



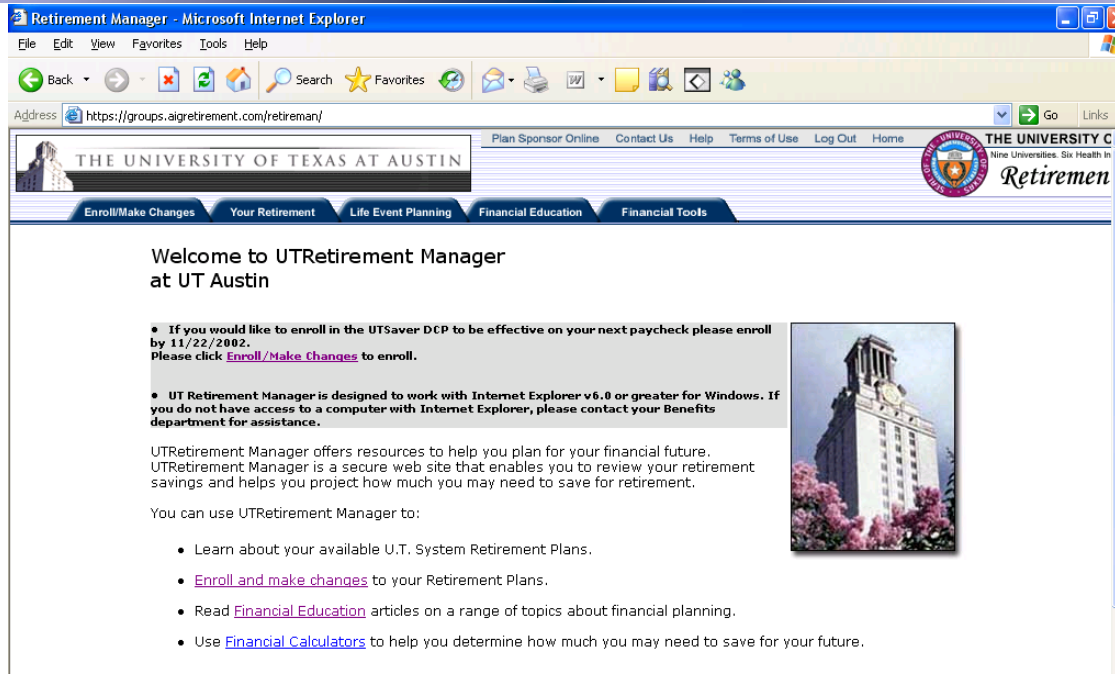
Welcome to UTRetirement Manager, your 24-hour Retirement Savings Tool. This presentation will assist you in logging into and taking full advantage of the UTRetirement Manager System.



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- ◆Section Four: [Enrolling in the UTsaver 457\(b\)](#)
- ◆Section Five: [Other Tools](#)



**Welcome to UTRetirement Manager at UT Austin**

- If you would like to enroll in the UTSaver DCP to be effective on your next paycheck please enroll by 11/22/2002. Please click [Enroll/Make Changes](#) to enroll.
- UTRetirement Manager is designed to work with Internet Explorer v6.0 or greater for Windows. If you do not have access to a computer with Internet Explorer, please contact your Benefits department for assistance.

UTRetirement Manager offers resources to help you plan for your financial future. UTRetirement Manager is a secure web site that enables you to review your retirement savings and helps you project how much you may need to save for retirement.

You can use UTRetirement Manager to:

- Learn about your available U.T. System Retirement Plans.
- [Enroll and make changes](#) to your Retirement Plans.
- Read [Financial Education](#) articles on a range of topics about financial planning.
- Use [Financial Calculators](#) to help you determine how much you may need to save for your future.

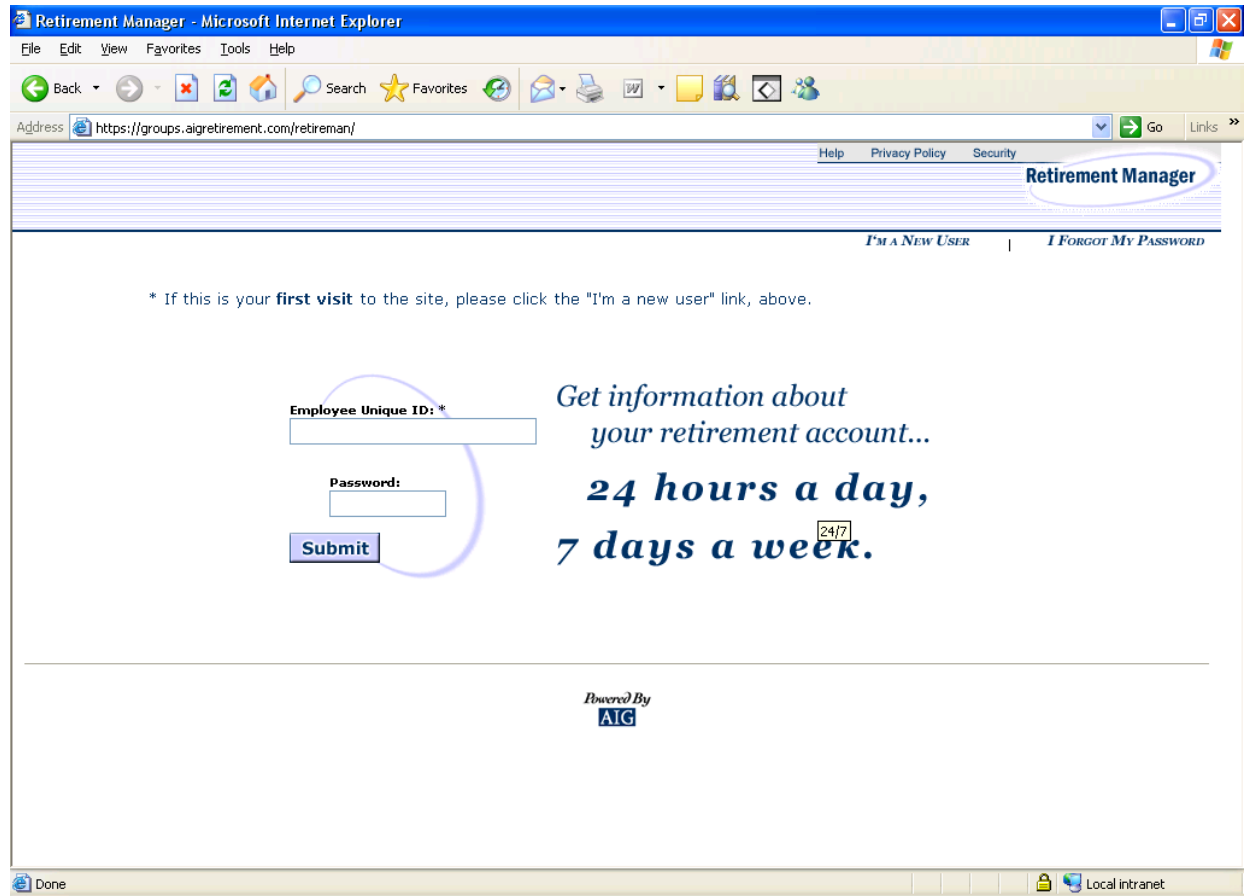
**Retirement Manager is a secure web site that enables you to select the retirement plans you wish to contribute to, the provider(s), and the amount you wish to contribute to save for your future. UT Retirement Manager is designed to work with Internet Explorer v6.0 or greater for Windows. If you do not have access to a computer with Internet Explorer, please contact your Benefits department for assistance.**

- Learn about your U.T. System Retirement Program Plans.**
- View a summary of your UTRetirement Plan balances.**
- Enroll in and make changes to your UTRetirement Plans.**
- Read Financial Education articles on a range of topics about financial planning and market volatility.**
- Access Financial Calculators to help you determine how much of your salary you may need to save for your future.**

## Logging On

If you have never used UTRetirement Manager, you will need to establish a password.

- 1) On your first visit, click "I'm a new user".
- 2) If you have previously used UTRM but cannot remember your password, select "I Forgot My Password"



Retirement Manager - Microsoft Internet Explorer

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Address <https://groups.aigretirement.com/retireman/> Go Links

Help Privacy Policy Security

**Retirement Manager**

[I'M A NEW USER](#) | [I FORGOT MY PASSWORD](#)

\* If this is your **first visit** to the site, please click the "I'm a new user" link, above.

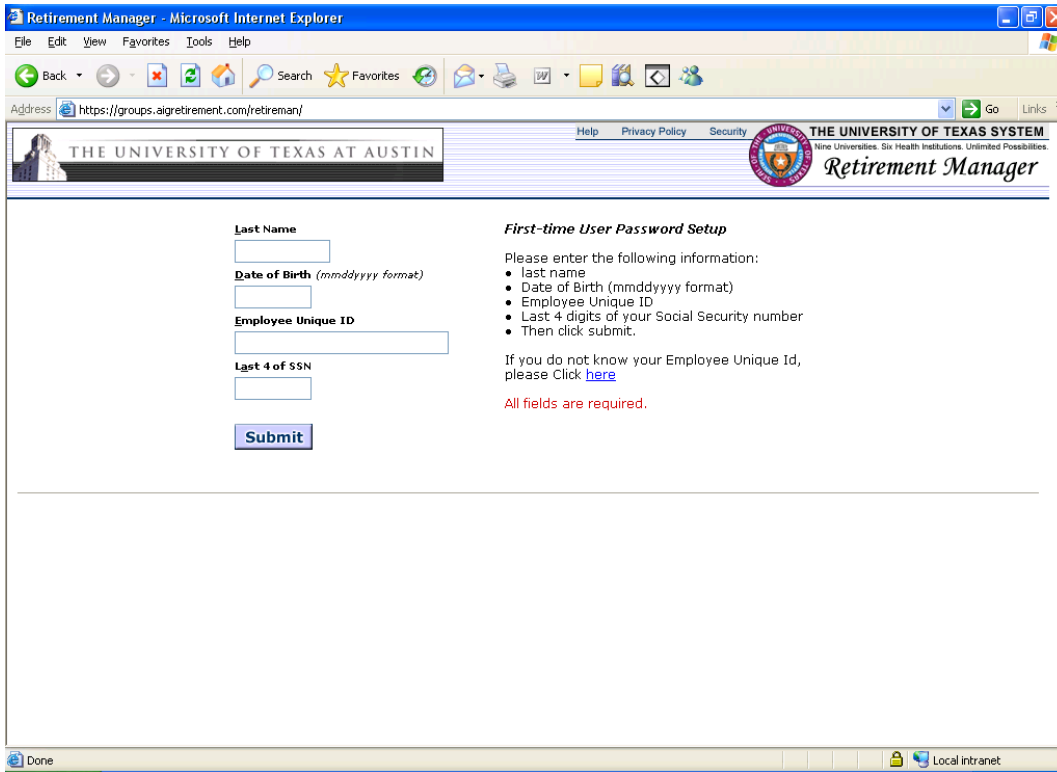
Employee Unique ID: \*

Password:

Get information about your retirement account...  
**24 hours a day,  
7 days a week.**

Powered By **AIG**

Done Local intranet



**First-time User Password Setup**

Please enter the following information:

- last name
- Date of Birth (mmddyyyy format)
- Employee Unique ID
- Last 4 digits of your Social Security number

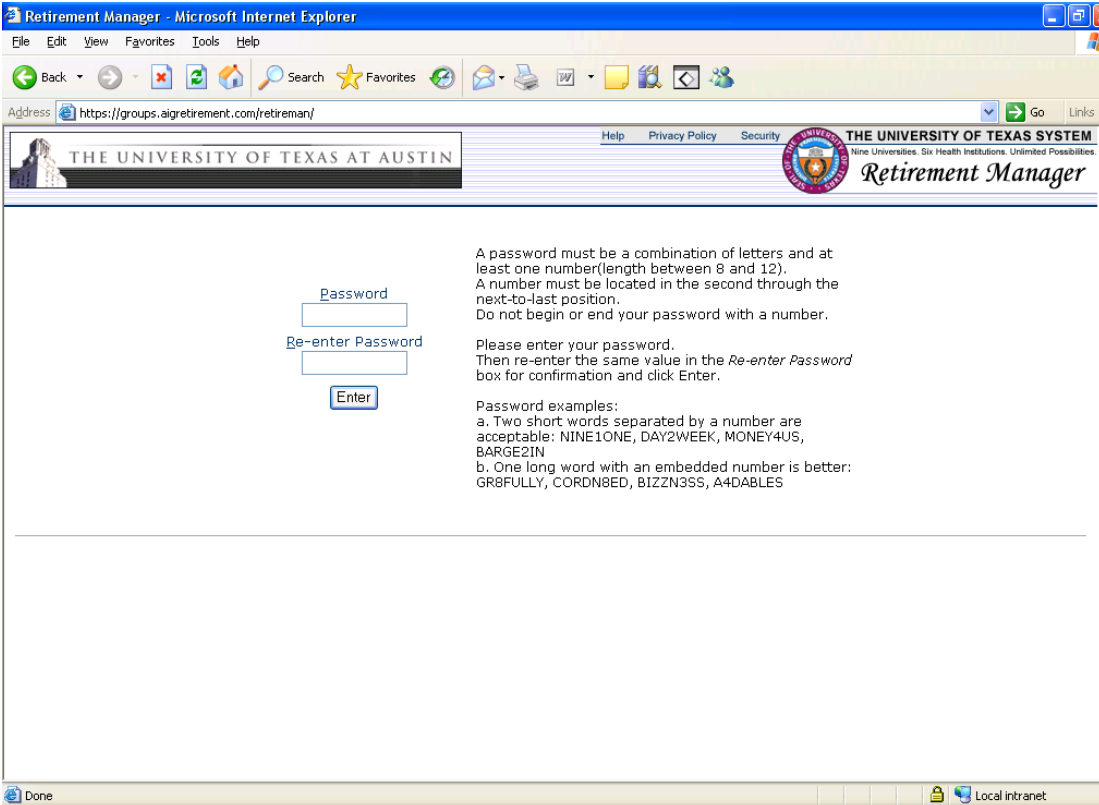
Then click submit.

If you do not know your Employee Unique ID, please Click [here](#)

All fields are required.

After clicking “I’m a New User” complete the following fields:

- 1) Last Name
- 2) Date of Birth
- 3) Employee Unique ID (If you are not sure what your “Employee Unique ID” is, go to <http://www.utsystem.edu/benefits/retirement/enroll.htm>)
- 4) Last four digits of your Social Security number.



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*Retirement Manager*

Enter

Enter

A password must be a combination of letters and at least one number (length between 8 and 12). A number must be located in the second through the next-to-last position. Do not begin or end your password with a number.

