

Quick Start Guide

Everything for your employer's retirement plan.
In one location.

Welcome to Retirement@Work®, where you can:

- Enroll in your Belmont University Retirement Plan and/or Belmont University 457(b) Deferred Compensation Plan
- 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

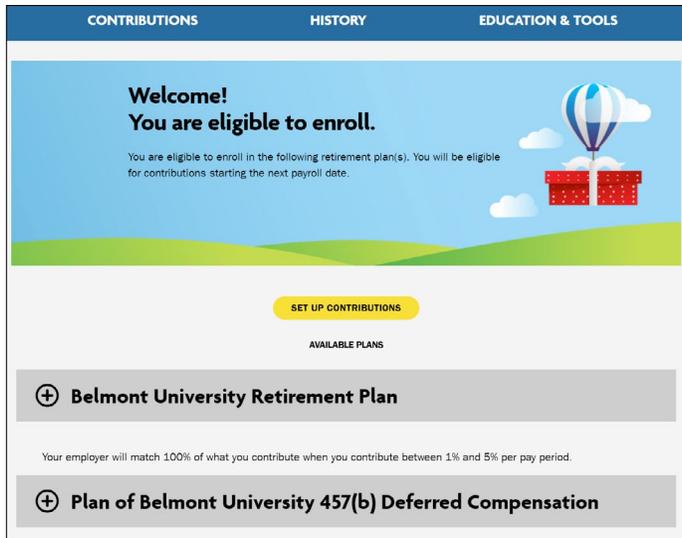


1. Access Retirement@Work

Click the link provided by your employer to gain access to Retirement@Work.

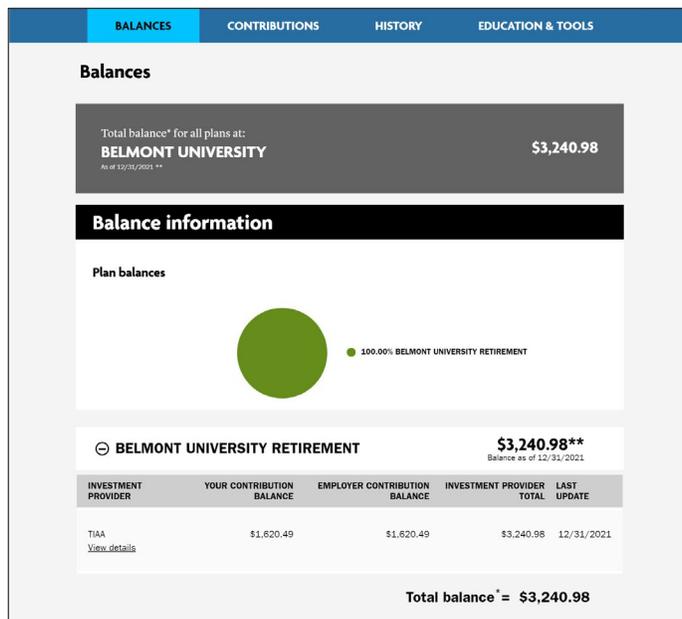
2. Set up and manage your contributions

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*.



Contributions

 If you have not opened an account with an investment provider, please select the following provider's link to enroll: [TIAA](#), [GuideStone](#)

Welcome to the Belmont University Online Salary Deferral and Enrollment site.

[Enter any contributions](#) you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.

Summary [Stop voluntary contributions](#) [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.

- Check out the Plan's matching contribution on the Belmont University Retirement Plan and consider contributing enough to receive the full match.
- To automatically increase your contribution rate over time, select *Yes* and enter the amount of the increase, frequency and date you want the increases to start.
- Then select *Next*.

Would you like your contribution to automatically increase?

[Learn more about automatic increases](#)

Yes
 No

AMOUNT PER PAY PERIOD:

%

FREQUENCY OF INCREASE

DATE OF FIRST INCREASE

Why actual start date might differ?

Stop automatic increases when your total voluntary contribution reaches

AUTOMATIC INCREASE LIMIT

%



You can set your automatic contribution increase to stop when it reaches a specific percentage. Under the Plan rules, you can contribute up to 85% of your compensation to the Plan.

3. Select investment providers

Decide if you want to direct all of your contributions to the same investment provider(s).

You can direct your contributions by the following contribution types:

Belmont University Retirement Plan

- Employee pretax matched
- Employee pretax
- Employer match
- Roth

Belmont 457(b) Deferred Compensation Plan

- Employee pretax

Note: TIAA is the only investment provider available for the Belmont 457(b) Deferred Compensation Plan.

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

The screenshot shows a web interface for managing retirement contributions. At the top, there are three tabs: 'CONTRIBUTIONS', 'HISTORY', and 'EDUCATION & TOOLS'. Below the tabs, the page title is 'MANAGE CONTRIBUTIONS' and the main heading is 'Who would you like to handle your retirement investments?'. A sub-heading asks 'Which provider fits you best?' with a link to 'Research these investment providers'. The form is divided into two sections: 'Belmont University Retirement Plan' and 'Belmont 457(b) Deferred Compensation Plan'. Each section has two sub-sections: 'Employee Pre-Tax Matched' and 'Employee Pre-Tax'. Each sub-section contains input fields for 'TIAA' and 'GuideStone' with percentage signs, and a 'TOTAL (must equal 100%): %' field.

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.

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.

i **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.

TIAAGUIDESTONE

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, 9 a.m. to 11 p.m. (CT).

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**
- GuideStone: **888-98-GUIDE (888-984-8433)**

General plan questions

Call Roslian Humphrey, Benefit Manager, at **615-460-5614**.

Learn more

Visit **myBelmont** to learn more or to access Belmont Retirement@Work.

This short video provides a step-by-step visual guide to using Retirement@Work. **Watch the video here.**