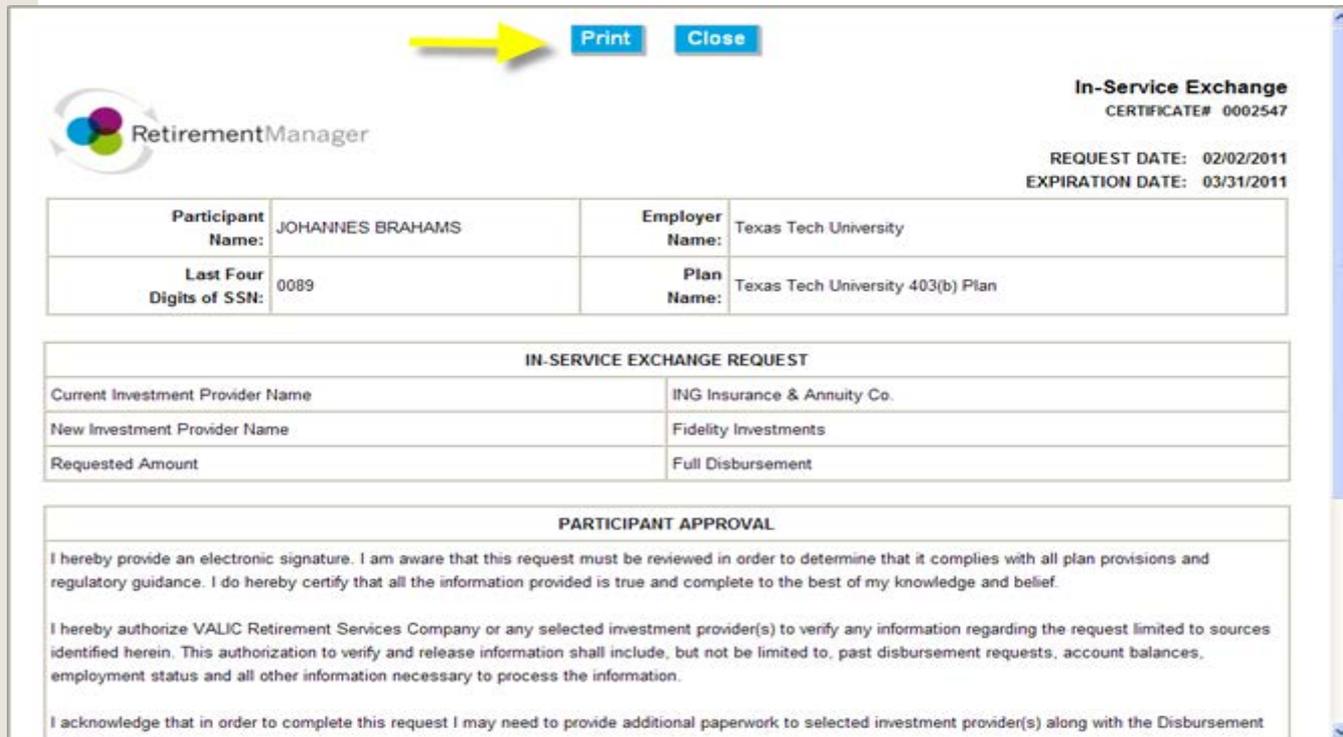
- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculators

HELP RETIREMENT MANAGER DEMO FEEDBACK

SECURITY PRIVACY TERMS OF US

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.



 [Print](#) [Close](#)

 RetirementManager

In-Service Exchange
CERTIFICATE# 0002547

REQUEST DATE: 02/02/2011
EXPIRATION DATE: 03/31/2011

Participant Name:	JOHANNES BRAHAMS	Employer Name:	Texas Tech University
Last Four Digits of SSN:	0089	Plan Name:	Texas Tech University 403(b) Plan

IN-SERVICE EXCHANGE REQUEST

Current Investment Provider Name	ING Insurance & Annuity Co.
New Investment Provider Name	Fidelity Investments
Requested Amount	Full Disbursement

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected investment provider(s) along with the Disbursement

Select distribution type: Hardship or In-service Exchange

The screenshot displays the RetirementManager web application interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. The user is logged in as JOHANNES BRAHAM. The main content area is titled "Select Plan and Distribution Type:" and contains two dropdown menus. The first dropdown menu is labeled "To request a distribution, select your plan:" and is currently set to "Texas Tech University 403(b) Plan". The second dropdown menu is labeled "Select the type of distribution you would like to request:" and is currently set to "Please select a distribution type...". Two yellow arrows point to the dropdown menus, highlighting the selection process. The left sidebar contains a "MY SAVINGS MANAGER" section with links for "Start or Change my Contributions", "View my Contribution Changes", "Request a Loan", and "Request a Withdrawal". Below this is a "PLAN INFORMATION" section with a small image of a woman reading a document.

RetirementManager

Home My Profile Logout

Welcome JOHANNES BRAHAM

Distribution Instructions

L&H Brainshark

Select Plan and Distribution Type:

To request a distribution, select your plan:

Texas Tech University 403(b) Plan

Select the type of distribution you would like to request:

Please select a distribution type...

PLAN INFORMATION

Hardship Withdrawal Request: TDA Accounts Only

Read pop-up window. TDA deductions are suspended for six months when a Hardship Withdrawal is taken.

The screenshot displays the RetirementManager web interface. At the top left is the RetirementManager logo, and at the top right is the University of Texas at Dallas logo. The user is identified as JOHANNES BRAHAM. The main navigation includes Home, My Profile, and Logout. The left sidebar lists options such as 'Start or Change my Contributions', 'View my Contribution', 'Request a Loan', 'Request a Withdrawal', 'Review/Add Prior T', 'Input Withdrawal Rec', and 'Confirmation'. A central pop-up window titled 'Hardship Withdrawal Request' is overlaid on the page. The pop-up contains the following text: 'Prior to requesting a hardship withdrawal distribution, you must first attempt to satisfy the financial need by other resources that are reasonably available to you. Your Plan requires that you cease making deferrals to the Plan for a period of no less than six months after taking a hardship withdrawal. If you are under age 59 1/2 you may also be subject to a 10% federal tax penalty on the amount withdrawn.' A 'Close' button is located at the bottom right of the pop-up. Below the pop-up, there is a 'Manager?' section with radio buttons for 'Yes' and 'No'. The bottom of the page features 'CANCEL' and 'NEXT' buttons.

Hardship Withdrawal history

Respond to Hardship Withdrawal history question and click on NEXT.