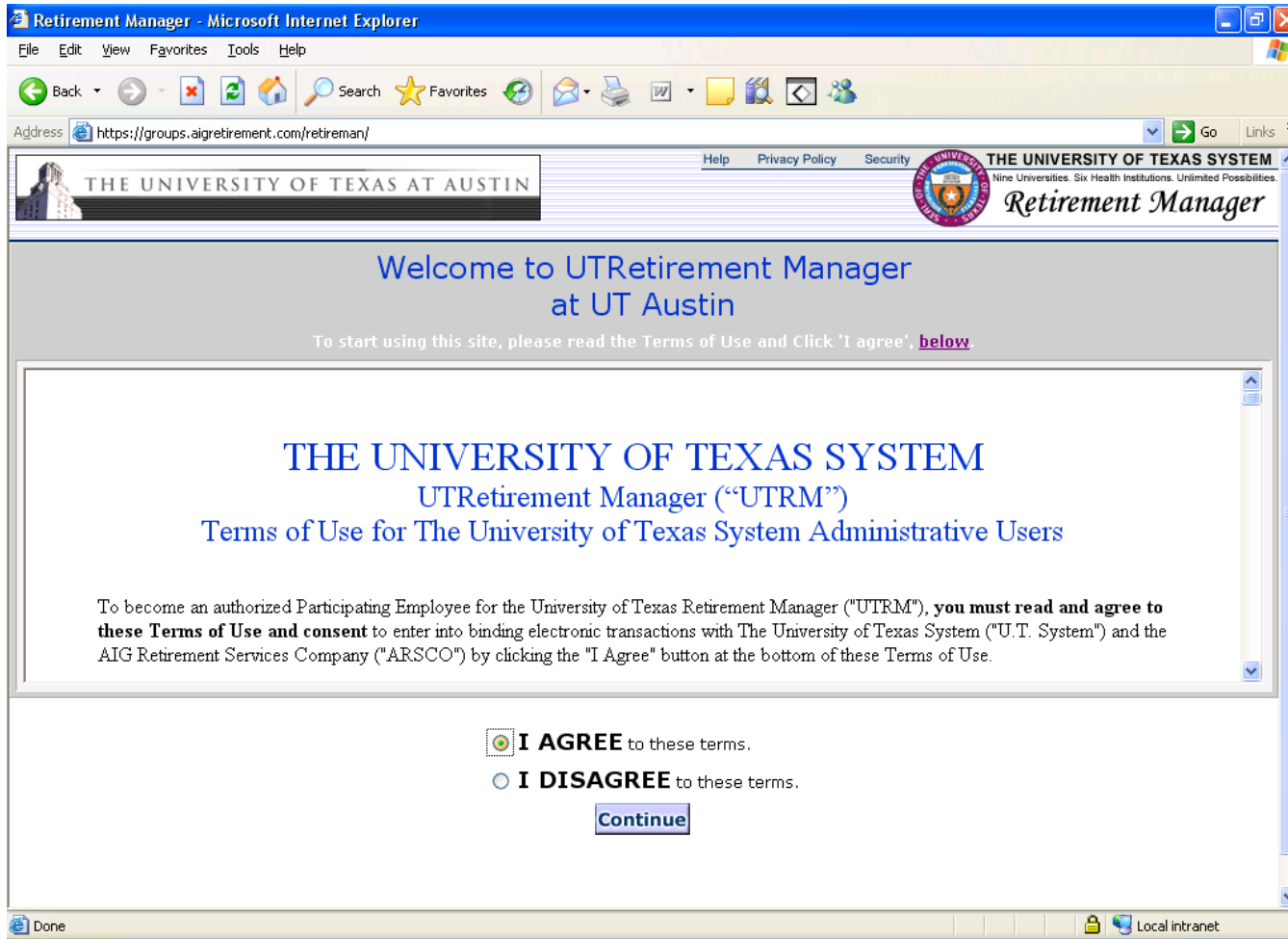
Please enter your password. Then re-enter the same value in the *Re-enter Password* box for confirmation and click Enter.

Password examples:  
a. Two short words separated by a number are acceptable: NINE1ONE, DAY2WEEK, MONEY4US, BARGE2IN  
b. One long word with an embedded number is better: GR8FULLY, CORDN8ED, BIZZN3SS, A4DABLES

Done Local Intranet

**Establish a password. Passwords are CASE SENSITIVE and must:**

- 1) Be a combination of letters and at least one number
- 2) Between 8 and 12 characters.
- 3) Cannot begin or end with a number.
- 4) Must contain at least one upper case and one lower case letter.
- 5) Examples: Money4you, Retire2day



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Welcome to UTRetirement Manager  
at UT Austin

To start using this site, please read the Terms of Use and Click 'I agree', [below](#).

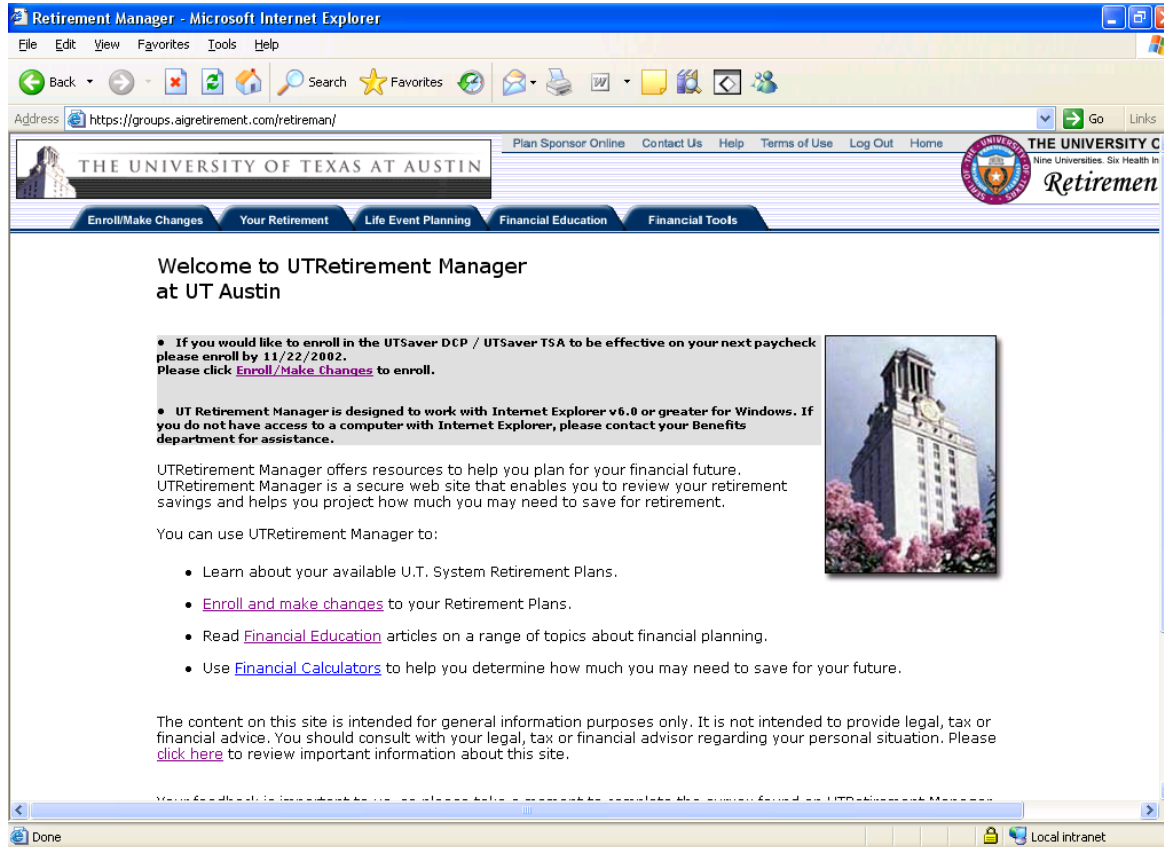
**THE UNIVERSITY OF TEXAS SYSTEM**  
UTRetirement Manager ("UTRM")  
Terms of Use for The University of Texas System Administrative Users

To become an authorized Participating Employee for the University of Texas Retirement Manager ("UTRM"), **you must read and agree to these Terms of Use and consent** to enter into binding electronic transactions with The University of Texas System ("U.T. System") and the AIG Retirement Services Company ("ARSCO") by clicking the "I Agree" button at the bottom of these Terms of Use.

**I AGREE** to these terms.  
 **I DISAGREE** to these terms.

Done Local intranet

**You must read and agree to the terms of use before UTRM access is granted.**



The screenshot shows a Microsoft Internet Explorer browser window displaying the Retirement Manager website. The address bar shows the URL <https://groups.aigretirement.com/retireman/>. The website header features the University of Texas at Austin logo and navigation tabs for "Enroll/Make Changes", "Your Retirement", "Life Event Planning", "Financial Education", and "Financial Tools". The main content area includes a welcome message, a notice about enrolling in the UTSaver DCP/UTSaver TSA by 11/22/2002, and a list of resources available on the site. A photograph of the UT Tower is also visible.

Retirement Manager - Microsoft Internet Explorer

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Enroll/Make Changes Your Retirement Life Event Planning Financial Education Financial Tools

## Welcome to UTRetirement Manager at UT Austin

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- Read [Financial Education](#) articles on a range of topics about financial planning.
- Use [Financial Calculators](#) to help you determine how much you may need to save for your future.

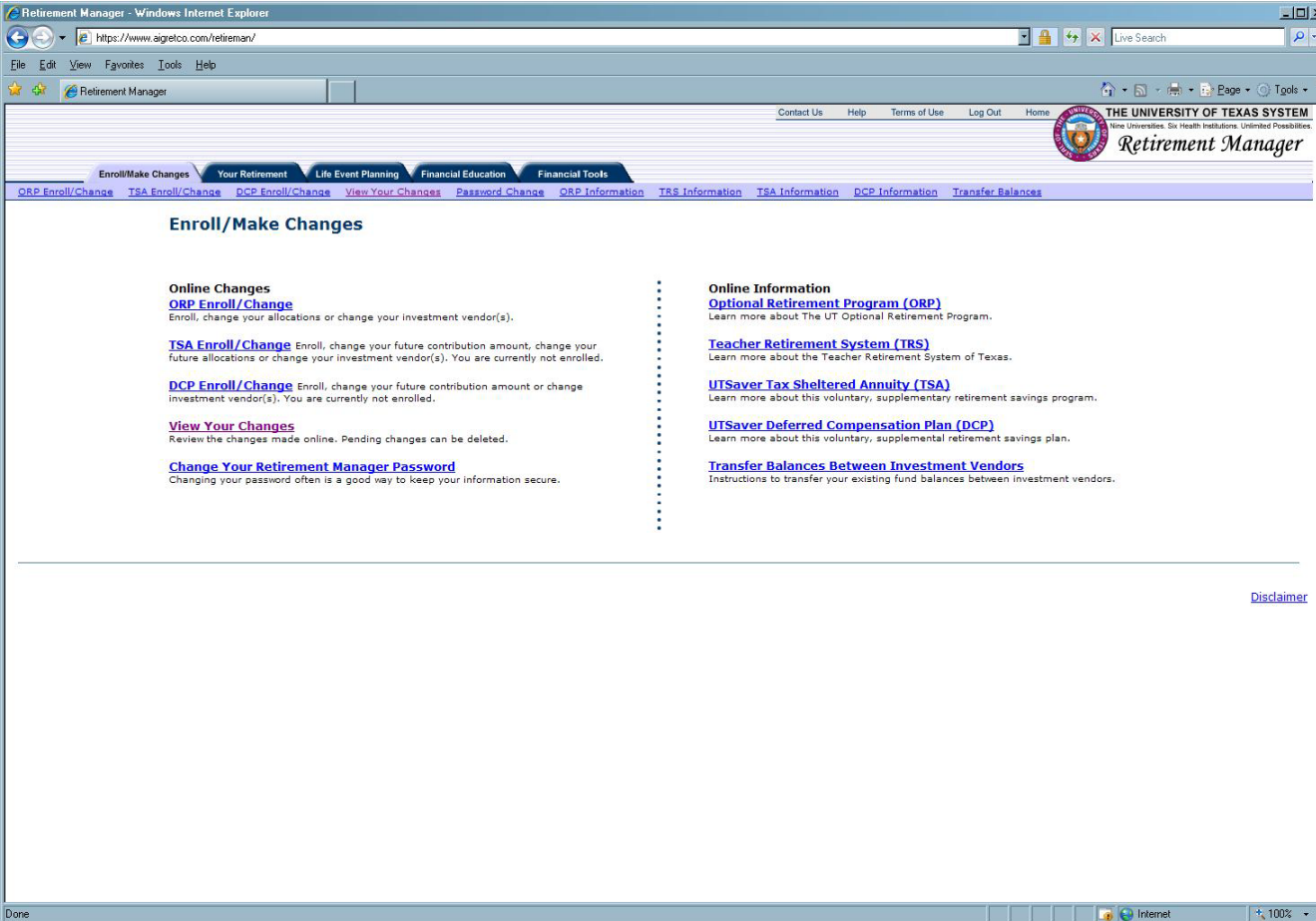
The content on this site is intended for general information purposes only. It is not intended to provide legal, tax or financial advice. You should consult with your legal, tax or financial advisor regarding your personal situation. Please [click here](#) to review important information about this site.

Your feedback is important to us. Please take a moment to complete the survey found on UTRetirement Manager.

