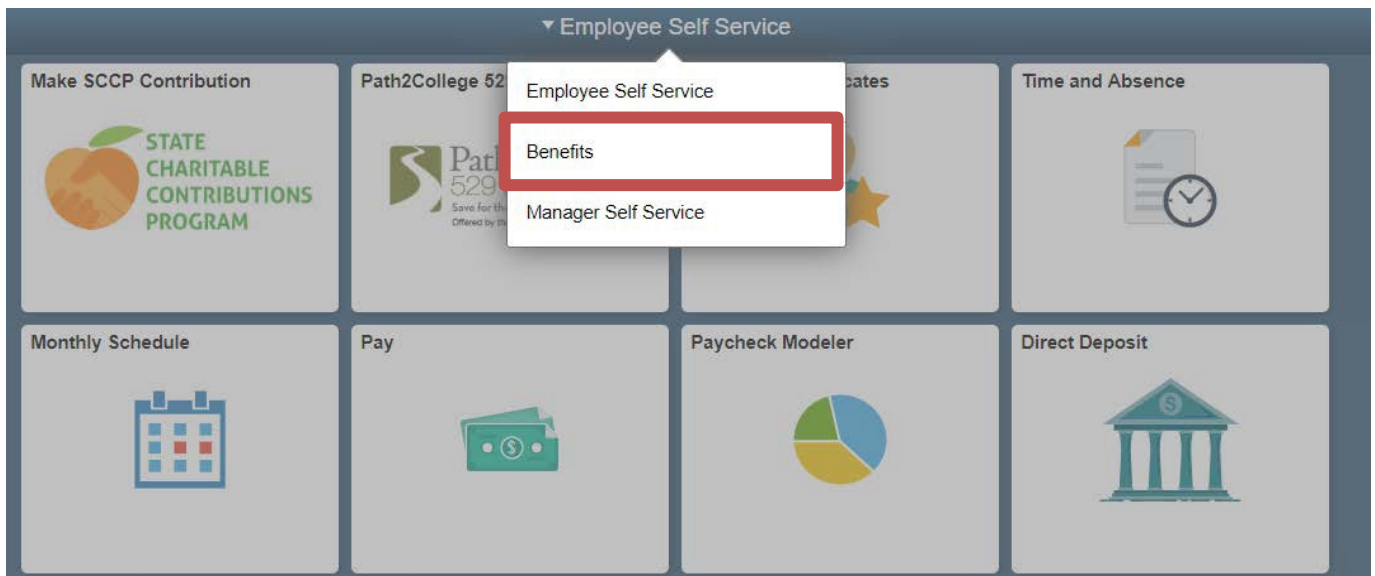


Navigation

After receiving the email notification indicating that you have to make a mandatory retirement plan election, follow the steps below.

Note: Your mandatory plan election must be made within 60 days of your hire date or you will default to TRS.

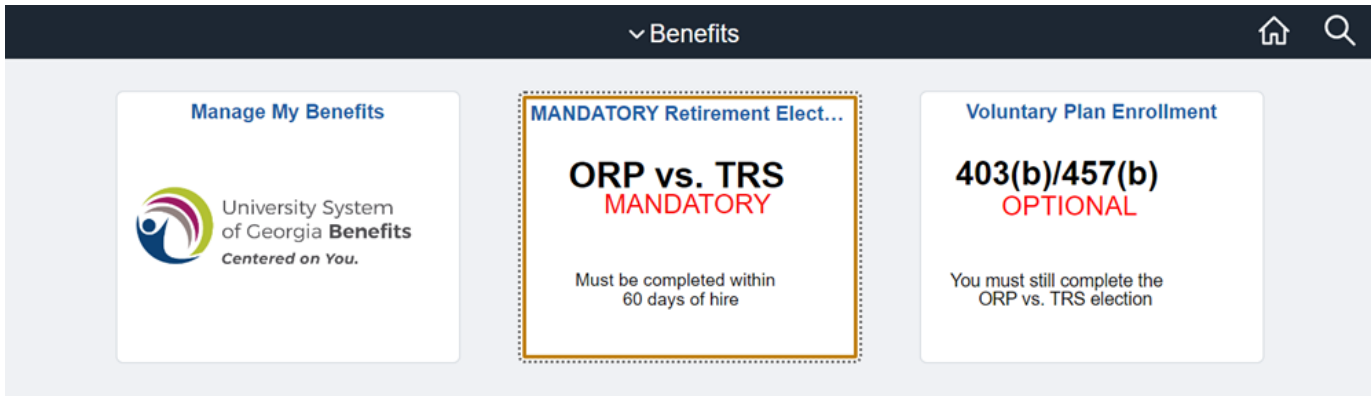
1. Log into OneUSG Connect at oneusgconnect.usg.edu. Select the **OneUSG Connect** button in the Active Employees section.
2. Choose **Benefits**.