The screenshot shows a web interface for a retirement plan. At the top, there are navigation links: Home, My Profile, and Logout. On the right, it says "Welcome JOHANNES BRAHAM". Below the navigation is a sidebar menu titled "MY SAVINGS MANAGER" with options: Start or Change my Contributions, View my Contribution Changes, Request a Loan, Request a Withdrawal, Review/Add Prior Transactions, Input Withdrawal Request, and Confirmation. There is also a "PLAN INFORMATION" section. The main content area is titled "Select Plan and Distribution Type:" and contains two dropdown menus: "Texas Tech University 403(b) Plan" and "Hardship Withdrawal". Below this is a section titled "Review and/or add previous Hardship Withdrawal transactions in the last 12 months:". The text reads: "There has been no Hardship Withdrawal history information reported to Retirement Manager." followed by the question: "Have you received a Hardship Withdrawal from this retirement plan in the last 12 months that has not been reported to Retirement Manager?". There are two radio buttons: "Yes" (unselected) and "No" (selected). A yellow arrow points to the "No" radio button. At the bottom right, there are two buttons: "CANCEL" and "NEXT". A yellow arrow points to the "NEXT" button.

Home My Profile Logout

Welcome JOHANNES BRAHAM

Distribution Instructions
L&H Brainsark

MY SAVINGS MANAGER

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal
- Review/Add Prior Transactions
- Input Withdrawal Request
- Confirmation

PLAN INFORMATION

Select Plan and Distribution Type:

To request a distribution, select your plan: Select the type of distribution you would like to request:

Texas Tech University 403(b) Plan Hardship Withdrawal

Review and/or add previous Hardship Withdrawal transactions in the last 12 months:

There has been no Hardship Withdrawal history information reported to Retirement Manager.

Have you received a Hardship Withdrawal from this retirement plan in the last 12 months that has not been reported to Retirement Manager?

Yes No

CANCEL NEXT

Hardship Withdrawal Certificate

Follow step by step instructions and click **SUBMIT** button at bottom of page.

Home My Profile Logout

Welcome JOHANNES BRAHAM

MY SAVINGS MANAGER

Distribution Instructions
L&H Brainspark

PLAN INFORMATION

My Balances
My Plan Information
My Benefits Office Contacts
My Investment Provider Contacts

FINANCIAL TOOLS

Financial Education
Glossary of Terms
Am I On Target
Financial Calculators

Texas Tech University 403(b) Plan: **Hardship Withdrawal Request**

Input the Requested Amount you would like to receive from each investment provider:

Provider Name	Available Hardship Amount <input type="text"/>	As of Date <input type="text"/>	Requested Amount
---------------	--	---------------------------------	------------------

Would you like to add a request from an investment provider not listed above?

Yes No

Investment Provider Name

Requested Amount

ADD REQUEST

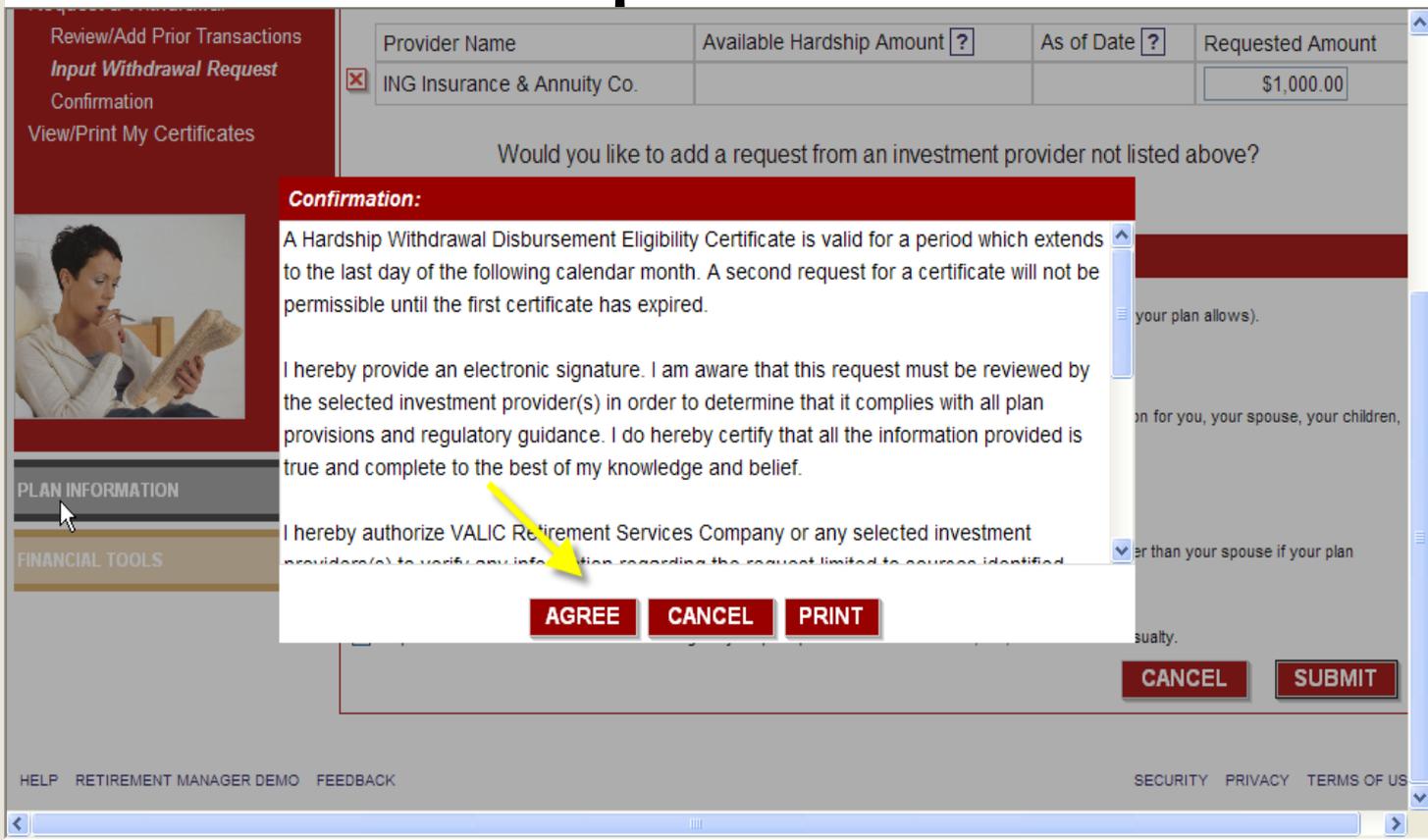
Select the reason for this Hardship Withdrawal Request:

Medical expenses for you, your spouse, or your dependent (or primary beneficiary other than your spouse if your plan allows).

Expenses directly related to the purchase of your principal residence, excluding mortgage payments.

Hardship Certificate confirmation

Carefully read confirmation and Agree to receive a Hardship Withdrawal Certificate. Follow instructions to print certificate.