Done Local intranet

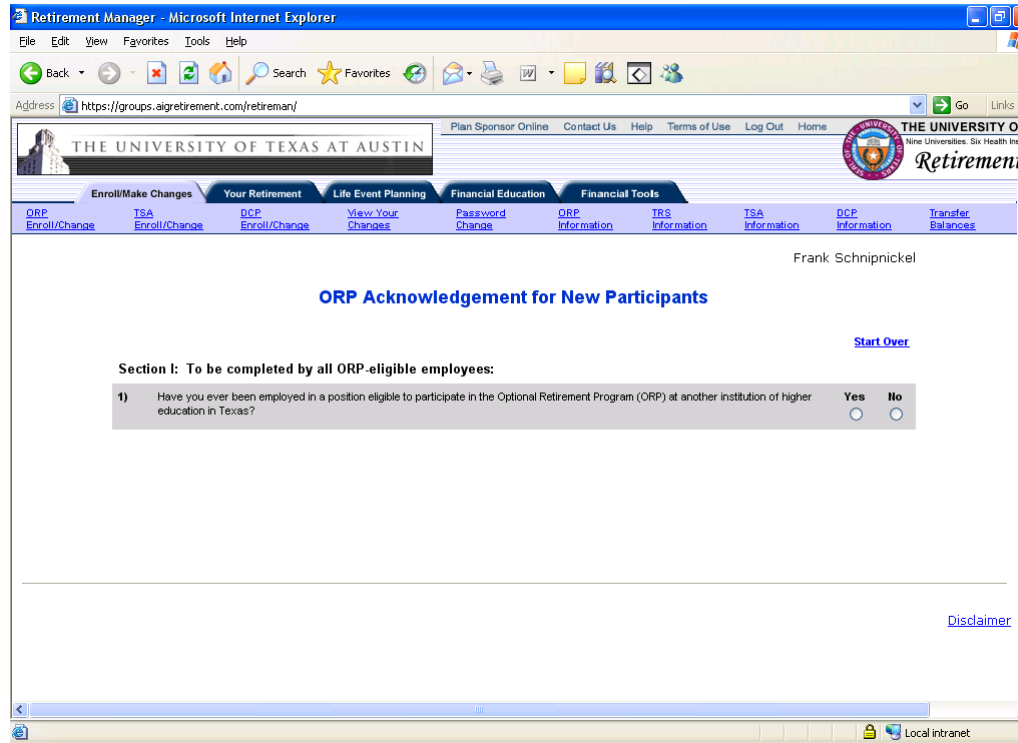
**Each institution has a unique home page. Once at the home page, you can use the tabs at the top to enroll in or make changes to your retirement contributions, view account balances or access an array of useful articles and savings tools.**





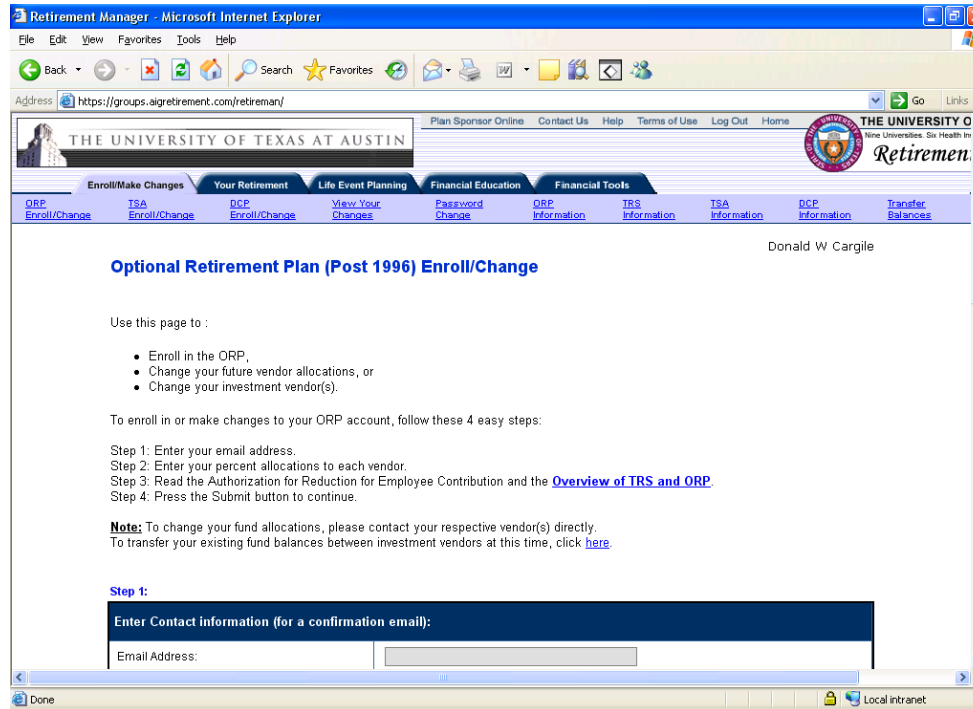
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*Retirement Manager*  
 Enroll/Make Changes Your Retirement Life Event Planning Financial Education Financial Tools  
[ORP Enroll/Change](#) [TSA Enroll/Change](#) [DCP Enroll/Change](#) [View Your Changes](#) [Password Change](#) [ORP Information](#) [TRS Information](#) [TSA Information](#) [DCP Information](#) [Transfer Balances](#)  
**Enroll/Make Changes**  
**Online Changes**  
[ORP Enroll/Change](#)  
 Enroll, change your allocations or change your investment vendor(s).  
[TSA Enroll/Change](#) Enroll, change your future contribution amount, change your future allocations or change your investment vendor(s). You are currently not enrolled.  
[DCP Enroll/Change](#) Enroll, change your future contribution amount or change investment vendor(s). You are currently not enrolled.  
[View Your Changes](#)  
 Review the changes made online. Pending changes can be deleted.  
[Change Your Retirement Manager Password](#)  
 Changing your password often is a good way to keep your information secure.  
**Online Information**  
[Optional Retirement Program \(ORP\)](#)  
 Learn more about The UT Optional Retirement Program.  
[Teacher Retirement System \(TRS\)](#)  
 Learn more about the Teacher Retirement System of Texas.  
[UTSaver Tax Sheltered Annuity \(TSA\)](#)  
 Learn more about this voluntary, supplementary retirement savings program.  
[UTSaver Deferred Compensation Plan \(DCP\)](#)  
 Learn more about this voluntary, supplemental retirement savings plan.  
[Transfer Balances Between Investment Vendors](#)  
 Instructions to transfer your existing fund balances between investment vendors.  
[Disclaimer](#)  
 Done Internet 100%

- ◆ Newly eligible ORP participants should select the Enroll/Make Change tab,
- ◆ Once on the Enroll/Make Change page, select ORP Enroll/Change.



**Before making provider selections, first complete the ORP Acknowledgment for New Participants.**

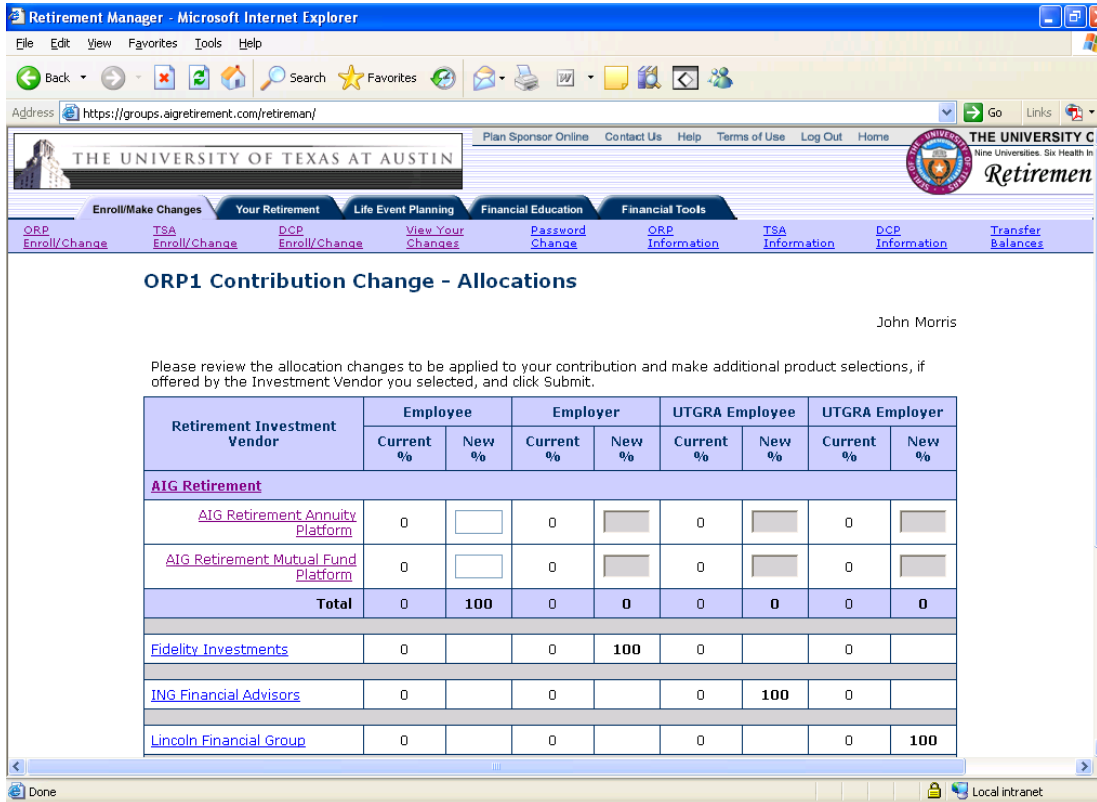
**Note that only certain employees are eligible for ORP. You will see the ORP enrollment page only if you are in an eligible position. If you have any questions about ORP eligibility, please contact your local benefits office.**



Once you have completed your ORP acknowledgement questions, or if you are an existing ORP participant, use this screen to elect the retirement provider(s) to receive your contributions.

You will not select a contribution amount because the employee contribution is a fixed percentage established by state law.

While entering your changes, make sure to include your email address for the confirmation email that will be sent after you have successfully enrolled.



**ORP1 Contribution Change - Allocations**

John Morris

Please review the allocation changes to be applied to your contribution and make additional product selections, if offered by the Investment Vendor you selected, and click Submit.

Retirement Investment Vendor	Employee		Employer		UTGRA Employee		UTGRA Employer	
	Current %	New %	Current %	New %	Current %	New %	Current %	New %
<b>AIG Retirement</b>								
<a href="#">AIG Retirement Annuity Platform</a>	0	<input type="text"/>	0	<input type="text"/>	0	<input type="text"/>	0	<input type="text"/>
<a href="#">AIG Retirement Mutual Fund Platform</a>	0	<input type="text"/>	0	<input type="text"/>	0	<input type="text"/>	0	<input type="text"/>
<b>Total</b>	0	100	0	0	0	0	0	0
<a href="#">Fidelity Investments</a>	0		0	100	0		0	
<a href="#">ING Financial Advisors</a>	0		0		0	100	0	
<a href="#">Lincoln Financial Group</a>	0		0		0		0	100

Verify the provider(s) you selected and the percent chosen to go to each. The approved providers are:

**AIG Valic**

**Lincoln Financial**

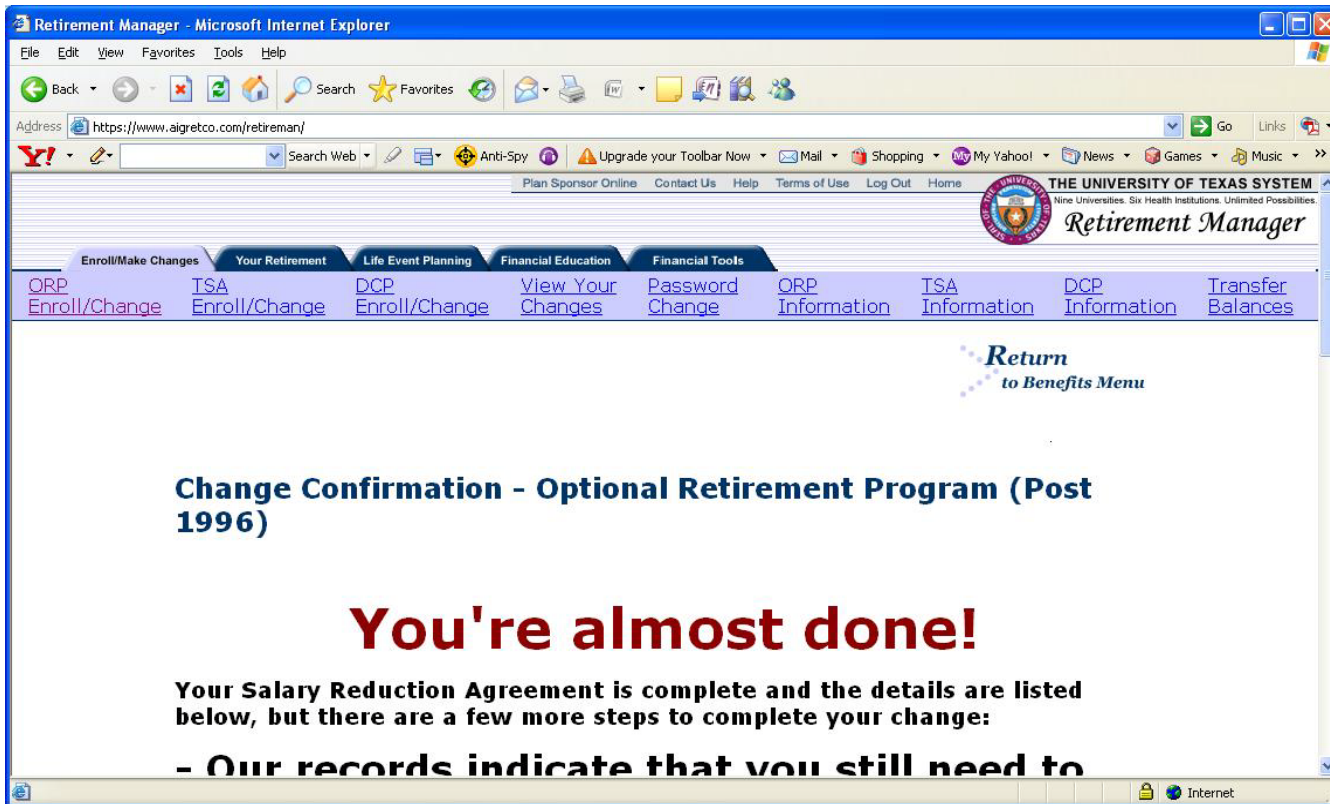
**Fidelity Investments**

**MetLife Resources**

**ING**

**TIAA-CREF**

Click the Submit button at the bottom of the screen.