New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment

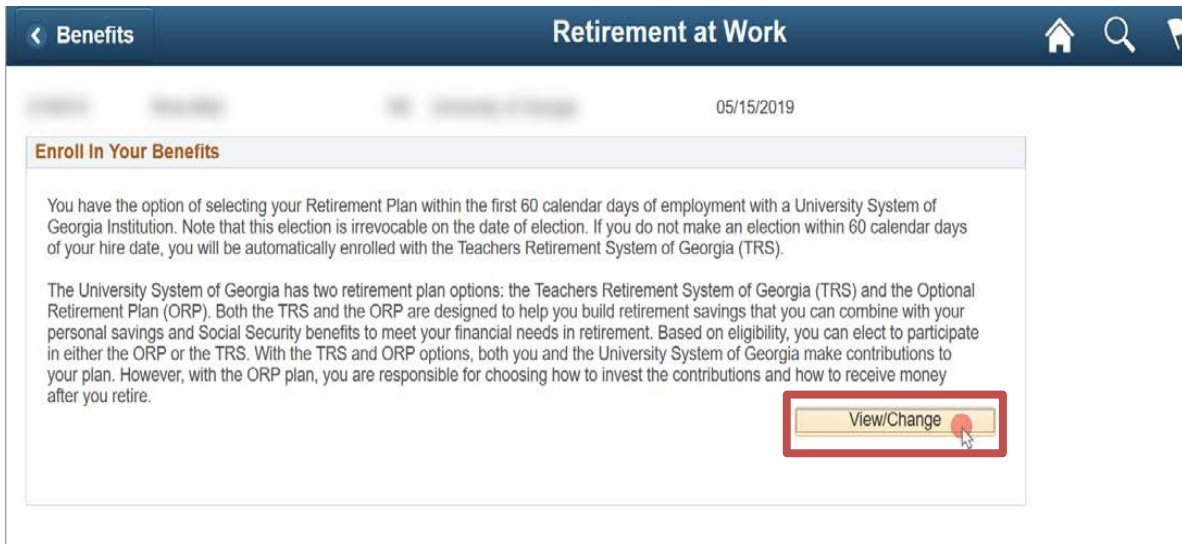
- From Benefits Desktop, click the **MANDATORY Retirement Election** tile.

NOTE: These tiles will only be displayed if you have an open election window. The tiles will be removed from your Self Service desktop the day after you complete your election or 60 days after your hire date.



The screenshot shows a 'Benefits' desktop interface. At the top, there is a navigation bar with a dropdown arrow and the text 'Benefits', along with home and search icons. Below this, there are three main tiles:

- Manage My Benefits:** Features the University System of Georgia logo and the text 'University System of Georgia Benefits Centered on You.'
- MANDATORY Retirement Elect...:** A central tile with a red border. It contains the text 'ORP vs. TRS MANDATORY' and 'Must be completed within 60 days of hire'.
- Voluntary Plan Enrollment:** Contains the text '403(b)/457(b) OPTIONAL' and 'You must still complete the ORP vs. TRS election'.