Review/Add Prior Transactions
Input Withdrawal Request
Confirmation
View/Print My Certificates

Provider Name	Available Hardship Amount ?	As of Date ?	Requested Amount
<input checked="" type="checkbox"/> ING Insurance & Annuity Co.			\$1,000.00

Would you like to add a request from an investment provider not listed above?

Confirmation:

A Hardship Withdrawal Disbursement Eligibility Certificate is valid for a period which extends to the last day of the following calendar month. A second request for a certificate will not be permissible until the first certificate has expired.

I hereby provide an electronic signature. I am aware that this request must be reviewed by the selected investment provider(s) in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified

AGREE **CANCEL** **PRINT**

CANCEL **SUBMIT**

PLAN INFORMATION
FINANCIAL TOOLS

HELP RETIREMENT MANAGER DEMO FEEDBACK SECURITY PRIVACY TERMS OF USE

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.)

The screenshot displays the RetirementManager web application interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. The user is logged in as JOHANNES BRAHAM. The main navigation menu includes Home, My Profile, and Logout. The left sidebar contains the MY SAVINGS MANAGER section with options: Start or Change my Contributions, View my Contribution Changes, Request a Loan, Request a Withdrawal (highlighted with a yellow arrow), and View/Print My Certificates. Below this is a small image of a woman reading a document. The main content area is titled 'Select Plan and Distribution Type:' and contains two instructions: 'To request a distribution, select your plan:' and 'Select the type of distribution you would like to request:'. Each instruction has a corresponding dropdown menu labeled 'Please select a plan...' and 'Please select a distribution type...'. A yellow arrow points to the 'Request a Withdrawal' link in the sidebar, and another yellow arrow points to the 'Please select a distribution type...' dropdown menu. The bottom of the page shows a 'PLAN INFORMATION' section.

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.

Home My Profile Logout Welcome JOHANNES BRAHAM

MY SAVINGS MANAGER

PLAN INFORMATION

- My Balances
- My Plan Information
- My Benefits Office Contacts
- My Investment Provider Contacts

FINANCIAL TOOLS

Texas Tech University 403(b) Plan: **In-Service Exchange Request**

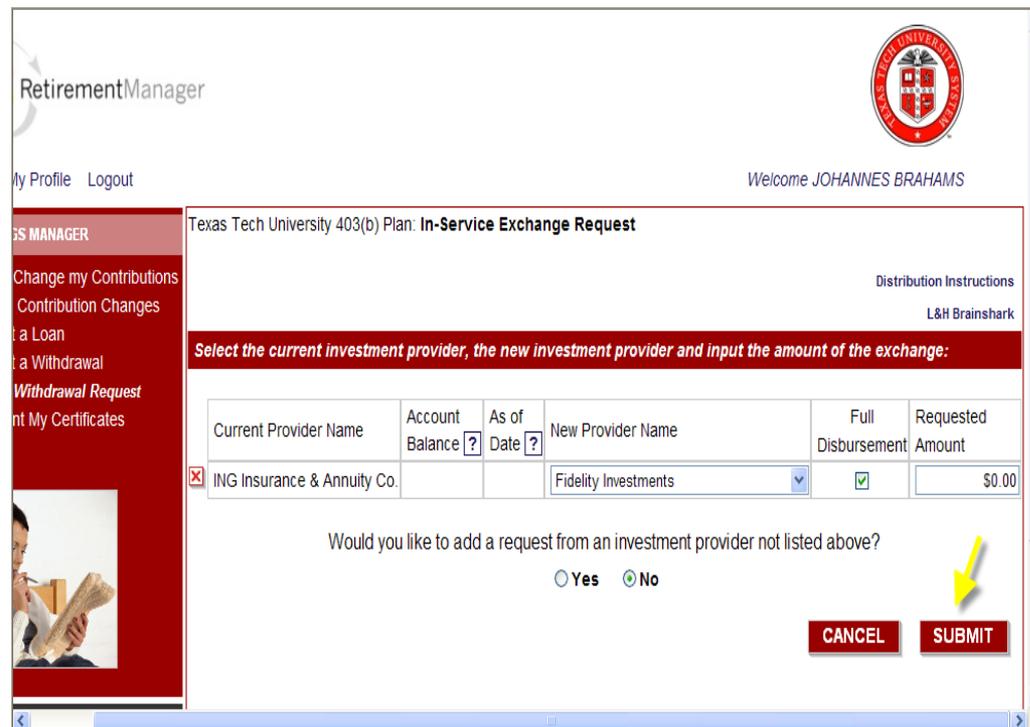
Distribution Instructions
L&H Brainshark

Select the current investment provider, the new investment provider and input the amount of the exchange:

Current Provider Name	Account Balance ?	As of Date ?	New Provider Name	Full Disbursement	Requested Amount
Would you like to add a request from an investment provider not listed above?					
<input checked="" type="radio"/> Yes <input type="radio"/> No					
Current Investment Provider Name	ING Insurance & Annuity Co.		New Investment Provider Name	Fidelity Investments	
Full Disbursement	<input checked="" type="checkbox"/>		Requested Amount	\$0.00	
ADD REQUEST					

Request an In-Service Exchange Certificate

Confirm providers and amount of exchange.
Click on **SUBMIT**.



The screenshot shows the RetirementManager interface for a Texas Tech University 403(b) Plan. The user is logged in as JOHANNES BRAHAMS. The main heading is "In-Service Exchange Request". A red banner instructs the user to "Select the current investment provider, the new investment provider and input the amount of the exchange:". Below this is a table with columns for Current Provider Name, Account Balance, As of Date, New Provider Name, Full Disbursement, and Requested Amount. The current provider is ING Insurance & Annuity Co., and the new provider is Fidelity Investments. The requested amount is \$0.00. A question asks if the user wants to add a request from an investment provider not listed above, with radio buttons for Yes and No. A yellow arrow points to the SUBMIT button.