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Enroll/Make Changes Your Retirement Life Event Planning Financial Education Financial Tools

ORP Enroll/Change ISA Enroll/Change DCP Enroll/Change View Your Changes Password Change ORP Information ISA Information DCP Information Transfer Balances

[Return to Benefits Menu](#)

**Change Confirmation - Optional Retirement Program (Post 1996)**

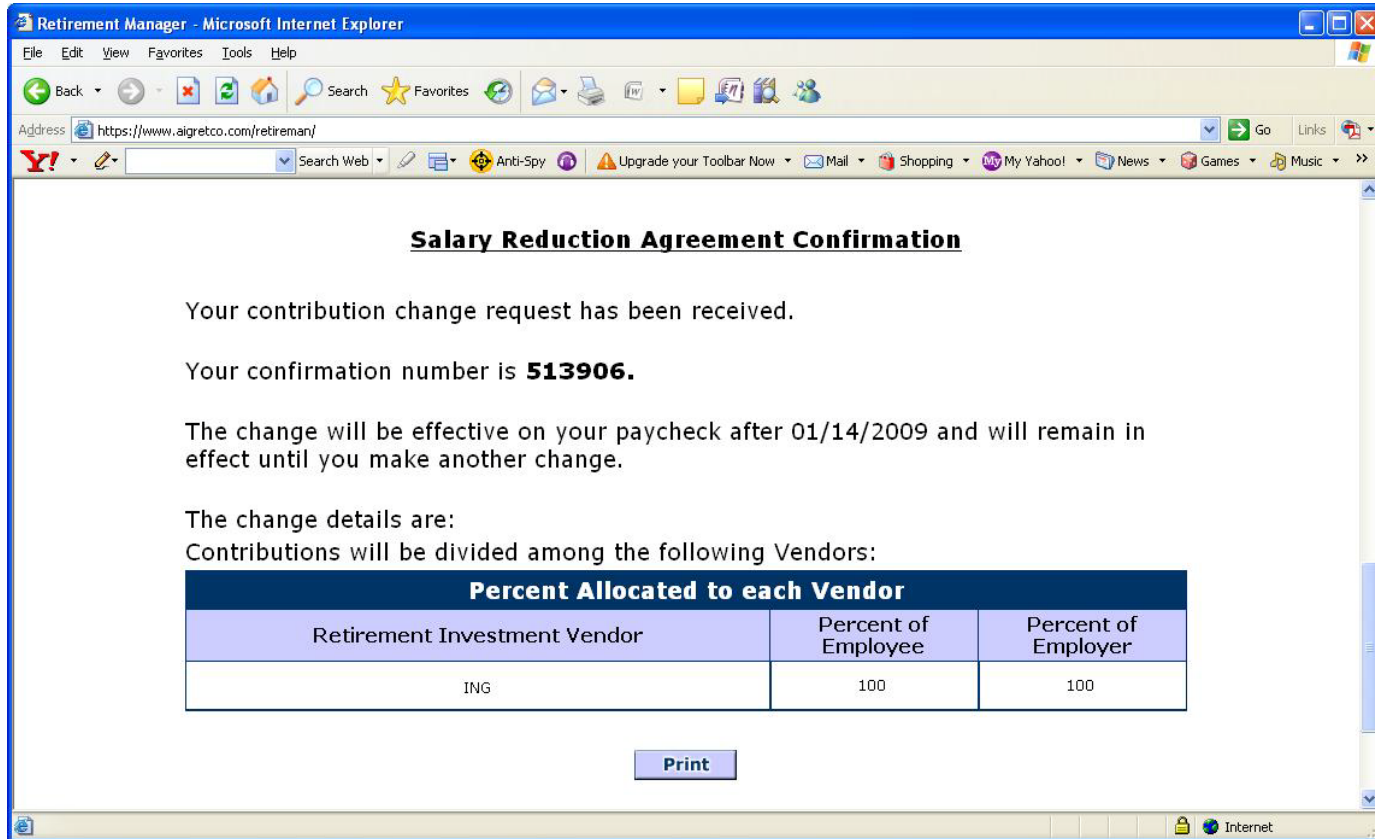
**You're almost done!**

Your Salary Reduction Agreement is complete and the details are listed below, but there are a few more steps to complete your change:

- Our records indicate that you still need to

After you press SUBMIT on the contribution change allocation screen you will receive a confirmation of the change. Please note those only affects the choice of provider for your ORP contributions.

If you have elected a new company or made a change, make sure that in addition to entering your elections on UTRetirement Manager that you also complete the enrollment form for your selected retirement provider(s). This final step is necessary to ensure the company invests your money according to your directions.



**Retirement Manager - Microsoft Internet Explorer**

Address: <https://www.aigretco.com/retireman/>

### Salary Reduction Agreement Confirmation

Your contribution change request has been received.

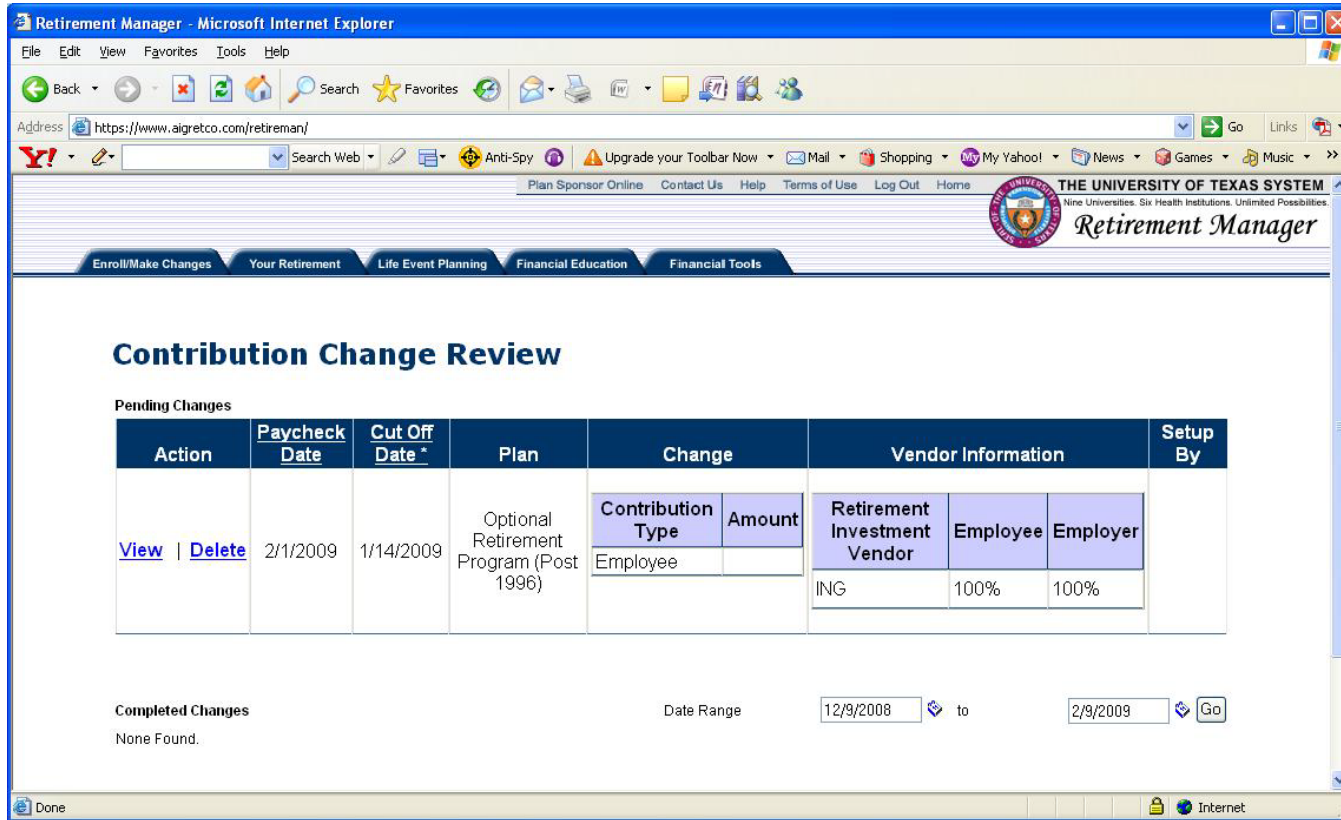
Your confirmation number is **513906**.

The change will be effective on your paycheck after 01/14/2009 and will remain in effect until you make another change.

The change details are:  
Contributions will be divided among the following Vendors:

Percent Allocated to each Vendor		
Retirement Investment Vendor	Percent of Employee	Percent of Employer
ING	100	100

If you do not receive confirmation of your change and a confirmation email, then it did not go through. This may be the case if you are using a McIntosh product, or Mozilla/Firefox as your browser, or if you do not have an accurate email listed on the enrollment page. If you do not receive a confirmation notice and the corresponding email, please try again using Internet Explorer 6 or above, and making sure to enter your email address.



**Contribution Change Review**

Pending Changes

Action	Paycheck Date	Cut Off Date *	Plan	Change		Vendor Information			Setup By
				Contribution Type	Amount	Retirement Investment Vendor	Employee	Employer	
<a href="#">View</a>   <a href="#">Delete</a>	2/1/2009	1/14/2009	Optional Retirement Program (Post 1996)	Employee		ING	100%	100%	

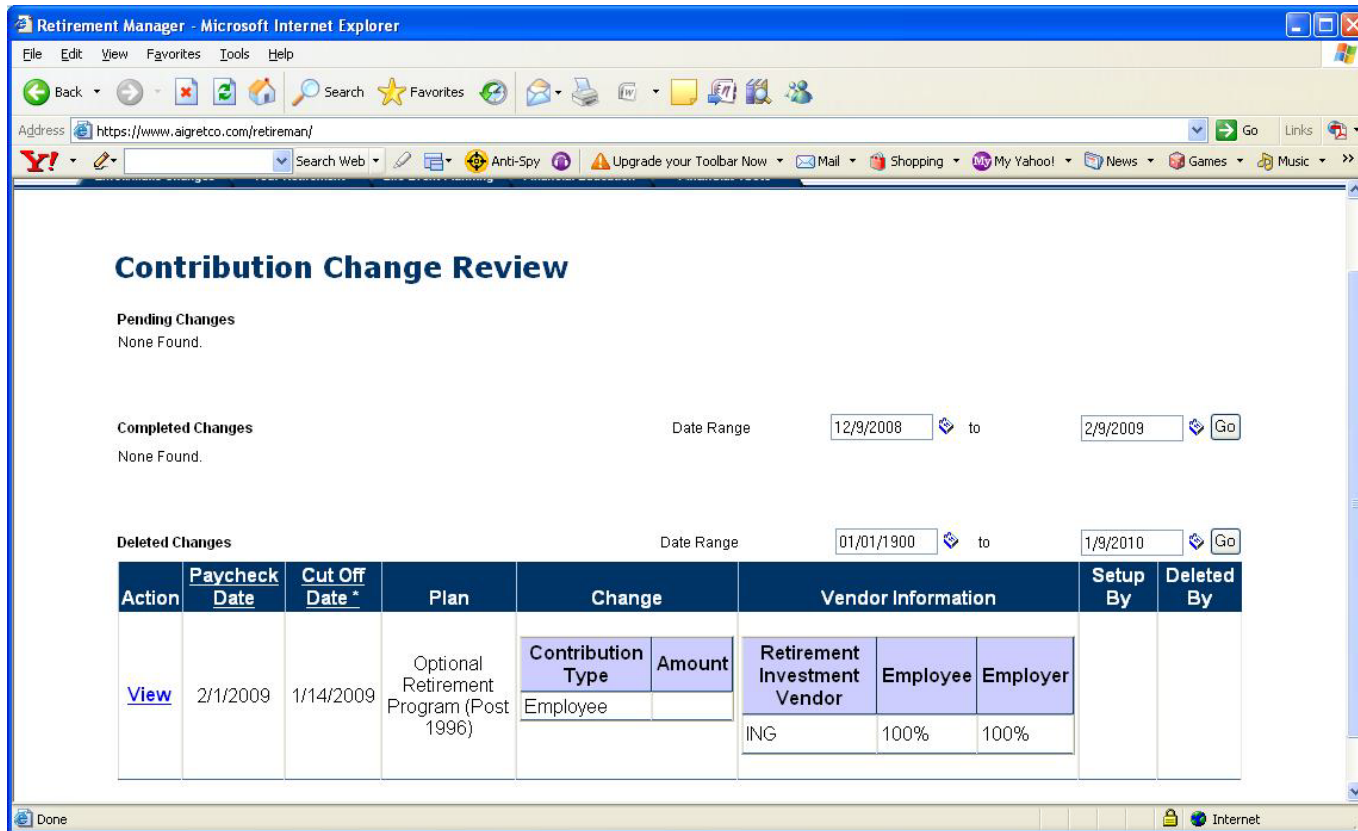
Completed Changes

None Found.

Date Range: 12/9/2008 to 2/9/2009

You can see any changes you made by:

- 1) Returning to the Enroll/Make Change tab and
- 2) Selecting "View Your Changes"



**Contribution Change Review**

**Pending Changes**  
None Found.

**Completed Changes** Date Range: 12/9/2008 to 2/9/2009 Go  
None Found.

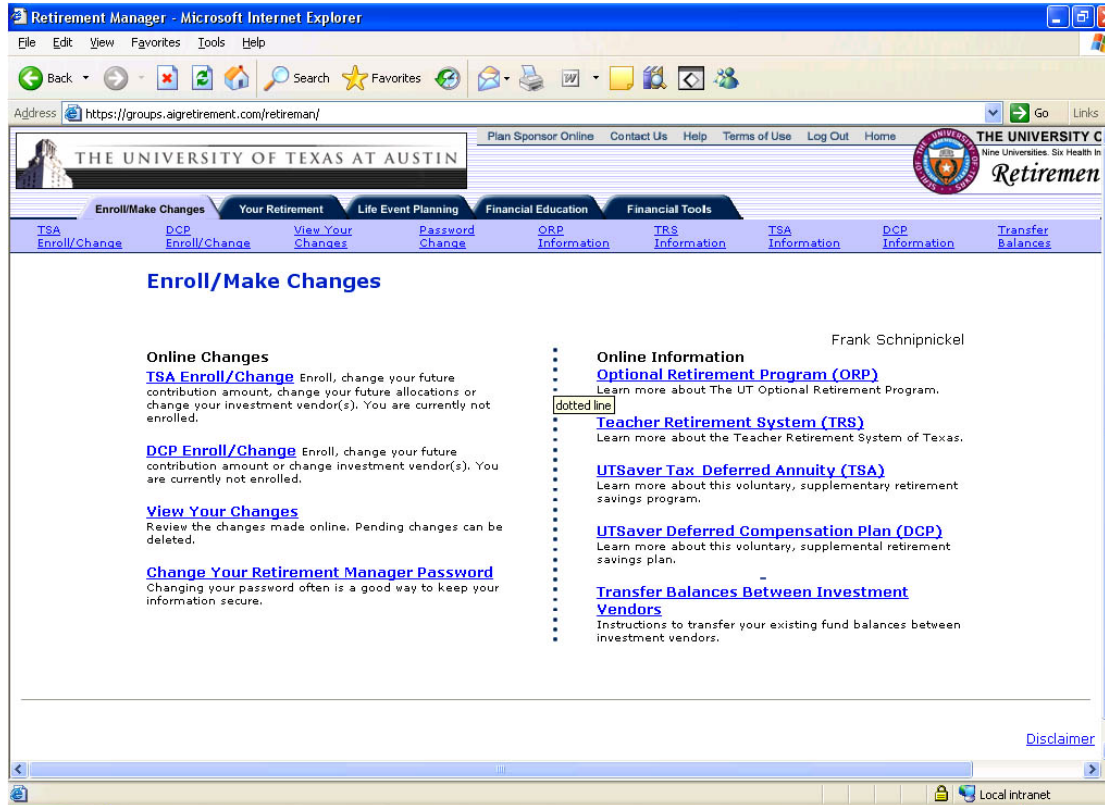
**Deleted Changes** Date Range: 01/01/1900 to 1/9/2010 Go

Action	Paycheck Date	Cut Off Date *	Plan	Change		Vendor Information			Setup By	Deleted By
				Contribution Type	Amount	Retirement Investment Vendor	Employee	Employer		
<a href="#">View</a>	2/1/2009	1/14/2009	Optional Retirement Program (Post 1996)	Employee		ING	100%	100%		

In the event you wish to make a correction to a change that has not yet become effective, it is necessary to delete the pending change request. To do this:

- 1) Go to the “View My Changes” option in the Enroll/Make Change Tab.
- 2) Under the “Action” box, click “Delete”. This will delete the pending change.
- 3) If the change is no longer under Pending Changes, it has already been processed for that payroll period. However, you can return to the Enroll/Make Change tab and make a change for the next payroll period.

