MANAGING YOUR RETIREMENT BENEFITS AT PENN

There are two easy ways to manage your retirement benefits at Penn: online or on the phone. Using either method, you may enroll for the first time or make changes to your elections at any time during the year. Here's how:

Go online to www.hr.upenn.edu/retirement. The convenient online enrollment system is available 24 hours a day, 7 days a week.

OR

Call the Retirement Call Center at 1 877 PENN-RET (1 877 736-6738). The Retirement Call Center is open Monday – Friday, 8:00 a.m. – 5:00 p.m.

Before you go online or call to enroll, think about the following:

1. How much do you want to contribute to Penn's retirement plans?
2. Which investment provider(s) do you want to use?
3. Which funds would you like to invest in within your selected provider(s)?
4. Whom do you want to name as the beneficiary(ies) of your accounts?

Once you've made your elections, you can make changes at any time during the year. If you want to change your investment funds or your beneficiary, you should go directly to the website or phone center for your investment provider (contact information is provided in the Retirement Plan Guide).

PLEASE NOTE: If you are newly eligible for the Tax-Deferred Retirement Plan and have prior service credit with Penn or the University of Pennsylvania Health System (UPHS), you should contact the Benefits Office. If you have prior service credit with another employer, you must submit verification of your prior service to the Benefits Office. Refer to the Retirement Plan Guide for more information.

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