RetirementManager

Welcome JOHANNES BRAHAMS

Texas Tech University 403(b) Plan: **In-Service Exchange Request**

Select the current investment provider, the new investment provider and input the amount of the exchange:

Current Provider Name	Account Balance ?	As of Date ?	New Provider Name	Full Disbursement	Requested Amount
<input checked="" type="checkbox"/> ING Insurance & Annuity Co.			Fidelity Investments	<input checked="" type="checkbox"/>	\$0.00

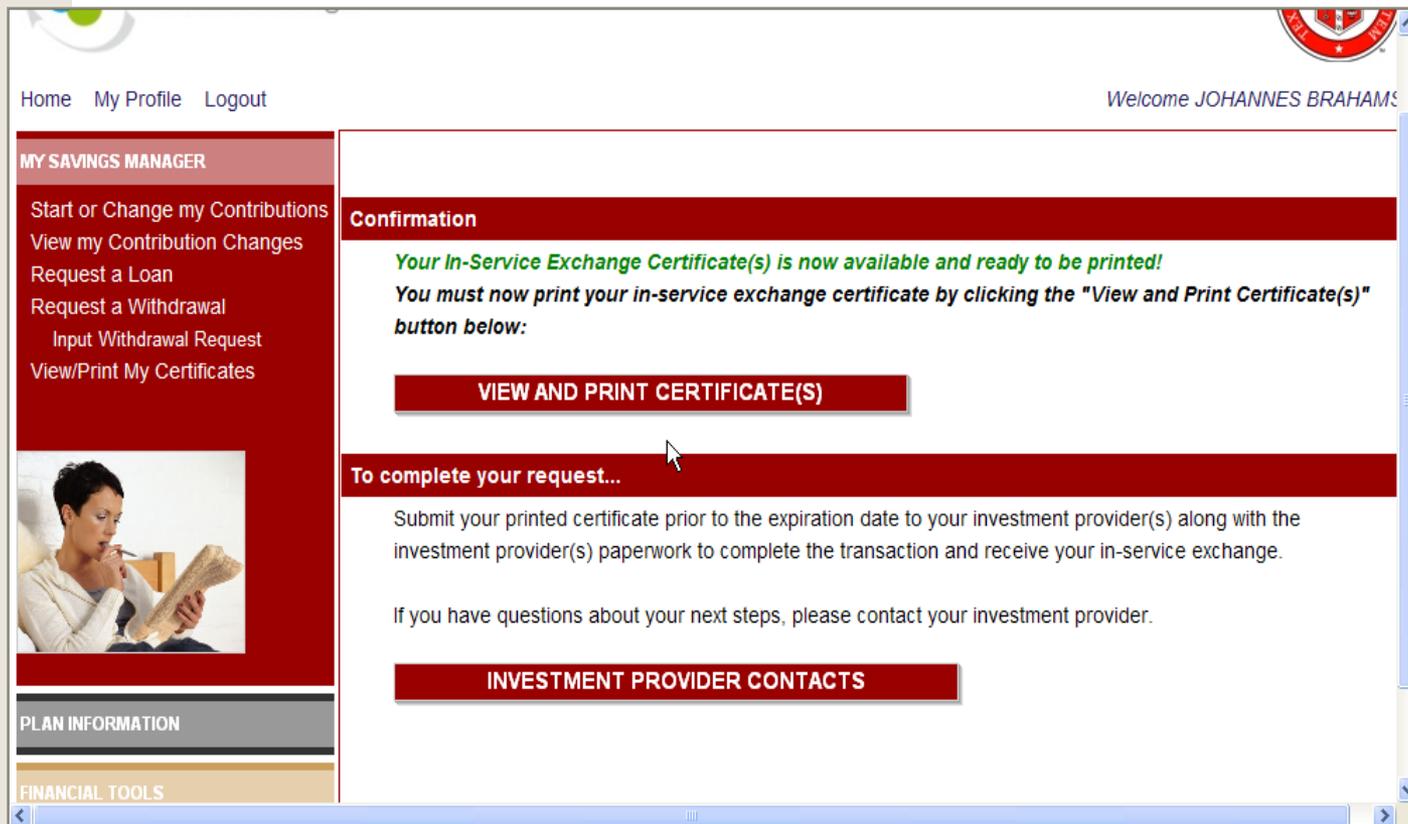
Would you like to add a request from an investment provider not listed above?

Yes No

CANCEL **SUBMIT**

In-Service Exchange

To print the Exchange certificate, click on View and Print. Follow instructions for completing request.



Home My Profile Logout Welcome JOHANNES BRAHAM

MY SAVINGS MANAGER

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal
 - Input Withdrawal Request
- View/Print My Certificates



PLAN INFORMATION

FINANCIAL TOOLS

Confirmation

Your In-Service Exchange Certificate(s) is now available and ready to be printed!
You must now print your in-service exchange certificate by clicking the "View and Print Certificate(s)" button below:

VIEW AND PRINT CERTIFICATE(S)

To complete your request...

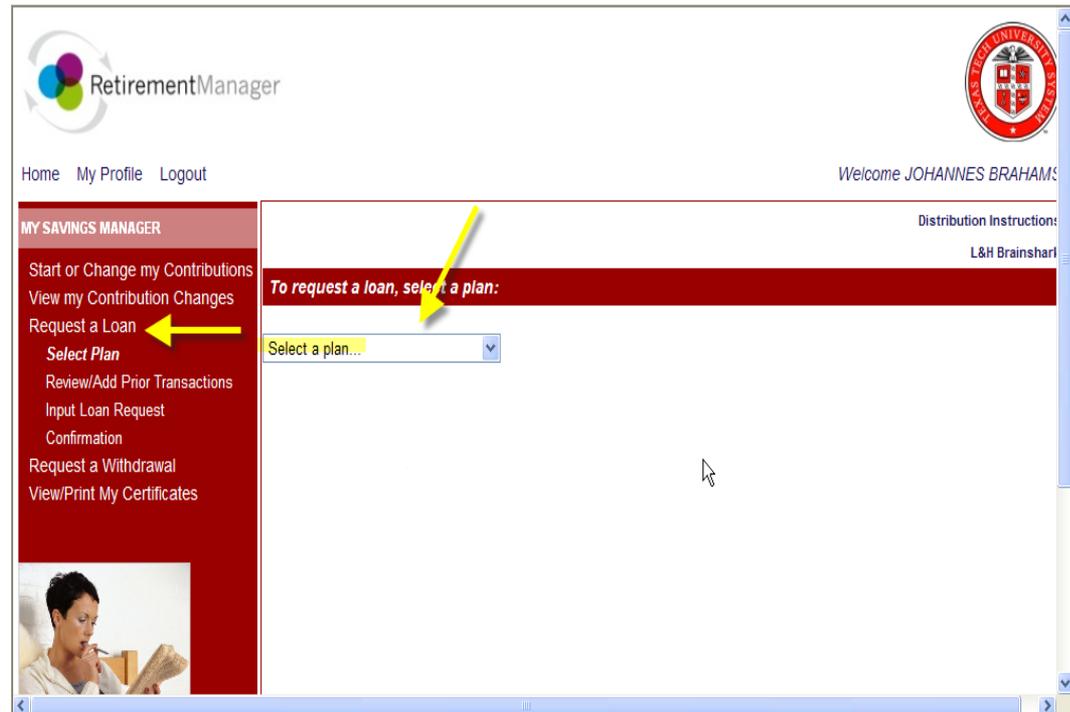
Submit your printed certificate prior to the expiration date to your investment provider(s) along with the investment provider(s) paperwork to complete the transaction and receive your in-service exchange.

If you have questions about your next steps, please contact your investment provider.

INVESTMENT PROVIDER CONTACTS

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.