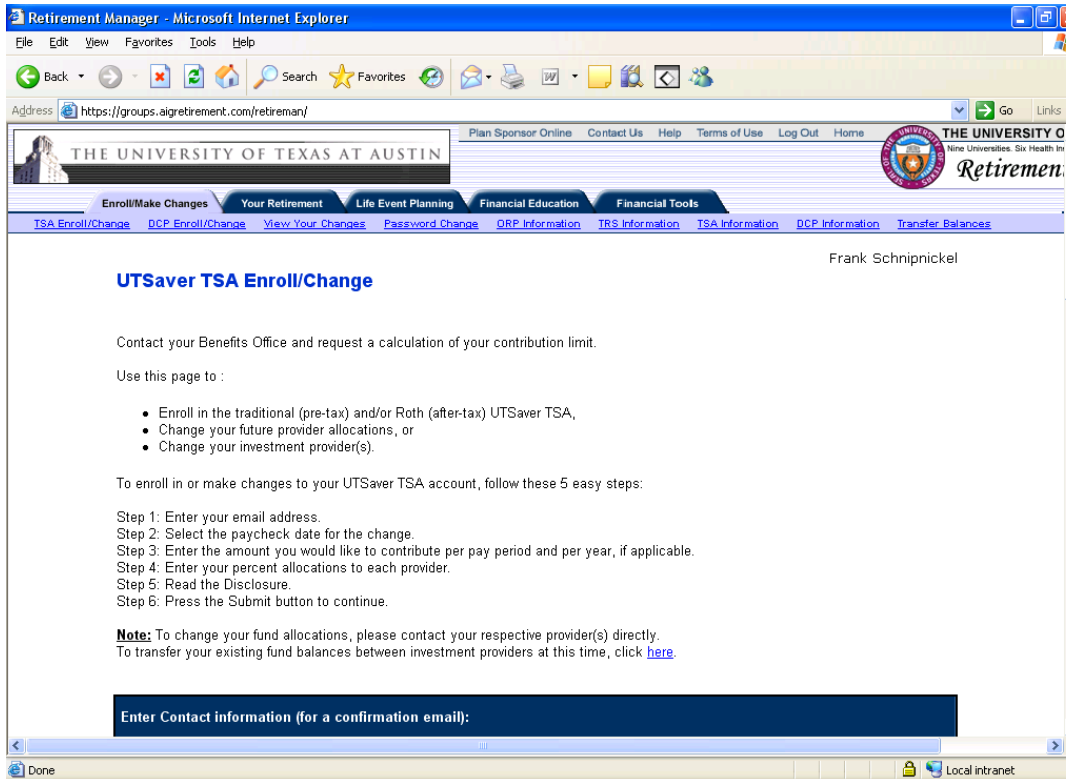




The screenshot shows a Microsoft Internet Explorer browser window displaying the Retirement Manager website. The address bar shows <https://groups.aigretirement.com/retireman/>. The website header includes the University of Texas at Austin logo and navigation links: Plan Sponsor Online, Contact Us, Help, Terms of Use, Log Out, Home. The main navigation menu is divided into several categories: Enroll/Make Changes, Your Retirement, Life Event Planning, Financial Education, and Financial Tools. Under the Enroll/Make Changes category, there are links for TSA Enroll/Change, DCP Enroll/Change, View Your Changes, Password Change, ORP Information, TRS Information, TSA Information, DCP Information, and Transfer Balances. The main content area is titled "Enroll/Make Changes" and features a user profile for Frank Schnipnickel. It lists several options: Online Changes, TSA Enroll/Change, DCP Enroll/Change, View Your Changes, Change Your Retirement Manager Password, Online Information, Optional Retirement Program (ORP), Teacher Retirement System (TRS), UTSaver Tax Deferred Annuity (TSA), UTSaver Deferred Compensation Plan (DCP), and Transfer Balances Between Investment Vendors. A Disclaimer link is located at the bottom right of the content area.

The “Enroll/Make Changes” menu is where you select the retirement plan you wish to enroll in or make changes to an existing enrollment.

This page also allows you to view or delete pending enrollment selections, change your password, or link to information regarding your available retirement plans.



The screenshot shows a Microsoft Internet Explorer browser window displaying the Retirement Manager website. The address bar shows the URL <https://groups.aigretirement.com/retireman/>. The website header includes the University of Texas at Austin logo and navigation links such as "Plan Sponsor Online", "Contact Us", "Help", "Terms of Use", "Log Out", and "Home". A secondary navigation bar contains "Enroll/Make Changes", "Your Retirement", "Life Event Planning", "Financial Education", and "Financial Tools". Below this, a specific navigation bar lists "TSA Enroll/Change", "DCP Enroll/Change", "View Your Changes", "Password Change", "DRP Information", "TRS Information", "TSA Information", "DCP Information", and "Transfer Balances". The main content area is titled "UTSaver TSA Enroll/Change" and is personalized for "Frank Schnipnickel". The page instructs users to contact their Benefits Office for a contribution limit calculation and provides a list of actions: enrolling in a traditional or Roth UTSaver TSA, changing provider allocations, or changing investment providers. It also lists six steps for enrollment or changes. A note at the bottom states that fund allocations should be changed directly with providers and provides a link for transferring balances. A dark blue box at the bottom of the page contains the text "Enter Contact information (for a confirmation email):".

The TSA Enroll/Change page allows you to

- 1) Establish a new payroll deduction amount
- 2) Increase, lower or stop your contributions.
- 3) Select a provider(s) to receive your monthly contributions

Please note that the maximum amount you may contribute to the TSA plan is established annually by the Internal Revenue Service. Contact your local benefits office for a calculation of the amount you can contribute because factors such as your mandatory retirement plan, your salary, your age, and your length of UT service will determine your maximum contribution amount.

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Step 5: Read the Disclosure.  
 Step 6: Press the Submit button to continue.

**Note:** To change your fund allocations, please contact your respective provider(s) directly.  
 To transfer your existing fund balances between investment providers at this time, click [here](#).

**Enter Contact information (for a confirmation email):**

Email Address:

Re-enter Email Address:

• Your contribution limit for this year is \$20,500.00.

Paycheck Date: 

- 7/1/2008
- 8/1/2008
- 9/1/2008
- 10/1/2008
- 11/1/2008
- 12/1/2008

**Available Retirement Contribution Types -**  
 Select an option and enter a value for each contribution type in which you wish to participate.

**Enter Number of Deductions Per Year and Annual Deduction Amount:**

Number of Deductions Per Year:

Annual Deduction Amount:

**Traditional 403(b) TSA Pre-Tax**

Option	Current Value	New Value
Flat Dollar Amount	\$500.00	<input type="text"/> (per pay period)

Done Local intranet

- 1) When making selections on the enrollment page, first confirm your email address. This email is where confirmation of the change will be sent.
- 2) Next, review the paycheck date listed. The system automatically defaults to the next available payroll date. If you would like to select a different future paycheck date, select the new date from the drop down menu. For example, a check date of July 20<sup>th</sup> would represent the paycheck issued to you on or after July 20<sup>th</sup>.

Before proceeding with your enrollment, you must decide:

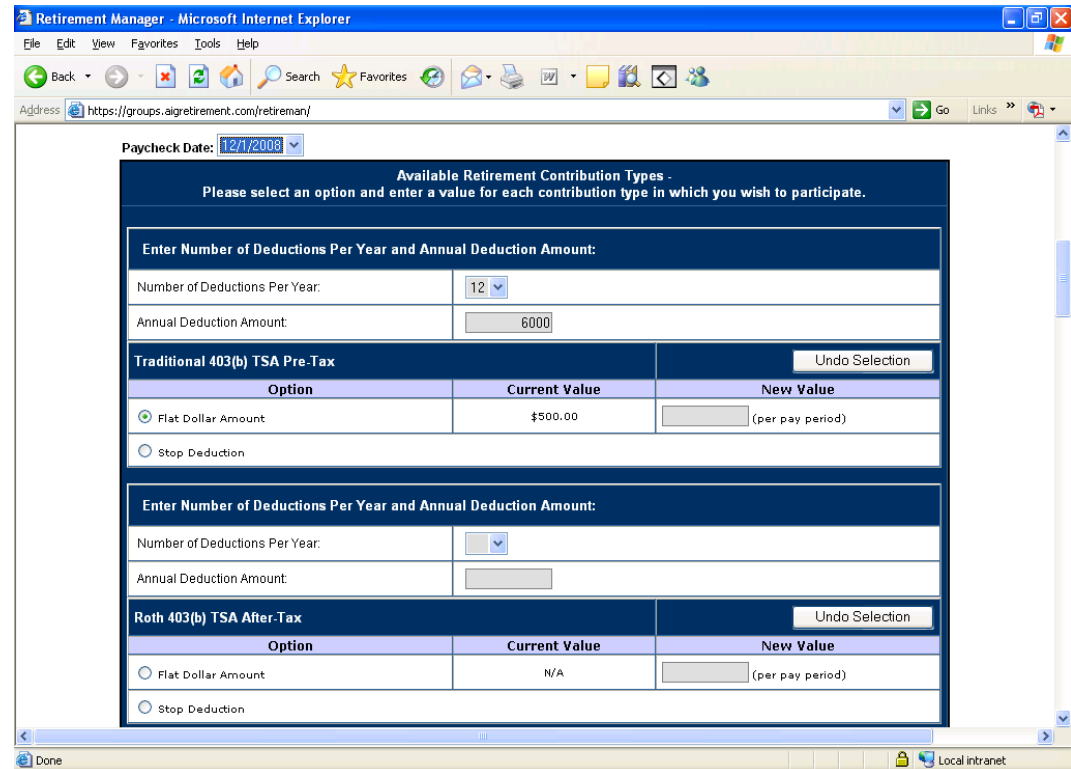
- 1) if you wish to participate in the Traditional (before-tax) UTSAver 403(b) Tax Sheltered Annuity,
- 2) or the Roth (after tax) UTSAver 403(b) Tax Sheltered Annuity;
- 3) Or both the Traditional and Roth.

Under the program desired:

- 1) Select the number of deductions per year (may not pertain to certain academic institutions) and the annual deduction.
- 2) Elect the flat dollar amount you wish to have deducted from your check each pay period.

**Note:** To stop your contributions, select the “stop deduction” button

- 3) Scroll down and elect which provider(s) will receive your contributions and what percentage of your contributions will go to each provider(s).
- 4) Click the “Submit” button on the bottom of the screen.



Paycheck Date: 12/1/2008

Available Retirement Contribution Types -  
Please select an option and enter a value for each contribution type in which you wish to participate.

Enter Number of Deductions Per Year and Annual Deduction Amount:

Number of Deductions Per Year: 12  
Annual Deduction Amount: 6000

**Traditional 403(b) TSA Pre-Tax** Undo Selection

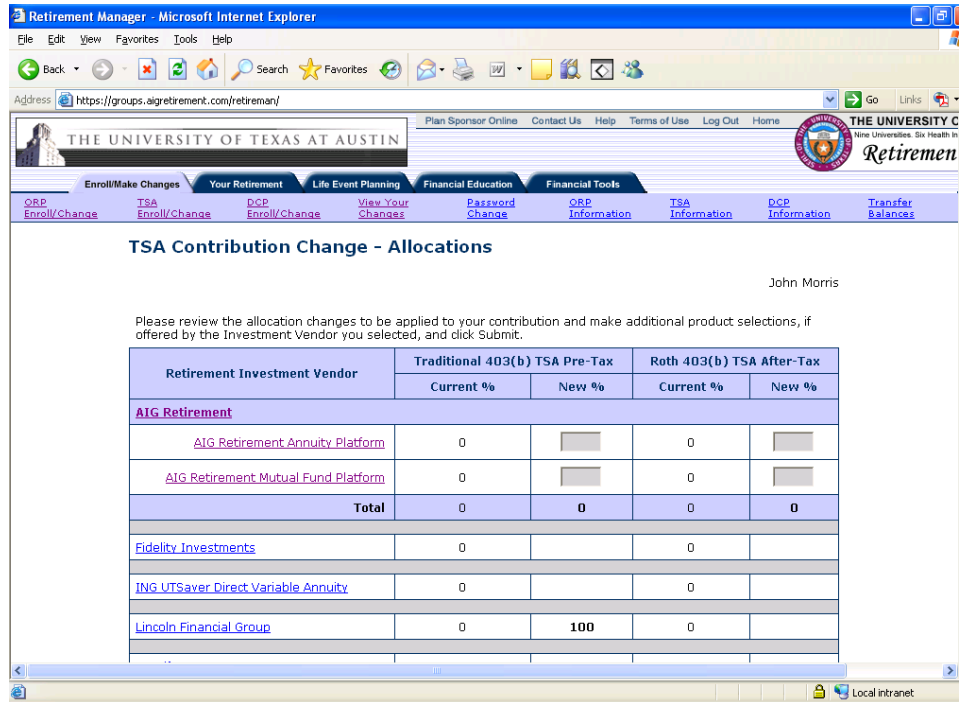
Option	Current Value	New Value
<input checked="" type="radio"/> Flat Dollar Amount	\$500.00	<input type="text"/> (per pay period)
<input type="radio"/> Stop Deduction		

Enter Number of Deductions Per Year and Annual Deduction Amount:

Number of Deductions Per Year:   
Annual Deduction Amount:

**Roth 403(b) TSA After-Tax** Undo Selection

Option	Current Value	New Value
<input type="radio"/> Flat Dollar Amount	N/A	<input type="text"/> (per pay period)
<input type="radio"/> Stop Deduction		



**TSA Contribution Change - Allocations**

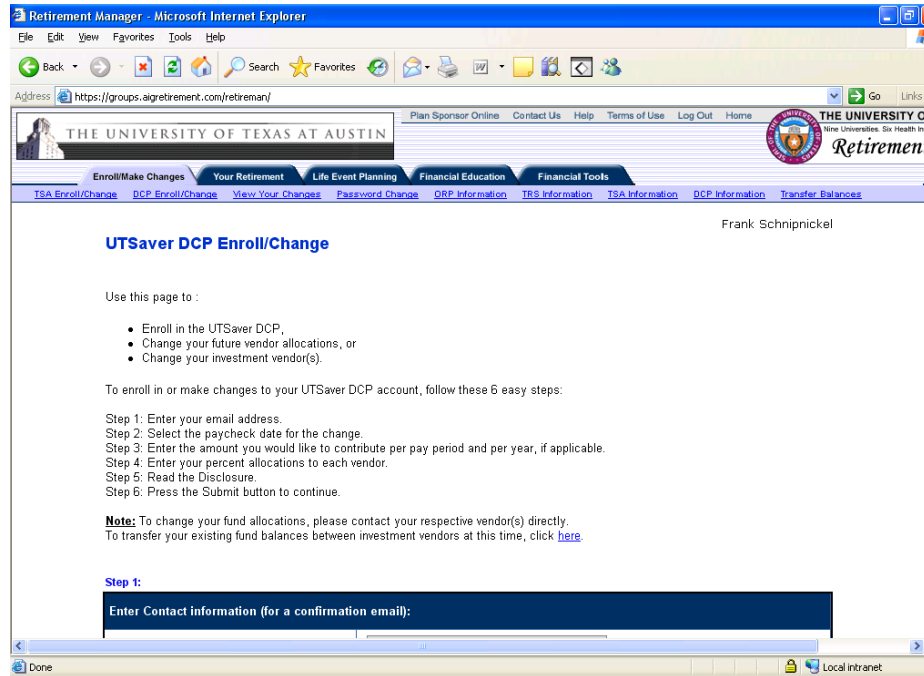
John Morris

Please review the allocation changes to be applied to your contribution and make additional product selections, if offered by the Investment Vendor you selected, and click Submit.

