



# Open a retirement plan account!

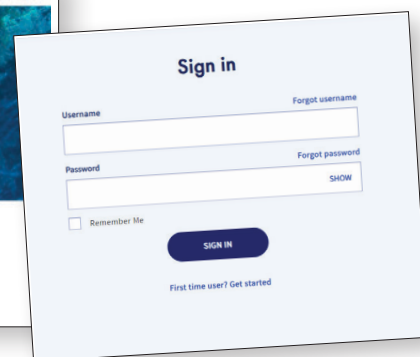
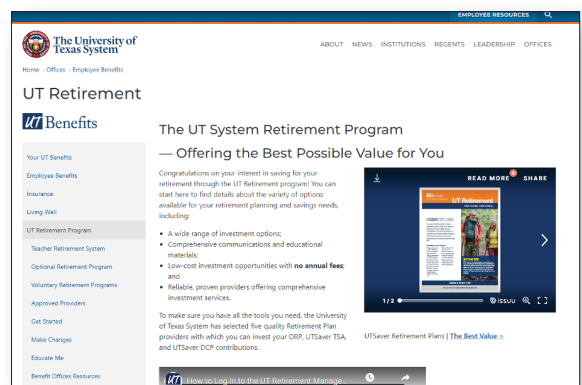
## A step-by-step guide

Saving for retirement is a positive step toward living the future you imagine. We know opening a retirement account can feel like a big task, so we're here to make it easier.

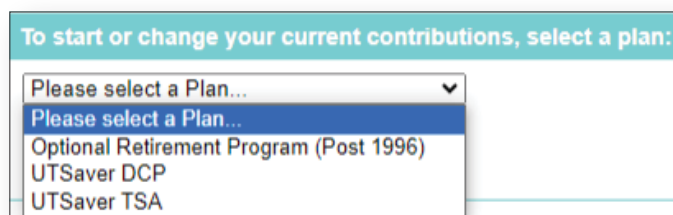
Here's a step-by-step guide to opening an account with Lincoln Financial for the Optional Retirement Plan (ORP), the voluntary Tax-Sheltered Annuity Program (UTSaver TSA), or the voluntary Deferred Compensation Plan (UTSaver DCP).

### Follow these 10 steps to get started

- Determine your eligibility.** Are you contributing to the ORP or the Teacher Retirement System of Texas (TRS)? If you're a new hire, your Benefits Office can confirm eligibility; not all positions are ORP-eligible.
- Complete TRS forms, if required.** If you're eligible for the ORP, you must complete [Form TRS-28](#) within 90 days of your hire date. This includes your ORP election and/or the refund form.
- Choose your plan.** Learn more about each plan type on the [UT Benefits site](#). For best results, use Internet Explorer or Firefox.
- Log in to the My Retirement Manager system.** You'll find a [quick reference video](#) for new users on the homepage. The My Retirement Manager homepage can be accessed [here](#). No TRS forms are needed for voluntary plans.



- Select My Savings Manager, then Start or Change my Contributions.** Choose a plan from the drop-down menu. Note: UTSaver DCP is the 457(b) plan, and UTSaver TSA is the 403(b) plan.





Your tomorrow.  
Our priority.™

- Decide how much to save.** If you're contributing to the TSA or DCP in addition to the ORP or TRS, start by choosing a contribution start date. Select **NEXT**, then enter your flat-dollar contribution amount.
- Select your retirement plan provider(s).** Choose one or more providers — Lincoln Financial, Fidelity, TIAA, Corebridge Financial, or Voya — and enter your contribution percentage

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

- Complete the enrollment form(s).** Contact your selected provider or visit their website to download the forms. You can find Lincoln Financial's form [here](#).

To schedule a one on one meeting visit [LincolnFinancial.com/UT](http://LincolnFinancial.com/UT).

**Form quick tip #1:**

Don't forget to include your location code. Not sure what it is? Contact your Lincoln representative.

**Form quick tip #2:**

Select the plan you wish to enroll in.

**Form quick tip #3:**

Choose the investments for your new account.

- Ensure form accuracy.** Include your location code, product type, and investment selection. If you're opening multiple accounts, check all that apply in Steps A and B on form.
- Submit completed forms.** Return signed paperwork to your provider representative or follow the instructions on each form.

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



**Get personal help.**

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

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

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Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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