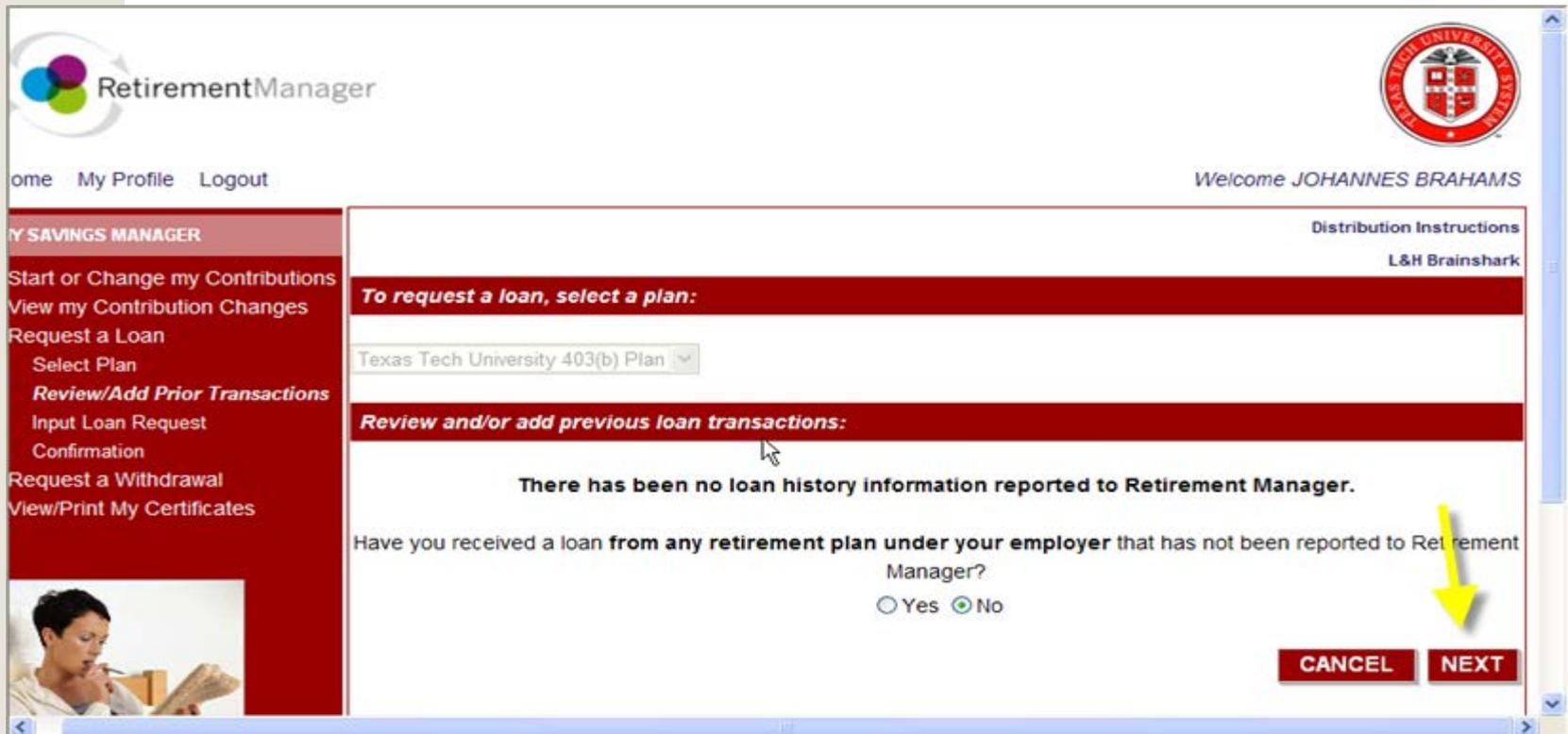
The screenshot displays the RetirementManager web application interface. At the top left is the RetirementManager logo, and at the top right is the University of South Florida logo. Below the logo is a navigation bar with links for Home, My Profile, and Logout. A welcome message reads "Welcome JOHANNES BRAHAM".

The main content area is divided into two sections. On the left is a red sidebar menu titled "MY SAVINGS MANAGER" with the following options: "Start or Change my Contributions", "View my Contribution Changes", "Request a Loan" (highlighted with a yellow arrow), "Select Plan", "Review/Add Prior Transactions", "Input Loan Request", "Confirmation", "Request a Withdrawal", and "View/Print My Certificates". Below the menu is a small image of a woman reading a document.

The main content area on the right features a red banner with the text "To request a loan, select a plan:". Below the banner is a dropdown menu labeled "Select a plan...". A yellow arrow points to the dropdown menu. In the top right corner of the main content area, there is a link for "Distribution Instructions" and the text "L&H Brainshar".

Request a Loan Certificate

**Respond to Loan history request.
Click on NEXT.**



The screenshot displays the RetirementManager web application interface. The top left features the RetirementManager logo and navigation links for Home, My Profile, and Logout. The top right shows the Texas Tech University logo and a welcome message for Johannes Brahams. A left-hand navigation menu lists options such as Start or Change my Contributions, View my Contribution Changes, Request a Loan, and Request a Withdrawal. The main content area is titled "Request a Loan" and includes a dropdown menu for "Texas Tech University 403(b) Plan". Below this, a red banner reads "Review and/or add previous loan transactions:". The main text states, "There has been no loan history information reported to Retirement Manager." A question follows: "Have you received a loan from any retirement plan under your employer that has not been reported to Retirement Manager?" with radio buttons for "Yes" and "No". A yellow arrow points to the "NEXT" button at the bottom right, which is highlighted in red. A "CANCEL" button is also visible next to it.

RetirementManager

Home My Profile Logout

Welcome JOHANNES BRAHAMS

MY SAVINGS MANAGER

Start or Change my Contributions
View my Contribution Changes
Request a Loan
Select Plan
Review/Add Prior Transactions
Input Loan Request
Confirmation
Request a Withdrawal
View/Print My Certificates

Distribution Instructions
L&H Brainshark

To request a loan, select a plan:

Texas Tech University 403(b) Plan

Review and/or add previous loan transactions:

There has been no loan history information reported to Retirement Manager.

Have you received a loan from any retirement plan under your employer that has not been reported to Retirement Manager?