Retirement Investment Vendor	Traditional 403(b) TSA Pre-Tax		Roth 403(b) TSA After-Tax	
	Current %	New %	Current %	New %
<b>AIG Retirement</b>				
<a href="#">AIG Retirement Annuity Platform</a>	0	<input type="text"/>	0	<input type="text"/>
<a href="#">AIG Retirement Mutual Fund Platform</a>	0	<input type="text"/>	0	<input type="text"/>
<b>Total</b>	0	<b>0</b>	0	<b>0</b>
<a href="#">Fidelity Investments</a>	0		0	
<a href="#">ING UTSaver Direct Variable Annuity</a>	0		0	
<a href="#">Lincoln Financial Group</a>	0	<b>100</b>	0	

**Verify the provider(s) you selected and the percent chosen to go to each.**

**Click the Submit button at the bottom of the screen.**



The screenshot shows a web browser window titled "Retirement Manager - Microsoft Internet Explorer". The address bar shows "https://groups.airsretirement.com/retireman/". The page header includes "THE UNIVERSITY OF TEXAS AT AUSTIN" and "Retirement". The main navigation menu includes "Enroll/Make Changes", "Your Retirement", "Life Event Planning", "Financial Education", and "Financial Tools". The "Enroll/Make Changes" menu is expanded, showing options like "TSA Enroll/Change", "DCP Enroll/Change", "View Your Changes", "Password Change", "QRP Information", "TRS Information", "TSA Information", "DCP Information", and "Transfer Balances". The "DCP Enroll/Change" option is selected. The page content includes the title "UTSaver DCP Enroll/Change" and the name "Frank Schnipnickel". The text reads: "Use this page to:" followed by a bulleted list: "Enroll in the UTSaver DCP", "Change your future vendor allocations, or", and "Change your investment vendor(s)". Below this, it says "To enroll in or make changes to your UTSaver DCP account, follow these 6 easy steps:" followed by six numbered steps. A "Note" section follows, stating "To change your fund allocations, please contact your respective vendor(s) directly. To transfer your existing fund balances between investment vendors at this time, click [here](#)." The "Step 1:" section is partially visible, showing a dark blue box with the text "Enter Contact information (for a confirmation email):".

The DCP Enroll/Change page allows you to:

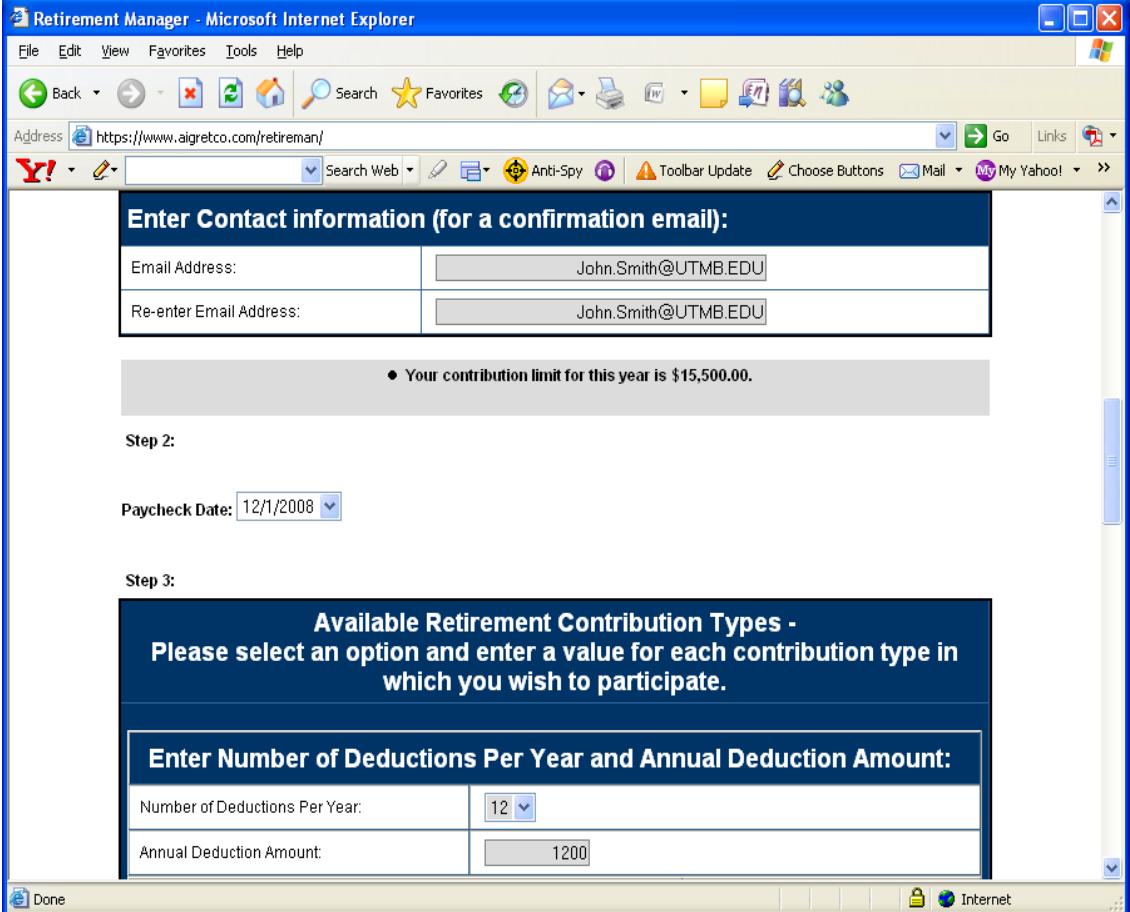
- 1) Set up a new payroll deduction amount
- 2) Increase, lower or stop your contributions
- 3) Select a provider(s) to receive your monthly contributions.

Under the program desired:

- 1) Select the number of deductions per year (may not pertain to certain academic institutions) and the annual deduction.
- 2) Elect the flat dollar amount you wish to have deducted from your check each pay period.

**Note:** To stop your contributions, select the “stop deduction” button

- 3) Scroll down and elect which provider(s) will receive your contributions and what percentage of your contributions will go to each provider(s).
- 4) Click the “Submit” button on the bottom of the screen.



Retirement Manager - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://www.aigretco.com/retireman/>

**Enter Contact information (for a confirmation email):**

Email Address:	John.Smith@UTMB.EDU
Re-enter Email Address:	John.Smith@UTMB.EDU

• Your contribution limit for this year is \$15,500.00.

Step 2:

Paycheck Date: 12/1/2008

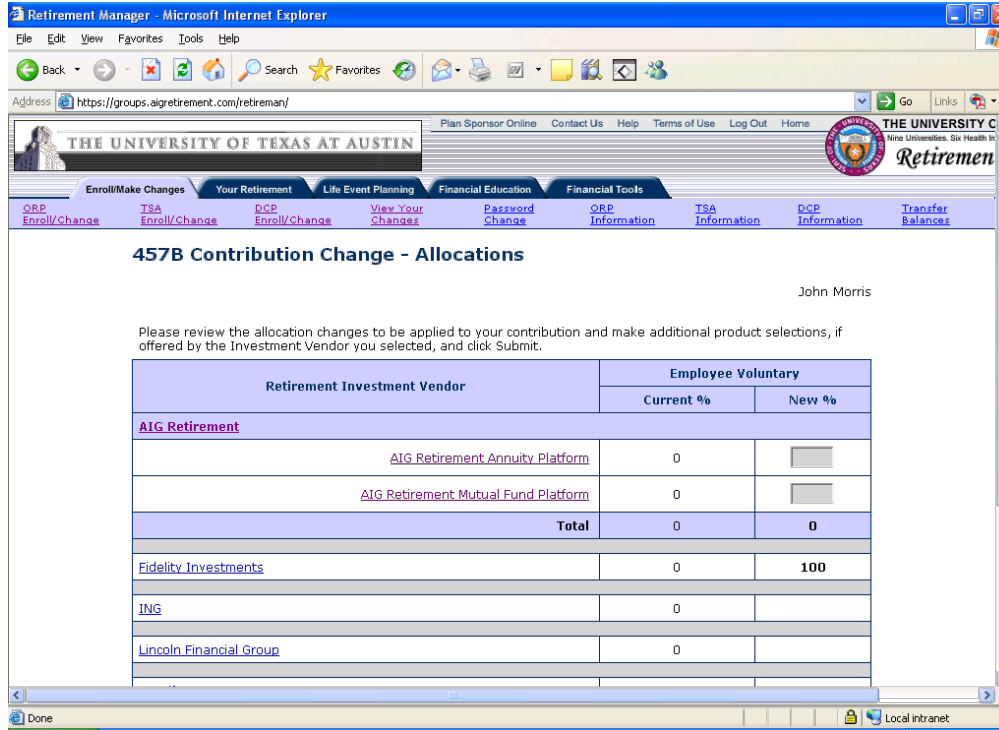
Step 3:

**Available Retirement Contribution Types -**  
Please select an option and enter a value for each contribution type in which you wish to participate.

**Enter Number of Deductions Per Year and Annual Deduction Amount:**

Number of Deductions Per Year:	12
Annual Deduction Amount:	1200

Done Internet



**457B Contribution Change - Allocations**

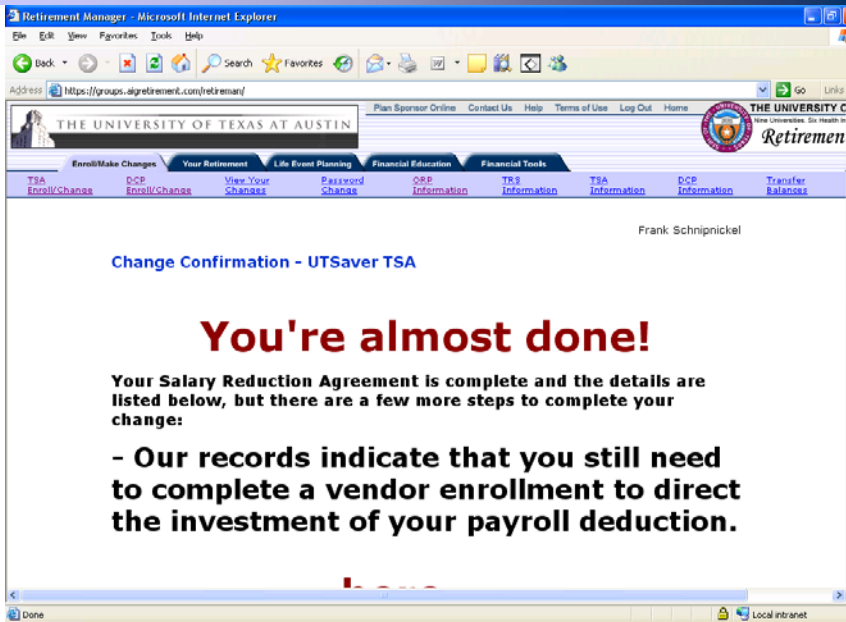
John Morris

Please review the allocation changes to be applied to your contribution and make additional product selections, if offered by the Investment Vendor you selected, and click Submit.

Retirement Investment Vendor	Employee Voluntary	
	Current %	New %
<b>AIG Retirement</b>		
<a href="#">AIG Retirement Annuity Platform</a>	0	<input type="text"/>
<a href="#">AIG Retirement Mutual Fund Platform</a>	0	<input type="text"/>
<b>Total</b>	<b>0</b>	<b>0</b>
<a href="#">Fidelity Investments</a>	0	<b>100</b>
<a href="#">ING</a>	0	
<a href="#">Lincoln Financial Group</a>	0	

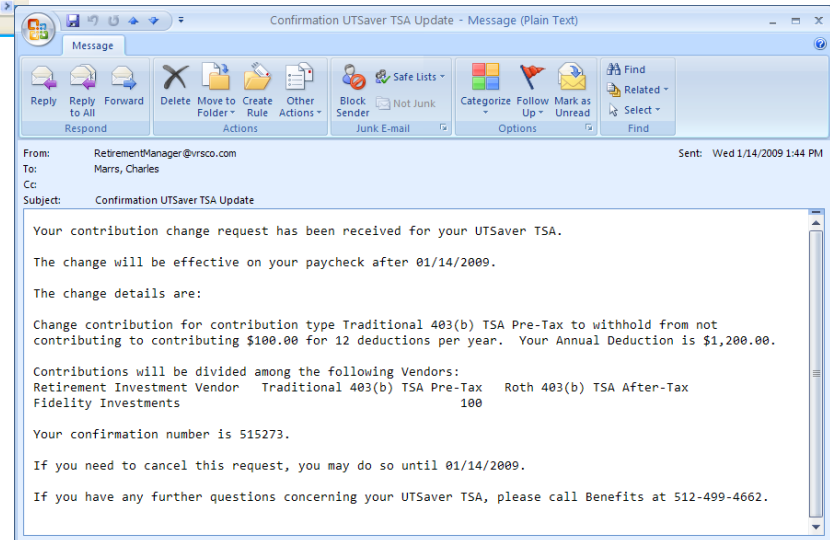
- 1) Verify the provider(s) you selected and the percent chosen to go to each.
- 2) Click the Submit button at the bottom of the screen.

