Retirement Manager Frequently Asked Questions

What is Retirement Manager?

Retirement Manager is a convenient, secure, web-based access point from which you can manage your retirement plan activities anytime and anywhere, 24 hours a day, seven days a week. You can use the Retirement Manager website to:

- Learn about your retirement savings plan(s), including account balance information
- Request loan and withdrawal certificates
- Read financial planning educational articles and access financial calculators

How do I access Retirement Manager and register for the first time?

If you are new to the Retirement Manager website, you will need to register by providing Retirement Manager with your employer name and some information about yourself.

To register, click the "I'm a New User" link on the main login page and follow the screen prompts for "User Verification" and "Security Profile Setup".

How many unsuccessful login attempts does Retirement Manager allow before my access is locked?

Retirement Manager will allow 3 unsuccessful attempts before locking your access.

I have forgotten my password, or my account has been locked due to failed login attempts, how do I reset my access to Retirement Manager?

Once you enter your User ID on the main login page, you will be taken to the password entry page. From this page you may select the "I Forgot My Password" link. Follow the screen prompts to reset your password.

Why am I having problems creating a password?

To enhance the security of this site, your password must be between 8 and 12 characters in length, and must satisfy all the following requirements:

- At least one lower case letter
- At least one upper case letter
- At least one numeric digit surrounded by non-numeric characters

Can my financial advisor create my password?

Due to security reasons, we advise that you do not share your password with anyone.

How secure is my information on Retirement Manager?

In storing and handling information, Retirement Manager complies with applicable requirements of federal and state laws governing privacy and security. To read more, click on the Security and Privacy Policy links at the bottom right of the website.

Who may I contact if I have further questions about Retirement Manager?

Please email benefits@csuohio.edu if you have additional questions.

Will I be notified of system updates or maintenance?

As a rule, system updates or maintenance may be communicated to the dedicated group administrators and then communicated to you, as needed. However, there will always be a notice on the Retirement Manager home screen with pertinent information.

My Savings Manager: Request a Loan, Request a Withdrawal, View/Print My Certificates

If I don't have access to a computer, can my plan sponsor process a loan or withdrawal request on my behalf?

No, the plan sponsor cannot process a loan withdrawal request on behalf of a participant. An employee computer kiosk is available in the Human Resources department, as needed.

Who can create a Loan or Withdrawal certificate?

Participants create their own loan or withdrawal certificates.

When does a Loan or Withdrawal certificate expire?

A certificate expires at the end of the next calendar month following the month of issue. For example, a certificate created on January 11th will expire on February 28th (of the same year). The expiration date is printed on the certificate.

How many pending Loan or Withdrawal certificates may I have at one time?

You may only have 1 loan and 1 withdrawal (of each type available to the participant) certificate request in pending status. Additional certificate requests made prior to the expiration date of the pending certificate will be declined.

I have printed my Loan or Withdrawal certificate, what are my next steps?

Submit your certificate, along with any other required supporting documentation to your investment provider.

Can denied certificate requests be viewed?

Yes. From the Home page, click the "View/Print My Certificates". This report will show you all approved and denied loan and withdrawal requests. Click the link in the "Status of Request" column to view details. If you do not see your request, make sure the date range at the top of the page includes the date of the request you are looking for.

Does the certificate automatically approve the loan or withdrawal?

The certificate validates plan level eligibility based on IRC guidelines and plan rules. Your investment provider approves each loan or withdrawal and obtains supporting documentation required.

Can I take a loan if there is a defaulted loan on record?

You are not eligible for a new loan if there is a defaulted loan on record. Please contact your investment provider for assistance with defaulted loans.

Can I take a hardship if there is a defaulted loan on record?

A defaulted loan has no impact on whether or not you can take a hardship withdrawal.

How do I view details of previous loan and withdrawal requests?

From the Home page, click the "View/Print My Certificates". This report will show you all approved and denied loan and withdrawal requests. Click the link in the "Status of Request" column to view details. If you do not see your request, make sure the date range at the top of the page includes the date of the request you are looking for.

How do I re-print a certificate?

From the Home page, click the "View/Print My Certificates". Click the "Approved" link in the "Status of Request" column. Your certificate will open in a new window. Click the "Print" button at the top of the page.

I forgot to print my certificate, what do I do?

From the Home page, click the "View/Print My Certificates". Click the "Approved" link in the "Status of Request" column. Your certificate will open in a new window. Click the "Print" button at the top of the page.

Plan Information: My Balances, My Plan Information, My Investment Provider Contacts

Who will have access to view my information in Retirement Manager?

Your plan sponsor has access to view your account information in Retirement Manager.

Who can I contact if the data reported in Retirement Manager appears to be inaccurate?

Please contact your Financial Advisor for assistance.

Financial Tools: Financial Education, Glossary of Terms, Am I on Target, Financial Calculators

I have some questions after reviewing the Financial Tools in Retirement Manager; who should I contact?

Please contact your Financial Advisor with any questions you may have about your retirement savings goals and needs.

I clicked on a Financial Calculator, and nothing happened, what do I do?

Make sure that your web browser does not have a pop-up blocker enabled. The calculators should open in a new window.

Who can I contact if I have questions about navigating the Retirement Manager website?

The participant toll-free phone line is 1-866-294-7950. It is staffed by a select group of Customer Service Associates (CSAs) Monday thru Friday 9 a.m.– 7 p.m. Eastern Standard Time.