The screenshot shows a 'Retirement at Work' page. The top navigation bar includes a back arrow, the text 'Benefits', and the title 'Retirement at Work', along with home, search, and print icons. Below the navigation bar, there is a date '05/15/2019' and a section titled 'Enroll In Your Benefits'. The main content area contains the following text:

You have the option of selecting your Retirement Plan within the first 60 calendar days of employment with a University System of Georgia Institution. Note that this election is irrevocable on the date of election. If you do not make an election within 60 calendar days of your hire date, you will be automatically enrolled with the Teachers Retirement System of Georgia (TRS).

The University System of Georgia has two retirement plan options: the Teachers Retirement System of Georgia (TRS) and the Optional Retirement Plan (ORP). Both the TRS and the ORP are designed to help you build retirement savings that you can combine with your personal savings and Social Security benefits to meet your financial needs in retirement. Based on eligibility, you can elect to participate in either the ORP or the TRS. With the TRS and ORP options, both you and the University System of Georgia make contributions to your plan. However, with the ORP plan, you are responsible for choosing how to invest the contributions and how to receive money after you retire.

At the bottom right of the text area, there is a button labeled 'View/Change' with a red border and a mouse cursor pointing to it.

New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment

5. The **Enroll in Your Retirement** page will populate with information regarding both the Teacher Retirement System of Georgia (TRS) and the Optional Retirement Plan (ORP). Choose the plan that you would like to enroll in by clicking the button associated with that plan. Once selected, you cannot change your election. If you have questions, cancel out of this page and get more information from your HR/Benefits representative or on the [USG Benefits website](#).

Click **Continue**.

NOTE: If you are eligible for ERS, GSEPS or need to make an election other than TRS or ORP for any other reason, you must contact your local institution's HR/Benefits office.

← Benefits
Retirement at Work

05/15/2019

Enroll In Your Retirement

Teacher's Retirement System of Georgia (TRS)

TRS is a Defined Benefit Plan. In this type of plan, your retirement benefit is "defined" based on a predetermined designated formula. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf.
Your Retirement Benefit is calculated based upon 2% times your length of service and your average monthly salary derived from your highest consecutive 24 months of earnings. You do not make investment decisions nor do you assume the risks associated with investment decisions.
You become 100% vested after 10 years of creditable service. If you leave employment with the USG prior to becoming vested, you have the option of leaving your contributions with TRS (accrues interest for 4 years), roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply).
You should carefully consider the implications of the 10 year vesting schedule in making your retirement plan election, for example positions with limited term assignments.
There are 5 key plan provisions to the TRS plan:
1. Mandatory 6% employee contributions and matching 21.14% employer contributions (effective 07-01-2019 and are subject to change)
2. 100% vested after 10 years of creditable service
3. No loans allowed
4. No hardship or unforeseen emergency withdrawals
5. No in-service distributions