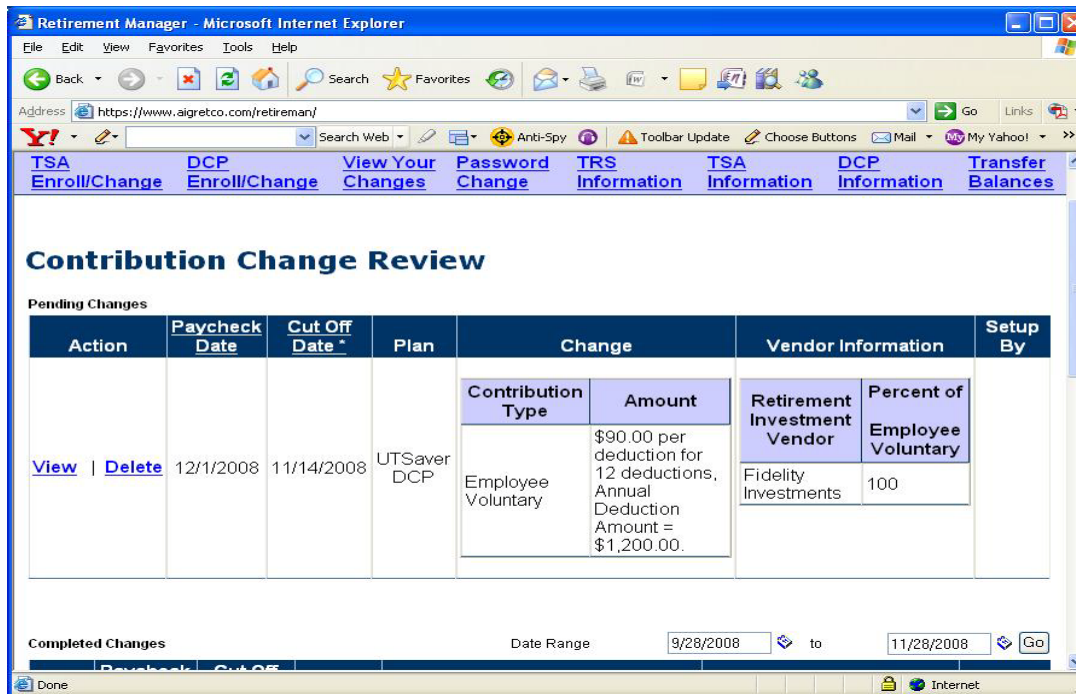




**If you have elected a new company or made a change, make sure that in addition to entering your elections on UTRetirement Manager that you also complete the enrollment form for your selected retirement provider(s). This final step is necessary to ensure the company invests your money according to your directions.**

**If you do not receive confirmation of your change and a confirmation email, then it did not go through. This may be the case if you are using a McIntosh product, or Mozilla/Firefox as your browser, or if you do not have an accurate email listed on the enrollment page. If you do not receive a confirmation notice and the corresponding email, please try again using Internet Explorer 6 or above, and making sure to enter your email address**





**Contribution Change Review**

Pending Changes

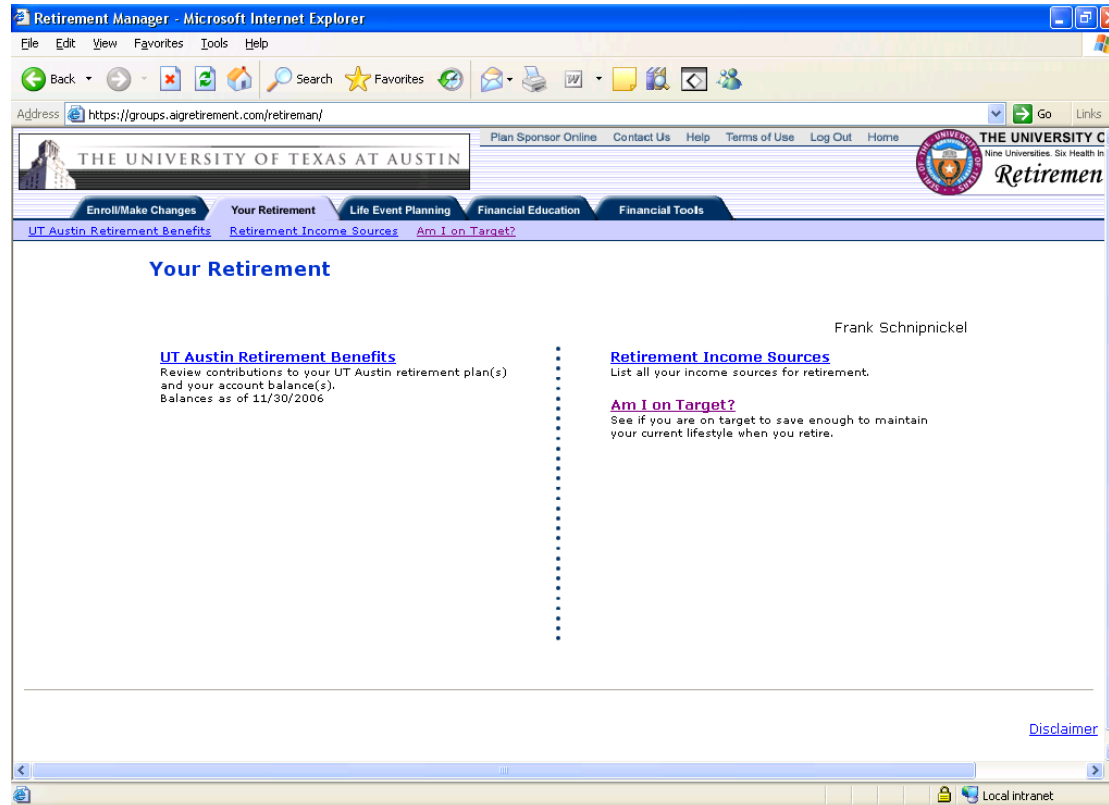
Action	Paycheck Date	Cut Off Date	Plan	Change		Vendor Information		Setup By
				Contribution Type	Amount	Retirement Investment Vendor	Percent of Employee Voluntary	
<a href="#">View</a>   <a href="#">Delete</a>	12/1/2008	11/14/2008	UTSaver DCP	Employee Voluntary	\$90.00 per deduction for 12 deductions, Annual Deduction Amount = \$1,200.00.	Fidelity Investments	100	

Completed Changes

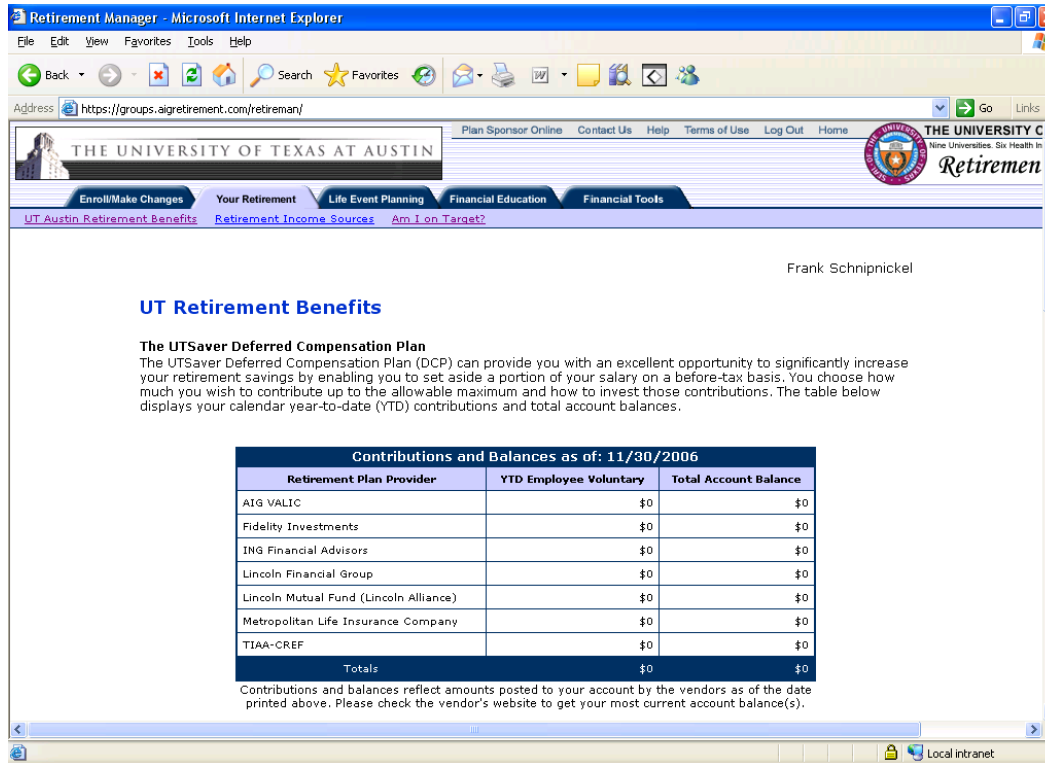
Date Range: 9/28/2008 to 11/28/2008 [Go]

In the event you wish to make a correction to a change that has not yet become effective, it is necessary to delete the pending change request. To do this:

- 1) Go to the "View My Changes" option in the Enroll/Make Change Tab.
- 2) Under the "Action" box, click "Delete". This will delete the pending change.
- 3) If the change is no longer under Pending Changes, it has already been processed for that payroll period. However, you can return to the Enroll/Make Change tab and make a change for the next payroll period.



**“Your Retirement” tab displays a link to your UT System Retirement contributions and account balances, and links to a financial calculator.**



Frank Schnipnickel

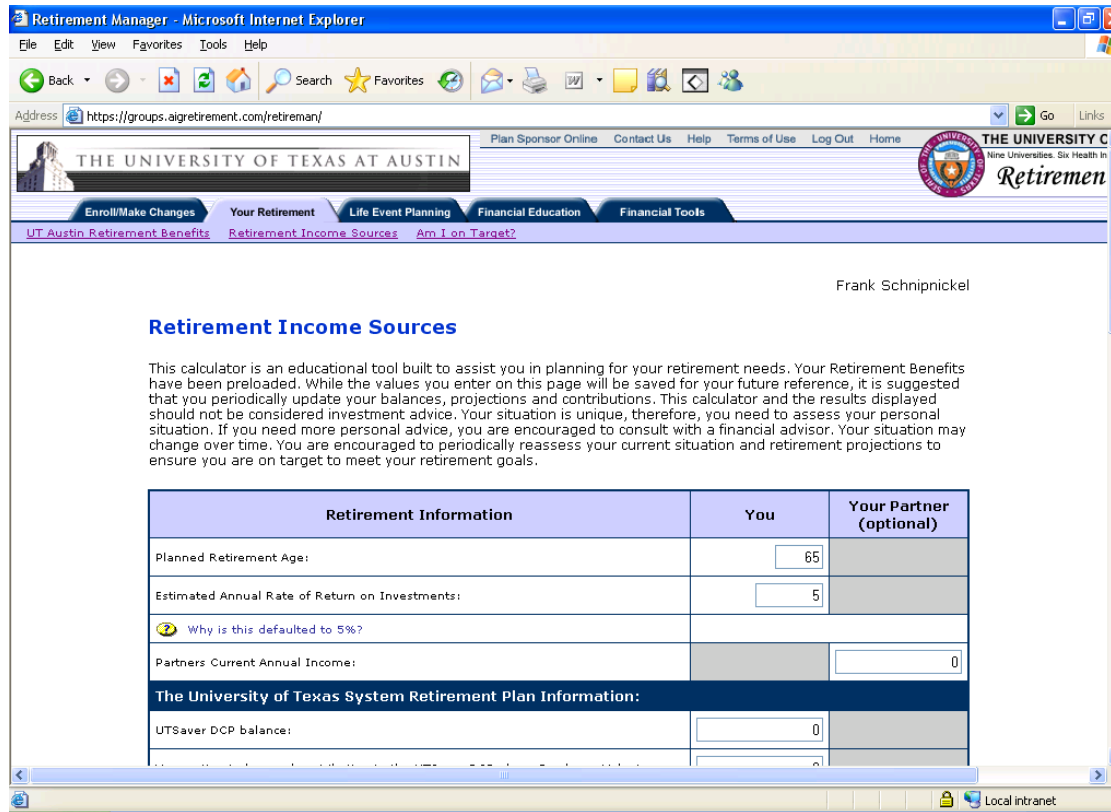
### UT Retirement Benefits

**The UTSaver Deferred Compensation Plan**  
The UTSaver Deferred Compensation Plan (DCP) can provide you with an excellent opportunity to significantly increase your retirement savings by enabling you to set aside a portion of your salary on a before-tax basis. You choose how much you wish to contribute up to the allowable maximum and how to invest those contributions. The table below displays your calendar year-to-date (YTD) contributions and total account balances.

Contributions and Balances as of: 11/30/2006		
Retirement Plan Provider	YTD Employee Voluntary	Total Account Balance
AIG VALIC	\$0	\$0
Fidelity Investments	\$0	\$0
ING Financial Advisors	\$0	\$0
Lincoln Financial Group	\$0	\$0
Lincoln Mutual Fund (Lincoln Alliance)	\$0	\$0
Metropolitan Life Insurance Company	\$0	\$0
TIAA-CREF	\$0	\$0
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>

Contributions and balances reflect amounts posted to your account by the vendors as of the date printed above. Please check the vendor's website to get your most current account balance(s).

**UT Retirement Benefits Page displays your contribution amounts and account balances with the currently authorized UT Retirement Program Providers. This information is updated monthly.**



Retirement Manager - Microsoft Internet Explorer

Address: https://groups.aigretirement.com/retireman/

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Enroll/Make Changes Your Retirement Life Event Planning Financial Education Financial Tools

UT Austin Retirement Benefits Retirement Income Sources Am I on Target?

Frank Schnipnickel

### Retirement Income Sources

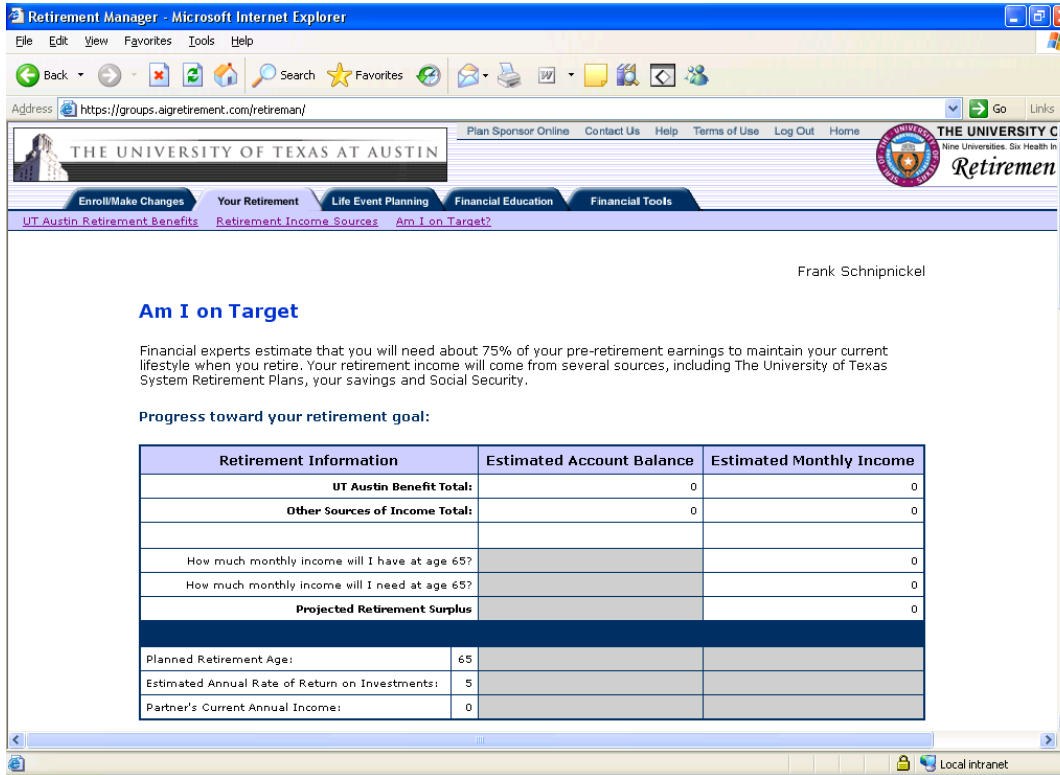
This calculator is an educational tool built to assist you in planning for your retirement needs. Your Retirement Benefits have been preloaded. While the values you enter on this page will be saved for your future reference, it is suggested that you periodically update your balances, projections and contributions. This calculator and the results displayed should not be considered investment advice. Your situation is unique, therefore, you need to assess your personal situation. If you need more personal advice, you are encouraged to consult with a financial advisor. Your situation may change over time. You are encouraged to periodically reassess your current situation and retirement projections to ensure you are on target to meet your retirement goals.