Yes No

CANCEL **NEXT**

Request Loan Certificate

Follow all instructions and click on Add

RetirementManager

Home My Profile Logout

Welcome JOHANNES BRAHAMS

MY SAVINGS MANAGER

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
 - Select Plan
 - Review/Add Prior Transactions
 - Input Loan Request**
 - Confirmation
- Request a Withdrawal
- View/Print My Certificates

Distribution Instructions:
L&H Brainshar

403B Plan: **Loan Request**

Please select reason for loan request

General

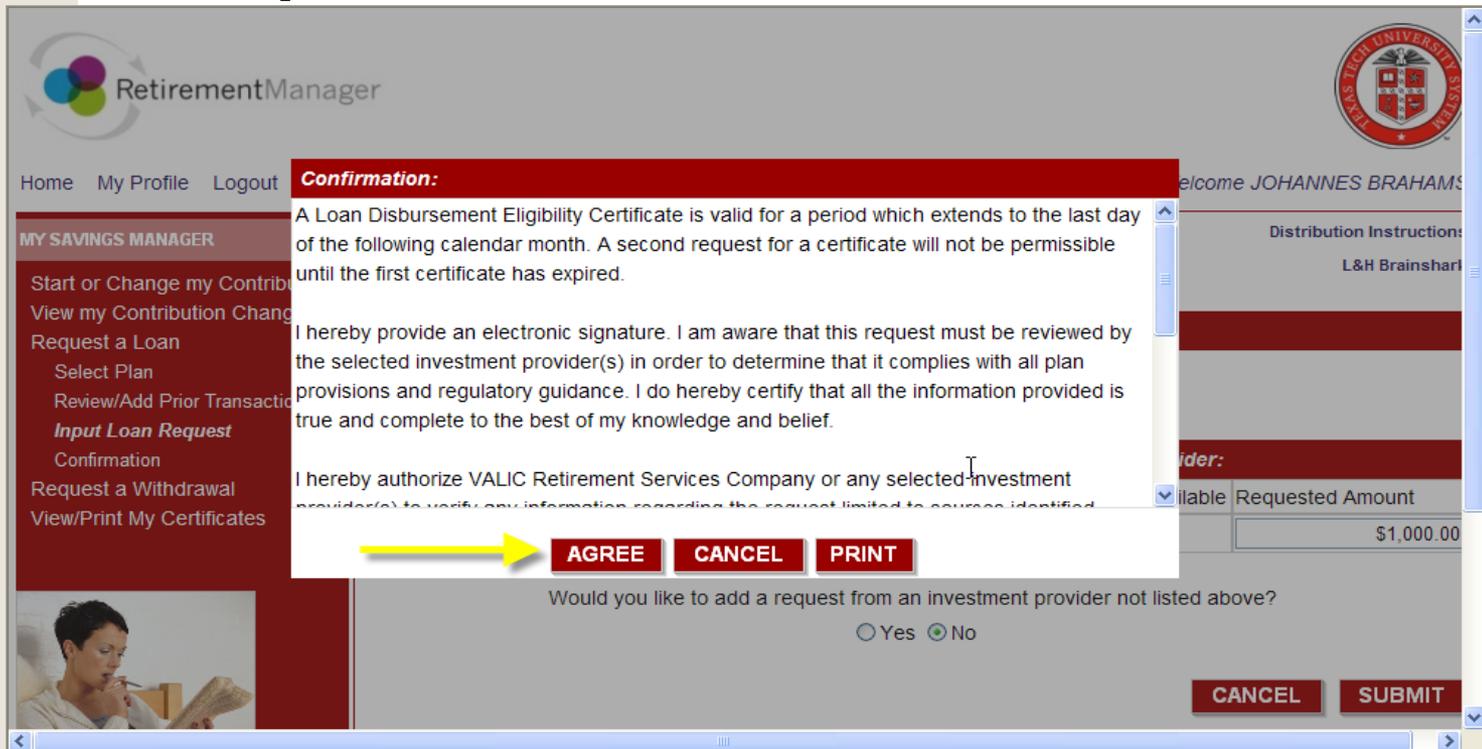
Input the Requested Amount you would like to receive from each Investment Provider:

Provider Name	Account Balance ?	As of Date ?	View Max Loan Available	Requested Amount
Would you like to add a request from an investment provider not listed above?				
<input checked="" type="radio"/> Yes <input type="radio"/> No				
Select an Investment Provider	ING Insurance & Annuity Co.			
Requested Amount	\$1,000.00			

ADD REQUEST

Request Loan Certificate

Carefully read confirmation information and click on **AGREE**. You may then print your loan request certificate.



The screenshot displays the RetirementManager web interface. A confirmation dialog box is overlaid on the page, containing the following text:

Confirmation:
A Loan Disbursement Eligibility Certificate is valid for a period which extends to the last day of the following calendar month. A second request for a certificate will not be permissible until the first certificate has expired.

I hereby provide an electronic signature. I am aware that this request must be reviewed by the selected investment provider(s) in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

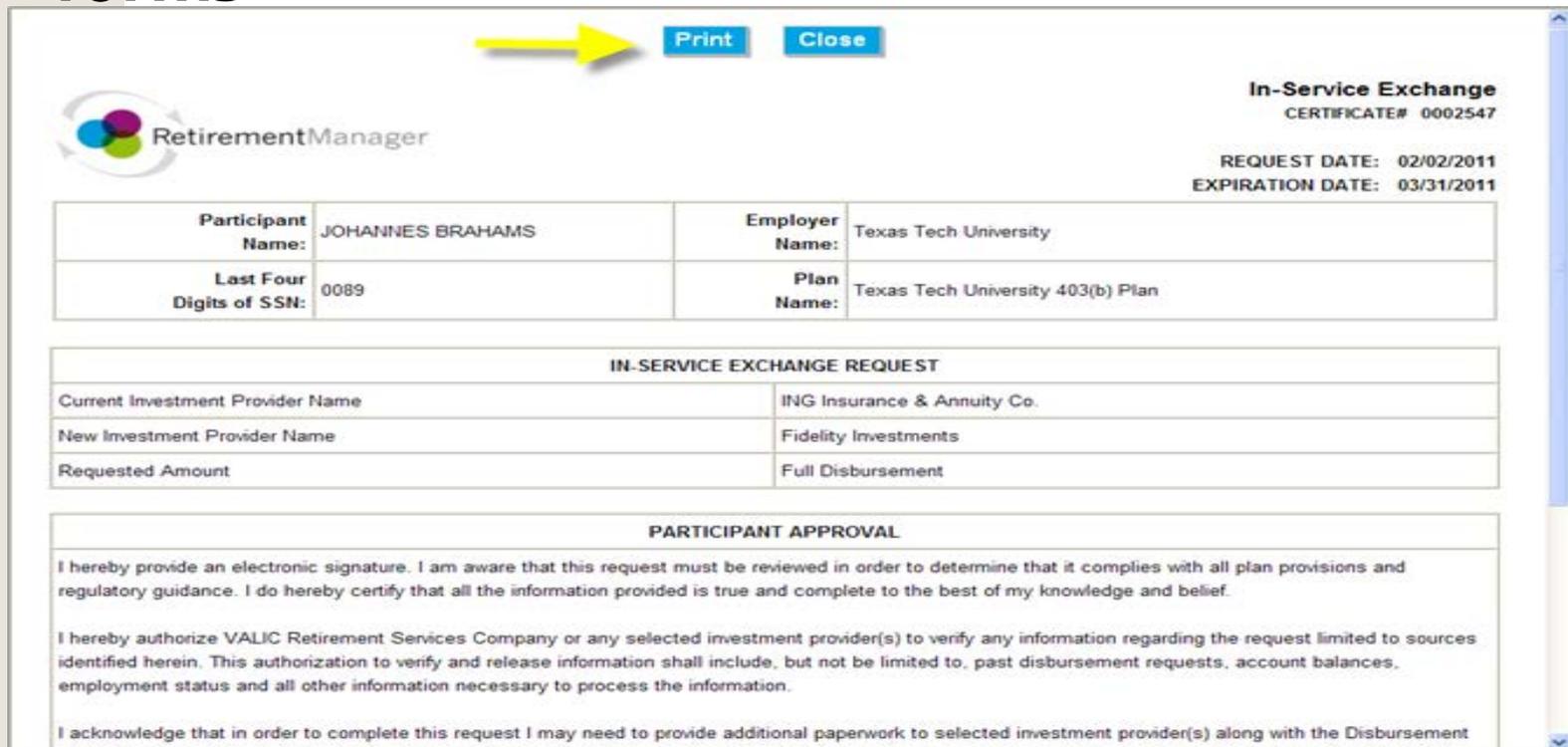
I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified

Below the text are three buttons: **AGREE**, **CANCEL**, and **PRINT**. A yellow arrow points to the **AGREE** button.

The background interface includes the RetirementManager logo, navigation links (Home, My Profile, Logout), and a sidebar menu with options like "Request a Loan" and "Input Loan Request Confirmation". The main content area shows a "Welcome" message for JOHANNES BRAHAM and a "Distribution Instructions" section.

Print Certificate

When you receive a certificate you may then print it and send with the vendor's appropriate forms



The screenshot displays a web interface for RetirementManager. At the top right, there are two buttons: 'Print' and 'Close'. A yellow arrow points to the 'Print' button. The page title is 'In-Service Exchange' with a certificate number '0002547'. Below this, the request date is '02/02/2011' and the expiration date is '03/31/2011'. The main content is a table with participant and employer information, followed by an 'IN-SERVICE EXCHANGE REQUEST' section with three rows of data, and a 'PARTICIPANT APPROVAL' section with three paragraphs of text.

Participant Name:	JOHANNES BRAHAMS	Employer Name:	Texas Tech University
Last Four Digits of SSN:	0089	Plan Name:	Texas Tech University 403(b) Plan

IN-SERVICE EXCHANGE REQUEST	
Current Investment Provider Name	ING Insurance & Annuity Co.
New Investment Provider Name	Fidelity Investments
Requested Amount	Full Disbursement

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

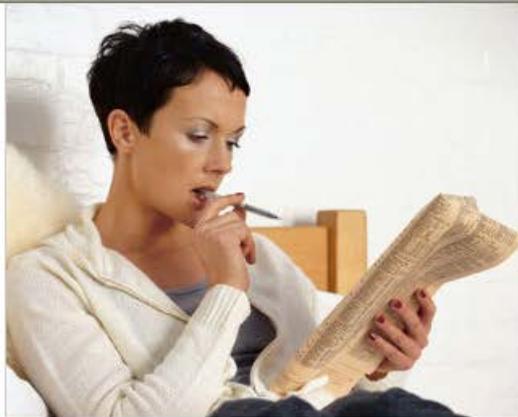
I hereby authorize VALIC Retirement Services Company or any selected investment provider(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected investment provider(s) along with the Disbursement

Other Tools: Checking Your Balances

[Return to Table of Contents](#)

From the Home page, Plan Information,
Click on My Balances



MY SAVINGS MANAGER

I would like to...

- Start or Change my Contributions
- View my Contribution Changes
- Request a Loan
- Request a Withdrawal
- View/Print My Certificates



PLAN INFORMATION

View details on...

- My Balances ←
- My Plan Information
- My Benefits Office Contacts
- My Investment Provider Contacts



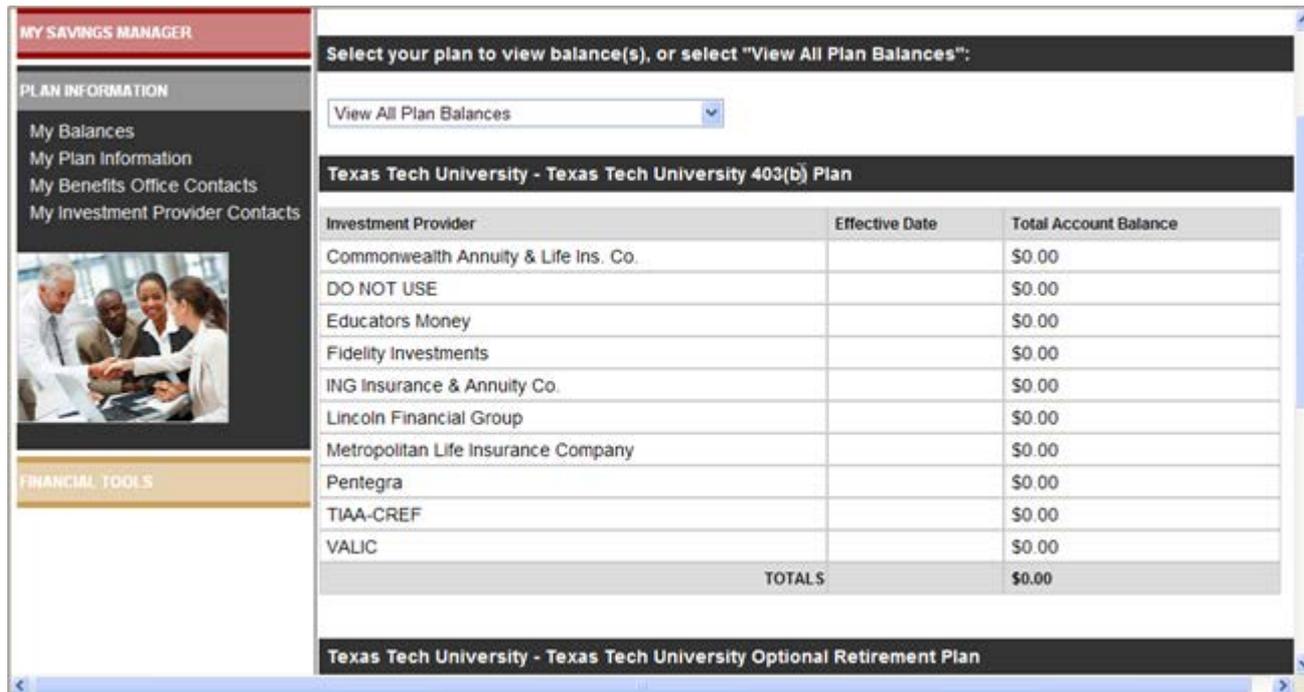
FINANCIAL TOOLS

Show me more about...