Teacher's Retirement System
TRS Start Date: 05/01/2019

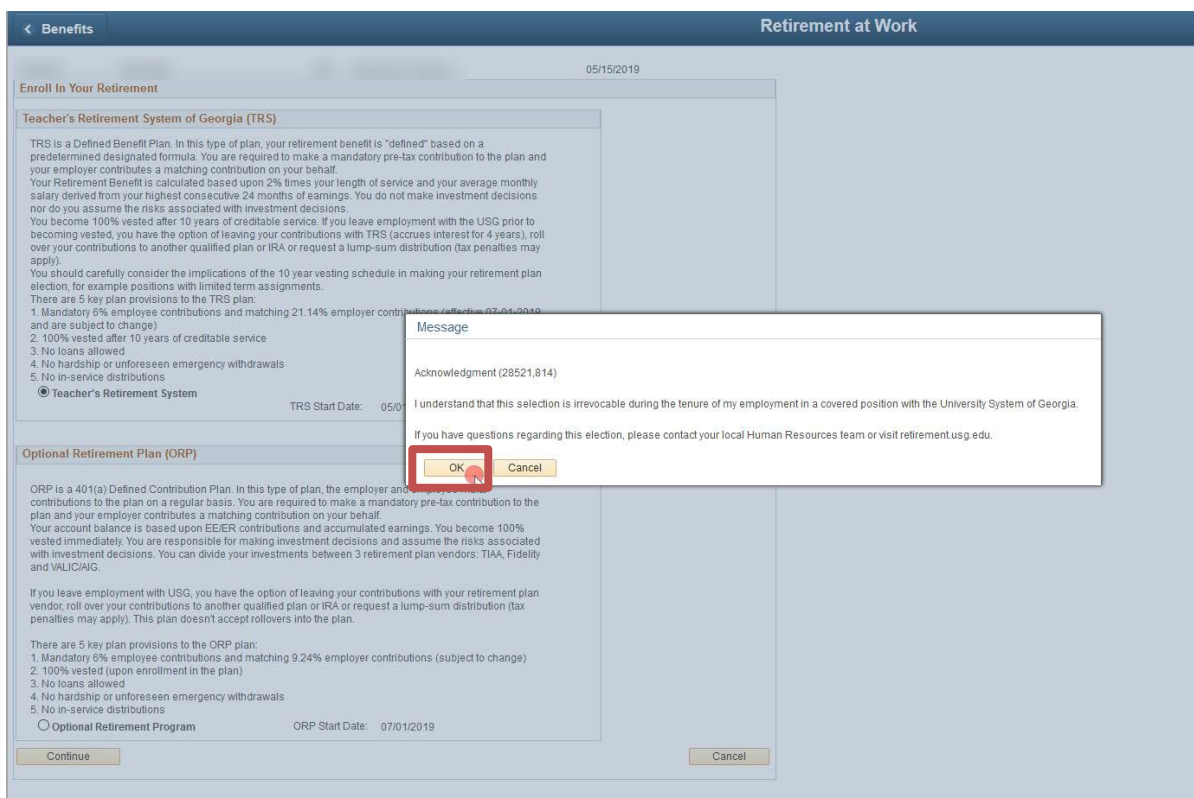
Optional Retirement Plan (ORP)

ORP is a 401(a) Defined Contribution Plan. In this type of plan, the employer and employee make contributions to the plan on a regular basis. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf.
Your account balance is based upon EE/ER contributions and accumulated earnings. You become 100% vested immediately. You are responsible for making investment decisions and assume the risks associated with investment decisions. You can divide your investments between 3 retirement plan vendors: TIAA, Fidelity and VALIC/AIG.
If you leave employment with USG, you have the option of leaving your contributions with your retirement plan vendor, roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply). This plan doesn't accept rollovers into the plan.
There are 5 key plan provisions to the ORP plan:
1. Mandatory 6% employee contributions and matching 9.24% employer contributions (subject to change)
2. 100% vested (upon enrollment in the plan)
3. No loans allowed
4. No hardship or unforeseen emergency withdrawals
5. No in-service distributions

Optional Retirement Program
ORP Start Date: 07/01/2019

New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment

6. You will receive an acknowledgement message after you have made your election. To acknowledge and confirm you understand your retirement plan election and that your election is irrevocable for as long as you are employed at the USG, click **OK**. **NOTE: You cannot change this election once it has been made.** If you have questions, cancel out of this page and get more information from your HR/Benefits representative or through the [USG Benefits website](#).



Retirement at Work

05/15/2019

Enroll In Your Retirement

Teacher's Retirement System of Georgia (TRS)

TRS is a Defined Benefit Plan. In this type of plan, your retirement benefit is "defined" based on a predetermined designated formula. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf. Your Retirement Benefit is calculated based upon 2% times your length of service and your average monthly salary derived from your highest consecutive 24 months of earnings. You do not make investment decisions nor do you assume the risks associated with investment decisions. You become 100% vested after 10 years of creditable service. If you leave employment with the USG prior to becoming vested, you have the option of leaving your contributions with TRS (accrues interest for 4 years), roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply). You should carefully consider the implications of the 10 year vesting schedule in making your retirement plan election, for example positions with limited term assignments. There are 5 key plan provisions to the TRS plan:

1. Mandatory 6% employee contributions and matching 21.14% employer contributions (subject to change)
2. 100% vested after 10 years of creditable service
3. No loans allowed
4. No hardship or unforeseen emergency withdrawals
5. No in-service distributions

Teacher's Retirement System TRS Start Date: 05/01/2019

Optional Retirement Plan (ORP)

ORP is a 401(a) Defined Contribution Plan. In this type of plan, the employer and employee make contributions to the plan on a regular basis. You are required to make a mandatory pre-tax contribution to the plan and your employer contributes a matching contribution on your behalf. Your account balance is based upon EE/ER contributions and accumulated earnings. You become 100% vested immediately. You are responsible for making investment decisions and assume the risks associated with investment decisions. You can divide your investments between 3 retirement plan vendors: TIAA, Fidelity and VALIC/AVG. If you leave employment with USG, you have the option of leaving your contributions with your retirement plan vendor, roll over your contributions to another qualified plan or IRA or request a lump-sum distribution (tax penalties may apply). This plan doesn't accept rollovers into the plan. There are 5 key plan provisions to the ORP plan:

1. Mandatory 6% employee contributions and matching 9.24% employer contributions (subject to change)
2. 100% vested (upon enrollment in the plan)
3. No loans allowed
4. No hardship or unforeseen emergency withdrawals
5. No in-service distributions

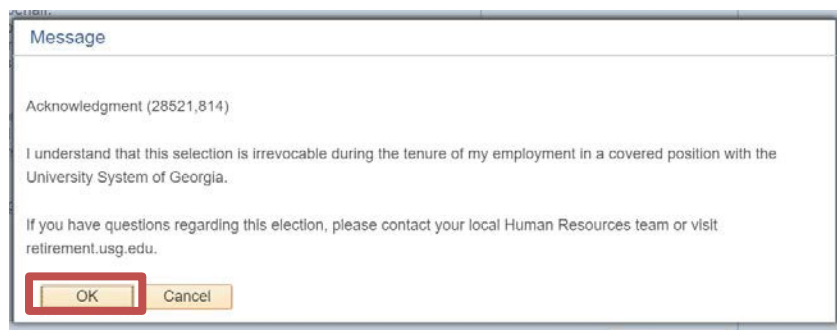
Optional Retirement Program ORP Start Date: 07/01/2019

Message

Acknowledgment (28521,814)

I understand that this selection is irrevocable during the tenure of my employment in a covered position with the University System of Georgia.

If you have questions regarding this election, please contact your local Human Resources team or visit [retirement.usg.edu](#).



Message

Acknowledgment (28521,814)

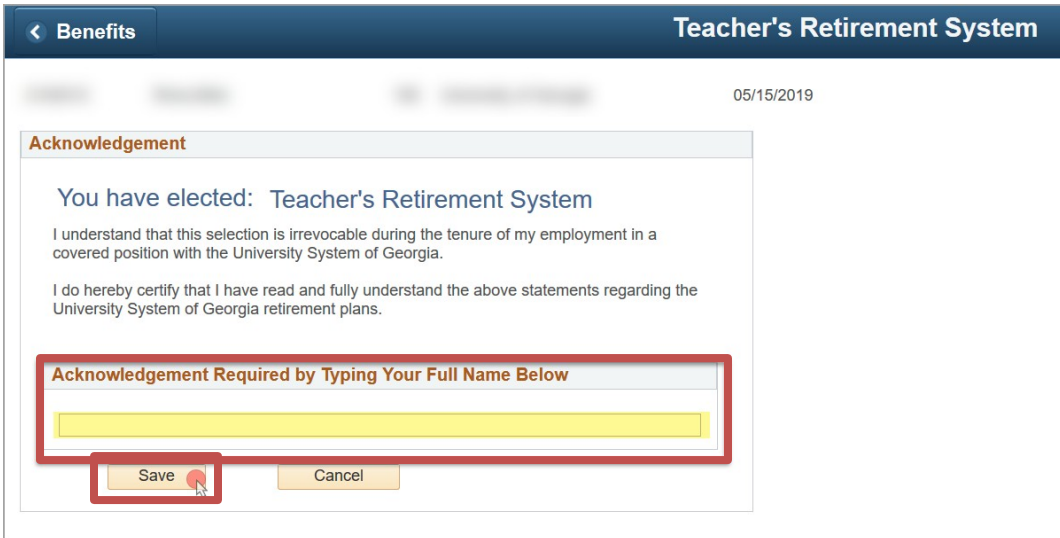
I understand that this selection is irrevocable during the tenure of my employment in a covered position with the University System of Georgia.

