

**SUNY Voluntary Retirement Savings Plan Guidelines**

<b>Age and Years of Service</b>	Under 50 w/less than 15 years of service	Under 50 w/15+ years of service	Over 50 w/15+ years of service	Over 50 w/less than 15 years of service.
<b>2018 Contribution</b>	\$18,500	\$18,500	\$18,500	\$18,500
<b>Additional Contributions allowed</b>	N/A	May be eligible to contribute an additional \$3000 (\$15,000 lifetime)*	Can contribute up to an additional \$6000 and may be eligible to contribute an additional \$3000 (\$15,000 lifetime)*	Can contribute up to an additional \$6000.
<b>Required Documents/Action</b>	If no change from last year, no action required	Manage Contributions through Retirement@work: <a href="http://www.retirementatwork.org/suny">www.retirementatwork.org/suny</a>		

\*You must obtain the maximum contribution calculation from your investment provider and submit to the Payroll Office.

Each individual has one limit for contributions to all 403(b) plans, so if you are also a participant in a 403(b) plan of another employer, your combined contributions to that plan and to the SUNY Voluntary Savings Plan in 2018 are generally limited to \$18,500. If you do participate in more than one 403(b) plan, you are responsible for tracking and reporting the amount of all of your contributions to the plans so that the total amount of all your contributions to all plans in which you participate do not exceed the limit.

**All employees who wish to make a change for the first check in the 2018 calendar year must submit their changes through Retirement@work no later than December 15, 2017, indicating 01/01/2018 for the Effective Date.**

**The provider contact information is as follows:**

TIAA: Michael Spogli 1-800-842-2252

VOYA: Gary Witten 1-800-326-8410

VALIC: Gene Boyer 716-625-6066

Fidelity Investments: Brent Peterson 716-364-6795