

January 13, 2012

Dear Youngstown State University Employees:

We are pleased to introduce a new Web-based tool called Retirement Manager!

Retirement Manager is a convenient, secure, Web-based access point from which you can manage your retirement plan accounts anytime and anywhere, 24 hours a day, seven days a week. Simply go to <https://www.myretirementmanager.com/?YSU>

You can use the Retirement Manager site to:

- Learn more about your retirement savings plan(s)
- Create a paperless salary reduction agreement to request initial deferral, change deferral, and stop existing deferral
- View aggregate balance information across investment providers
- Request a Distribution Eligibility Certificate for the following transactions:
 - Loan
 - Hardship Distribution
 - In-Service Exchange
 - Severance of Employment Distribution (this will apply to participants who have terminated as of 03/22/2010 going forward.
- Read educational articles on a range of financial planning topics
- Calculate what you will need to stay on track for retirement with easy-to-use financial calculators

This service will be activated on **01/13/2012**. Please note that as of **01/13/2012** all 403(b) and 457(b) participants will be required to access Retirement Manager to utilize the features/functionality listed in the above bullet points. Click on the following link to the attached quick reference guide which will provide further assistance in navigating the Retirement Manager system:

http://web.yosu.edu/gen/ysu_generated_bin/documents/basic_module/RM_Quick_Reference_Guide.pdf

For additional information regarding access to Retirement Manager, copy and paste the below URL address to your browser to view the automated Powerpoint presentation of the Retirement Manager system:

<http://www.brainshark.com/valic/vu?pi=zHnzUqUagzISxz0&dm=5&pause=1&nrs=1>

We are confident you will benefit from this valuable new enhancement to your retirement planning tools. If you have additional questions, please contact me at the number below.

Sincerely,
Kevin W. Reynolds
Chief Human Resources Officer
330/941-3476