Making informed enrollment decisions about your retirement plan in a timely manner is your responsibility. As a new hire, you have an important decision to make. Before making your retirement plan election:

- Review the Select Your Retirement Plan guide if you are eligible to choose between the South Carolina Retirement System (SCRS) and the State Optional Retirement Program (State ORP);
- Review the South Carolina Retirement System Member Handbook if you are eligible only for SCRS;
- Review the Police Officers Retirement System Member Handbook if you are eligible for the Police Officers Retirement System (PORS); and
- For more information, review the Navigating Your Benefits series.

You have 30 days from your hire date to make your retirement plan election, and your election of retirement plan is mandatory in many cases. Your enrollment email from PEBA will include the deadline date and plan options. If you do not make a selection within that time period, you will automatically become a member of SCRS or PORS based on your eligibility.

**Follow the steps on Page 2 to make your election.**

Some employers, such as state agencies whose payroll goes through the Comptroller General’s office, follow a different process, and your benefits administrator will tell you if Steps 1-5 do not apply to you. In that case, your benefits administrator will assist you with your retirement plan election. You still, however, should complete Step 6.

**Making beneficiary designations**

The easiest way to name your retirement plan beneficiaries is through Member Access. To make your beneficiary designations, you will need to have all beneficiary information, such as full names, dates of birth and Social Security numbers. Before adding a beneficiary, you may wish to consult an attorney or estate planner.

You must complete an Active Member Beneficiary Form (Form 1102) or Beneficiary/Trustee Designation Form (Form 1103) if you choose to designate any of the following as your beneficiary:

- Trust.
- Entity.
- Charity.
- Organization.

If you elect to participate in State ORP, you can designate your incidental death benefit beneficiaries through Member Access. All beneficiary designations made using the paper form require your signature to be notarized and must be submitted to PEBA. Please allow for additional processing time.

**Supplemental savings options**

You may have the option to enroll in the South Carolina Deferred Compensation Program (Deferred Comp), which is a voluntary, supplemental savings option consisting of a 401(k) and a 457 plan. Deferred Comp is available to most members who are eligible to participate in SCRS, State OPR and PORS Your employer can tell you if it offers Deferred Comp. Empower currently administers Deferred Comp. Visit www.southcarolinadcp.com to learn more about Deferred Comp and enroll. You can also call Empower at 877.457.6263.
01 **Getting started**
Upon receipt of the enrollment email, select the *Make a retirement plan election* link in the email. If you do not receive the email, check your spam and junk folders.

02 **Identity verification**
Enter your last name and date of birth to begin your retirement plan enrollment. Select *Continue*.

03 **Enrollee data**
Review and confirm your information, make any necessary changes and elect your retirement plan. Only the plans for which you are eligible will appear. Select *Confirm*.

04 **Review information**
Review your information and retirement plan election. Select *Continue*.

05 **Confirmation**
Your part of the enrollment process is complete. Your employer will review your information and complete the enrollment process. Once your employer completes the process, you will receive a confirmation email from PEBA. If you enrolled in State ORP, PEBA will provide your selected service provider with your basic enrollment information; however, you will need to contact them to provide direction on how you want your contributions invested and designate a beneficiary for your State ORP account.

06 **Register for Member Access and designate beneficiaries**
You can complete your registration by following the link in your confirmation email. You can also go to PEBA’s website, [peba.sc.gov](http://peba.sc.gov), and select the Member Access link at the top. Then, select the *Register Now* button.

Once you’ve created your account, designate your retirement account beneficiaries through Member Access. It is important to complete this step. Your beneficiary will default to your estate if you do not designate beneficiaries. You should regularly review your beneficiaries and update them when you experience major life events.