If you have questions regarding this election, please contact your local Human Resources team or visit [retirement.usg.edu](#).

New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment

7. If you elected **Teacher Retirement System (TRS)**, a Teacher Retirement System acknowledgement signature panel will be shown. Acknowledge your enrollment in the Teacher's Retirement System by **Typing Your Full Name** in the box provided. Then click **Save**.

NOTE: You should receive an email confirmation of your election.



Benefits Teacher's Retirement System

05/15/2019

Acknowledgement

You have elected: Teacher's Retirement System

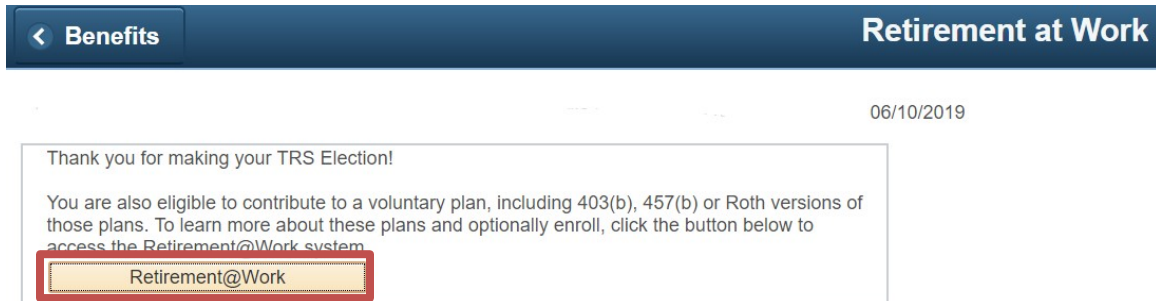
I understand that this selection is irrevocable during the tenure of my employment in a covered position with the University System of Georgia.

I do hereby certify that I have read and fully understand the above statements regarding the University System of Georgia retirement plans.

Acknowledgement Required by Typing Your Full Name Below

Save Cancel

You will then receive the following message with a link to Retirement@Work. Click the **Retirement@Work** button if you would like to enroll in the voluntary savings plans (403(b) and/or 457(b) plans) for additional retirement savings.



Benefits Retirement at Work

06/10/2019

Thank you for making your TRS Election!

You are also eligible to contribute to a voluntary plan, including 403(b), 457(b) or Roth versions of those plans. To learn more about these plans and optionally enroll, click the button below to access the Retirement@Work system.