Retirement Information	You	Your Partner (optional)
Planned Retirement Age:	<input type="text" value="65"/>	
Estimated Annual Rate of Return on Investments:	<input type="text" value="5"/>	
Why is this defaulted to 5%?		
Partners Current Annual Income:		<input type="text" value="0"/>
<b>The University of Texas System Retirement Plan Information:</b>		
UTSaver DCP balance:	<input type="text" value="0"/>	

Local Intranet

The “Retirement Income Sources” page is a calculator. UT Retirement Manager calculates balances based on the age in the formula and current contributions to the Optional Retirement Program and/or any voluntary retirement accounts. To change the default estimates; enter other sources of retirement income, or to change any other numbers, click on “Reset” at the bottom of the page.

The calculator assumes replacement of 75% of your current income in retirement and an 5% return on your investments.



The screenshot shows a web browser window titled "Retirement Manager - Microsoft Internet Explorer". The address bar shows "https://groups.algretirement.com/retireman/". The page header includes "THE UNIVERSITY OF TEXAS AT AUSTIN" and "Retirement". A navigation menu contains "Enroll/Make Changes", "Your Retirement", "Life Event Planning", "Financial Education", and "Financial Tools". The main content area is titled "Am I on Target" and is for user "Frank Schnipnickel".

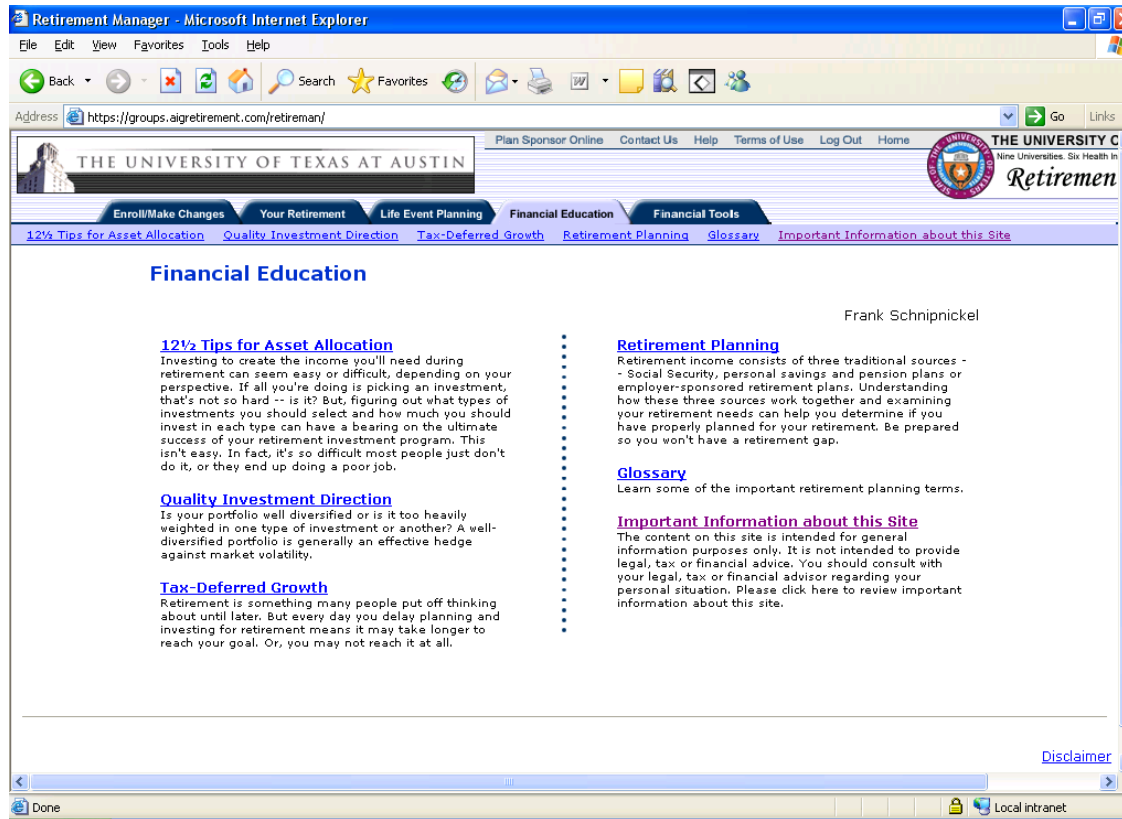
Financial experts estimate that you will need about 75% of your pre-retirement earnings to maintain your current lifestyle when you retire. Your retirement income will come from several sources, including The University of Texas System Retirement Plans, your savings and Social Security.

Progress toward your retirement goal:

Retirement Information	Estimated Account Balance	Estimated Monthly Income
<b>UT Austin Benefit Total:</b>	0	0
<b>Other Sources of Income Total:</b>	0	0
How much monthly income will I have at age 65?		0
How much monthly income will I need at age 65?		0
<b>Projected Retirement Surplus</b>		0
Planned Retirement Age:	65	
Estimated Annual Rate of Return on Investments:	5	
Partner's Current Annual Income:	0	

“Am I on Target” is another planning tool. It displays the results of the combinations of money sources from the “Retirement Income Sources” page. It compares the projected monthly income at retirement against the amount needed to sustain at least 75% of your current income.

You can use this information to adjust your monthly contribution amounts to your voluntary UTSaver TSA or UTSaver DCP.



Retirement Manager - Microsoft Internet Explorer

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THE UNIVERSITY OF TEXAS AT AUSTIN

THE UNIVERSITY OF TEXAS SYSTEM  
Nine Universities. Six Health In  
*Retirement*

Enroll/Make Changes Your Retirement Life Event Planning **Financial Education** Financial Tools

[12 1/2 Tips for Asset Allocation](#) [Quality Investment Direction](#) [Tax-Deferred Growth](#) [Retirement Planning](#) [Glossary](#) [Important Information about this Site](#)

## Financial Education

Frank Schnipnickel

**[12 1/2 Tips for Asset Allocation](#)**  
Investing to create the income you'll need during retirement can seem easy or difficult, depending on your perspective. If all you're doing is picking an investment, that's not so hard -- is it? But, figuring out what types of investments you should select and how much you should invest in each type can have a bearing on the ultimate success of your retirement investment program. This isn't easy. In fact, it's so difficult most people just don't do it, or they end up doing a poor job.

**[Quality Investment Direction](#)**  
Is your portfolio well diversified or is it too heavily weighted in one type of investment or another? A well-diversified portfolio is generally an effective hedge against market volatility.

**[Tax-Deferred Growth](#)**  
Retirement is something many people put off thinking about until later. But every day you delay planning and investing for retirement means it may take longer to reach your goal. Or, you may not reach it at all.

**[Retirement Planning](#)**  
Retirement income consists of three traditional sources - Social Security, personal savings and pension plans or employer-sponsored retirement plans. Understanding how these three sources work together and examining your retirement needs can help you determine if you have properly planned for your retirement. Be prepared so you won't have a retirement gap.

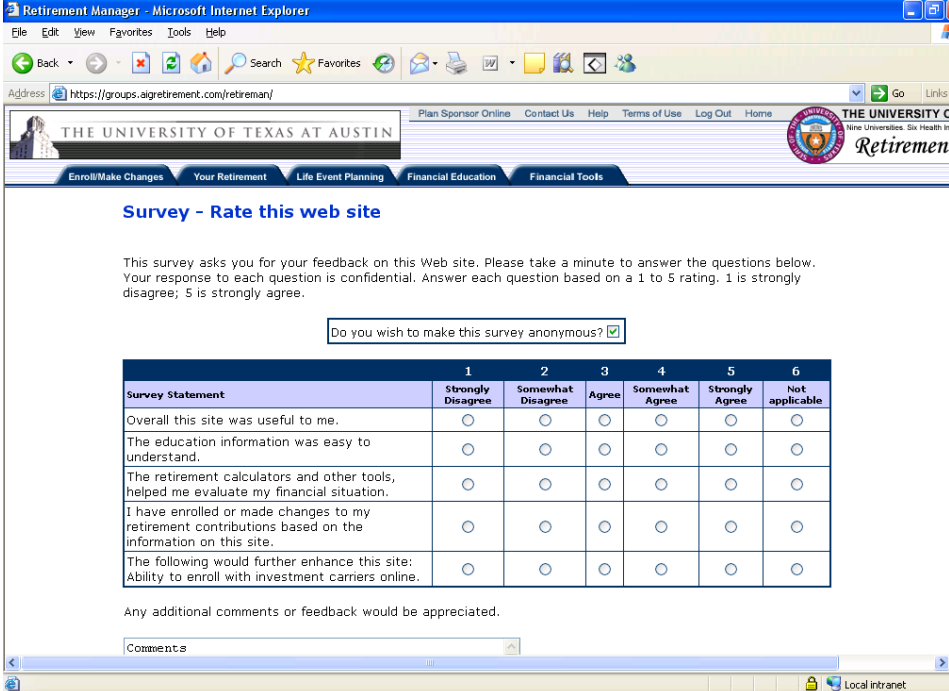
**[Glossary](#)**  
Learn some of the important retirement planning terms.

**[Important Information about this Site](#)**  
The content on this site is intended for general information purposes only. It is not intended to provide legal, tax or financial advice. You should consult with your legal, tax or financial advisor regarding your personal situation. Please click here to review important information about this site.

[Disclaimer](#)

Done Local intranet

**UTRetirement Manager is not limited to just enrolling and changing your deduction amounts or viewing your account balances. There are many valuable financial tools and articles that can be helpful in planning your retirement.**



**Survey - Rate this web site**

This survey asks you for your feedback on this Web site. Please take a minute to answer the questions below. Your response to each question is confidential. Answer each question based on a 1 to 5 rating. 1 is strongly disagree; 5 is strongly agree.

Do you wish to make this survey anonymous?

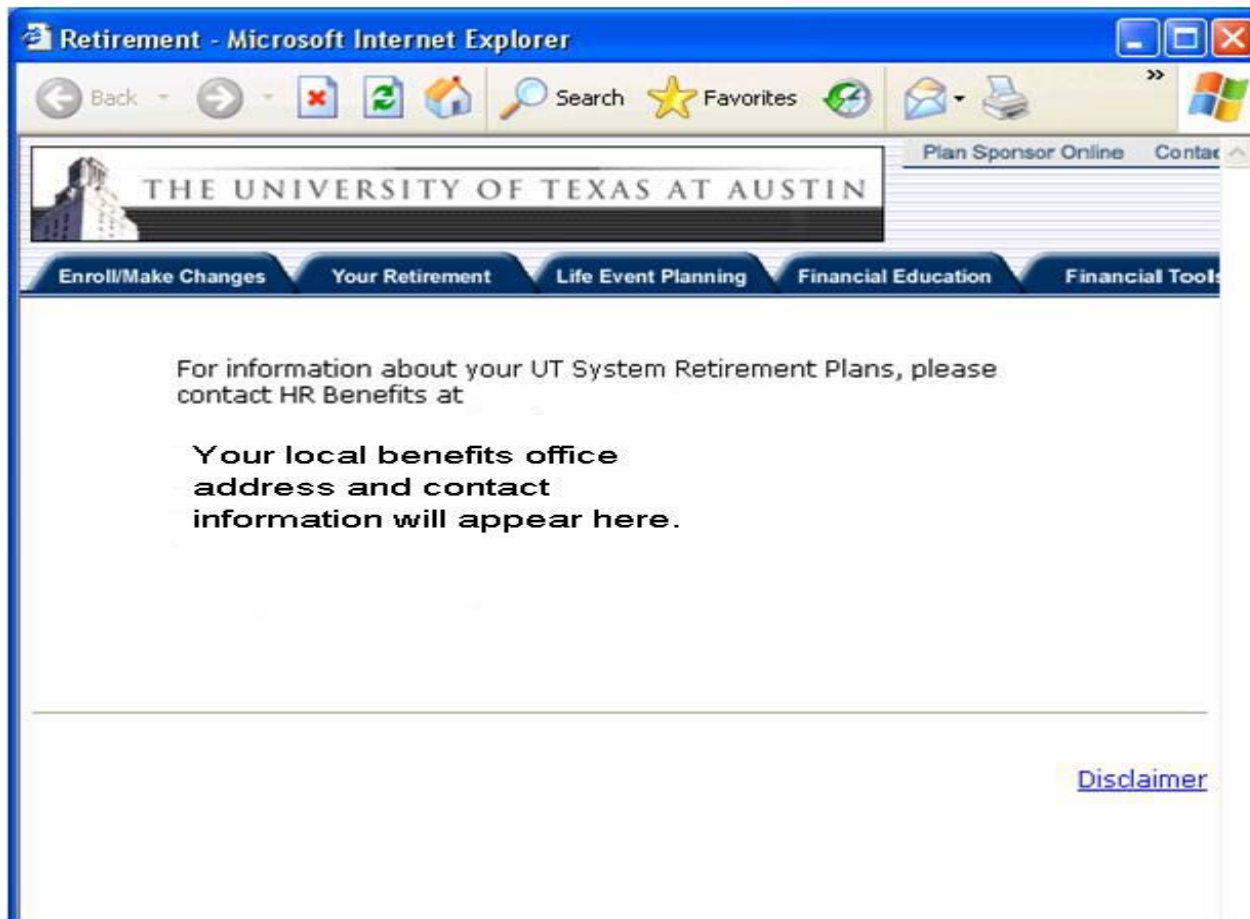
Survey Statement	1 Strongly Disagree	2 Somewhat Disagree	3 Agree	4 Somewhat Agree	5 Strongly Agree	6 Not applicable
Overall this site was useful to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The education information was easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The retirement calculators and other tools, helped me evaluate my financial situation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have enrolled or made changes to my retirement contributions based on the information on this site.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The following would further enhance this site: Ability to enroll with investment carriers online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Any additional comments or feedback would be appreciated.

Comments

**As you exit UTRretirement Manager, please complete the survey and give us your feedback.**





**If you have questions the UTRetirement Programs or enrolling in a plan, you may contact your local benefits office or the UT System Office of Employee Benefits.**