- Financial Education
- Glossary of Terms
- Am I On Target
- Financial Calculators

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.



MY SAVINGS MANAGER

PLAN INFORMATION

- My Balances
- My Plan Information
- My Benefits Office Contacts
- My Investment Provider Contacts

FINANCIAL TOOLS

Select your plan to view balance(s), or select "View All Plan Balances":

View All Plan Balances

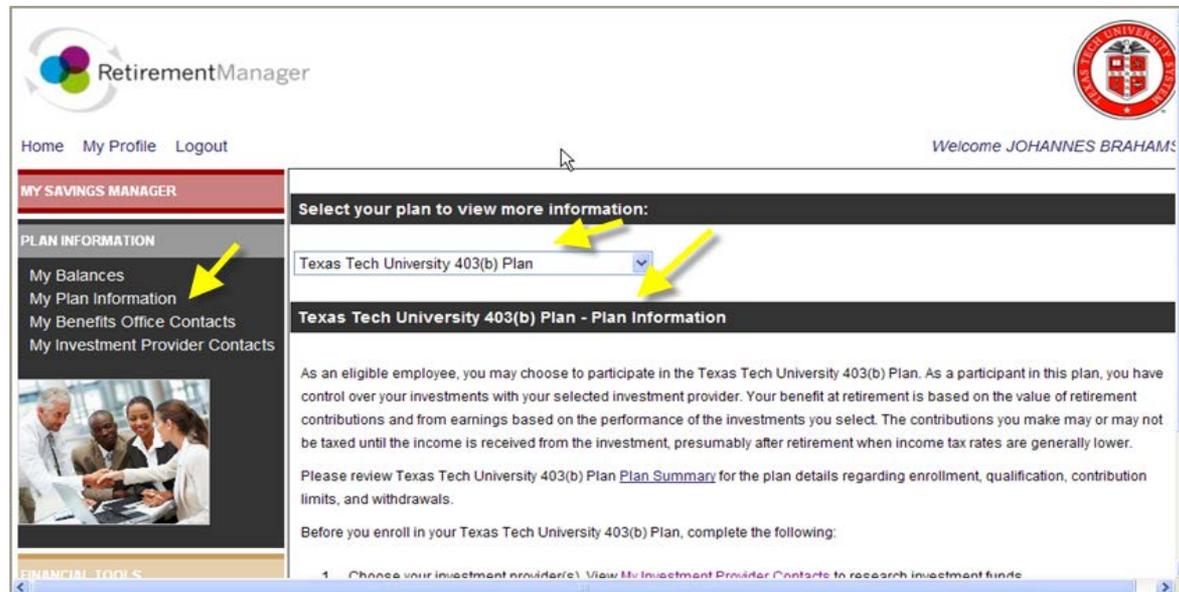
Texas Tech University - Texas Tech University 403(b) Plan

Investment Provider	Effective Date	Total Account Balance
Commonwealth Annuity & Life Ins. Co.		\$0.00
DO NOT USE		\$0.00
Educators Money		\$0.00
Fidelity Investments		\$0.00
ING Insurance & Annuity Co.		\$0.00
Lincoln Financial Group		\$0.00
Metropolitan Life Insurance Company		\$0.00
Pentegra		\$0.00
TIAA-CREF		\$0.00
VALIC		\$0.00
TOTALS		\$0.00

Texas Tech University - Texas Tech University Optional Retirement Plan

Texas Tech Plan Documents

Texas Tech Plan documents for Optional Retirement and 403(b) plans can be accessed at My Plan Information.



The screenshot displays the RetirementManager web application interface. At the top left is the RetirementManager logo, and at the top right is the Texas Tech University logo. The navigation bar includes links for Home, My Profile, and Logout, along with a welcome message for JOHANNES BRAHAM. The main content area is divided into sections: MY SAVINGS MANAGER, PLAN INFORMATION, and FINANCIAL TOOLS. The PLAN INFORMATION section is highlighted, and a yellow arrow points to the 'My Plan Information' link. Another yellow arrow points to the dropdown menu for 'Texas Tech University 403(b) Plan'. The page content includes a heading 'Texas Tech University 403(b) Plan - Plan Information' and a paragraph explaining the plan's details, including enrollment, qualification, contribution limits, and withdrawals. A list of steps for enrollment is visible at the bottom.

RetirementManager

Home My Profile Logout

Welcome JOHANNES BRAHAM!

MY SAVINGS MANAGER

PLAN INFORMATION

My Balances

My Plan Information

My Benefits Office Contacts

My Investment Provider Contacts

Select your plan to view more information:

Texas Tech University 403(b) Plan

Texas Tech University 403(b) Plan - Plan Information

As an eligible employee, you may choose to participate in the Texas Tech University 403(b) Plan. As a participant in this plan, you have control over your investments with your selected investment provider. Your benefit at retirement is based on the value of retirement contributions and from earnings based on the performance of the investments you select. The contributions you make may or may not be taxed until the income is received from the investment, presumably after retirement when income tax rates are generally lower.

Please review Texas Tech University 403(b) Plan [Plan Summary](#) for the plan details regarding enrollment, qualification, contribution limits, and withdrawals.

Before you enroll in your Texas Tech University 403(b) Plan, complete the following:

1. Choose your investment provider(s). View [My Investment Provider Contacts](#) to research investment funds.

Other Financial Tools

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



Feedback (Optional)

Before you log off TTRetirement Manager, please complete a short survey by clicking on Feedback at the bottom of your screen.



The screenshot displays the TTRetirement Manager interface with three main content areas and a navigation bar at the bottom. A yellow arrow points to the 'FEEDBACK' link in the navigation bar.

MY SAVINGS MANAGER	PLAN INFORMATION	FINANCIAL TOOLS
<i>I would like to...</i> <ul style="list-style-type: none">Start or Change my ContributionsView my Contribution ChangesRequest a LoanRequest a WithdrawalView/Print My Certificates	<i>View details on...</i> <ul style="list-style-type: none">My BalancesMy Plan InformationMy Benefits Office ContactsMy Investment Provider Contacts	<i>Show me more about...</i> <ul style="list-style-type: none">Financial EducationGlossary of TermsAm I On TargetFinancial Calculators

At the bottom of the screen, the navigation bar includes the following links: [HELP](#), [RETIREMENT MANAGER DEMO](#), [FEEDBACK](#), [SECURITY](#), [PRIVACY](#), and [TERMS OF USE](#). A yellow arrow points to the [FEEDBACK](#) link.

Your Local Benefits Office

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

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