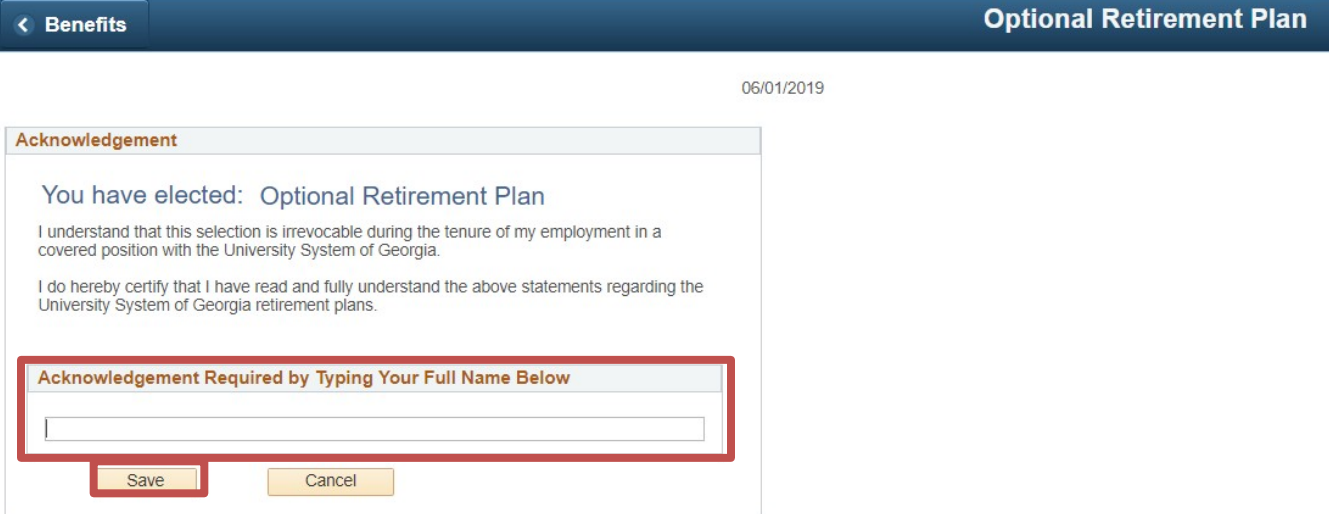
Retirement@Work

You have now completed your enrollment in TRS.

New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment

- If you elected the **Optional Retirement Plan**, the Optional Retirement Plan acknowledgement signature panel will be shown. Acknowledge your enrollment in the Optional Retirement Plan by **Typing Your Full Name** in the box provided. Click **Save**.

NOTE: You should receive an email confirmation of your election.



Benefits Optional Retirement Plan

06/01/2019

Acknowledgement

You have elected: **Optional Retirement Plan**

I understand that this selection is irrevocable during the tenure of my employment in a covered position with the University System of Georgia.

I do hereby certify that I have read and fully understand the above statements regarding the University System of Georgia retirement plans.

Acknowledgement Required by Typing Your Full Name Below

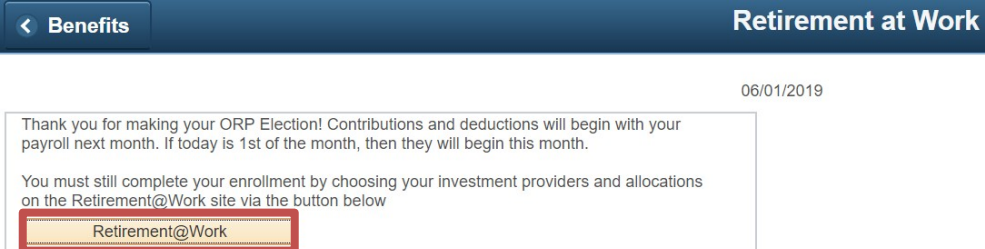
Save Cancel

You will then receive the following **Retirement@Work** link.

You are NOT finished. You must continue to the **Retirement@Work** site to choose the investment provider that you would like to send your contributions sent to and select your investment fund allocation. You have the choice of 3 vendors: TIAA, Fidelity or AIG.

Important Note: If you do not complete this step, you will default to TIAA and your contributions will be sent to TIAA and invested in the Vanguard Retirement Date fund based on your age.

You must wait 24-48 hours from the date of your retirement plan election in order to access Retirement@work to make your vendor selections.



Benefits Retirement at Work

06/01/2019

Thank you for making your ORP Election! Contributions and deductions will begin with your payroll next month. If today is 1st of the month, then they will begin this month.

You must still complete your enrollment by choosing your investment providers and allocations on the Retirement@Work site via the button below

Retirement@Work



New Hire TRS/ORP Mandatory Retirement Plan Election/Enrollment



You may also enroll in voluntary savings plans (403(b) and/or 457(b) plans) for additional retirement plan savings.