

# Lincoln Financial Group The University of Texas System



## Open a retirement plan account!

### A step-by-step guide

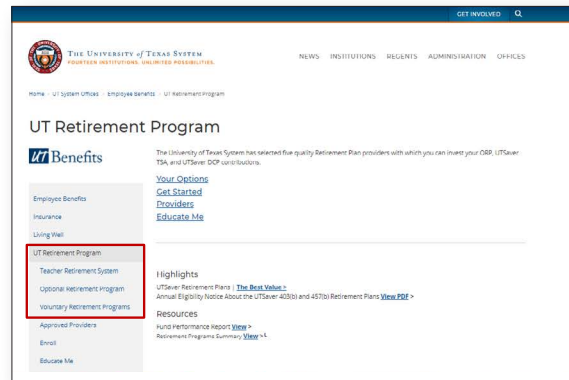
Saving for retirement is a positive step toward living the future you imagine. We know opening a retirement account is no small undertaking, so we're here to help!

Here's a step-by-step guide to opening an account with Lincoln Financial Group for either the Optional Retirement Plan or the Voluntary 403(b)/457(b) plan — all three. While this guide refers to Lincoln Financial Group for the provider paperwork, if you choose to work with one of the other providers, all other steps will be the same.



# Take these ten steps to move along the path to retirement.

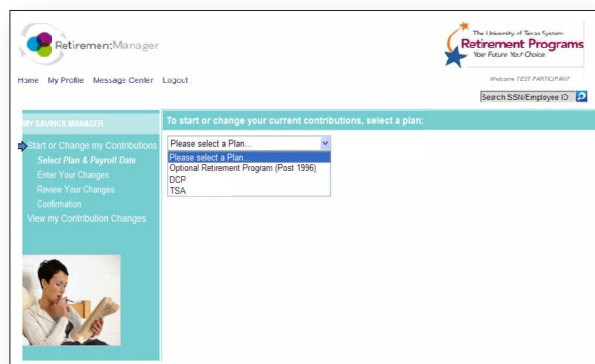
- 1. Determine eligibility.** Are you contributing to the Optional Retirement Plan (ORP) or the Teacher Retirement System (TRS)? For new hires, your Benefits Office can confirm your eligibility; not all positions are ORP-eligible.
- 2. Complete TRS forms, if required.** For ORP eligible employees, the [TRS Form 28](#) must be completed within 90 days of your hire date, and represents the election to Participate in the ORP and/or Refund form.
- 3. In which plan am I enrolling?** More information on each plan type can be found on the [UT Benefits site](#). Please use Internet Explorer or Firefox for the best results.



- 4. Log in to the My Retirement Manager system.** You'll find a [Quick Reference Guide](#) for new and existing users under HELP at the bottom left of the home page. Click [here](#) for the My Retirement Manager homepage. No additional TRS forms are needed for voluntary plans.



- 5. Click My Savings Manager, then Start or Change my Contributions.** Select a plan from the drop-down menu — Optional Retirement Plan (Post 1996), DCP (deferred-compensation plan), which is the 457(b) plan, or TSA (tax-sheltered annuity), which is a 403(b) plan.





6. **Decide how much to save.** If you choose to save above and beyond your ORP/TRS contribution, and want to contribute voluntary TSA/DCP contributions, begin by choosing a pay period contribution date. Click NEXT. Input your desired flat dollar contribution amount. Scroll down for next steps.
7. **Select a retirement plan provider or providers.** Input desired the percentage contribution split among providers — [Lincoln Financial Group](#), Fidelity, TIAA, VALIC, and Voya.

**You may think that spreading your money across multiple providers provides you with an extra level of diversification. However, when you invest with multiple providers, it's hard to get a handle on your asset allocation, and you may end up taking on more or less risk than you intend.**

8. **Complete enrollment form(s).** To obtain necessary forms, contact provider representatives or visit provider websites. You can find the Lincoln Financial Group form [here](#).

#### Form quick tip #1:

Don't forget to include your location code. If you are unsure of your location code, please contact your Lincoln representative.

**Lincoln Financial Group**  
The University of Texas System  
Enrollment form  
This form may be used for initial elections only. All future changes must be made by either phone at 800.454.6265 or by web at [www.LFG.com/UT](#). Attempted changes using this form, other than your initial elections, will not be accepted.

For use with:  
Lincoln Alliance® program

UTX-001, 002, 003, 004

**Step A: Participant Information**  
Please check one:

☐ The UT/Saver Tax-Sheltered Annuity Program ☐ University of Texas System Optional Retirement Program  
☐ The University of Texas Deferred Compensation Plan ☐ The University of Texas System Governmental Retirement Arrangement

Information provided on this form will be used exclusively for administering your account and sending financial documents and information related to your plan.

Name: \_\_\_\_\_ SSN: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Birthdate: \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy) ☐ Married ☐ Not married Daytime phone: \_\_\_\_\_  
 Date of hire/retire: \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy) ☐ Male ☐ Female Evening phone: \_\_\_\_\_  
 Email address: \_\_\_\_\_

**Step B: Decide how to invest**  
 Make an all-in-one choice - this election applies to all contribution types  
 Choose only one Make an all-in-one choice option at 100%. If selected, do not complete any other section in Decide how to invest.

	The UT/Saver Tax-Sheltered Annuity Program	The University of Texas System Deferred Compensation Plan	The University of Texas System Optional Retirement Program	The University of Texas System Governmental Retirement Arrangement
<b>Target date funds</b>				
American Funds 2010 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2015 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2020 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2025 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2030 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2035 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2040 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2045 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2050 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2055 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%
American Funds 2060 Target Date Retirement	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%	<input type="checkbox"/> 100%

Rebalancing is handled for you. When you select a portfolio, your account balances will be automatically rebalanced periodically. The rebalancing process is based on the portfolio's investment mix and objectives.

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#### Form quick tip #2:

Be sure to select the product in which you wish to enroll.

#### Form quick tip #3:

Make sure to choose the investments for your new account.

9. **Ensure form accuracy.** Mark your location code, product type, and investment column for the plan type in which you want to enroll. If you're opening multiple accounts, check all that apply in Step A and B on the enrollment form.
10. **Submit required provider forms.** Give the signed paperwork to the appropriate representative or submit it according to the instructions on the forms.

**Congratulations! You're now a retirement plan participant.**

## Get personal help.

Retirement planning can feel complicated and can involve big decisions, but your University of Texas-approved retirement plan representatives are here to help you understand your options.

Visit [LincolnFinancial.com/UT](#) to schedule a one-on-one meeting today.

LCN-2313890-111218  
CCT 4/19 **Z01**  
**Order code: UTX-UTENR-BRC001**



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Investment values will fluctuate based on the investment options chosen, and may lose value. Retirement consultants are registered representatives of LFA.

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