The University of Colorado wants to ensure you meet your retirement goals. That is why CU offers generous contributions to the mandatory retirement plans of all Classified Staff.* In addition, the university offers most employees access to three voluntary retirement plans to bolster retirement savings. This guide can help you determine what mandatory retirement plan you will participate in.

*If you are unsure of your job classification (Faculty, University or Classified Staff) please check with your supervisor or call a benefits professional (303-860-4200, Option 3) at Employee Services. If you are Faculty or University Staff, please refer to the CU Mandatory Retirement Plan Placement Guide for Faculty and University Staff.

**Mandatory retirement plan placement**

As Classified Staff, you will participate in one of the two Public Employer’s Retirement Association (PERA) retirement plans: The PERA Defined Benefit (DB) Plan or the PERA Defined Contribution (DC) Plan.

- If you do not have a PERA Defined Benefit (DB) Plan or PERA Defined Contribution (DC) Plan, or if you have one but have not contributed to it in more than 12 months, you will receive the CU PERA Classified Options letter for PERAChoice.*
  - You will have 60 days to make your election of the PERA DB Plan or the PERA DC Plan.
  - If you do not make your election within 60 days, you will default into the PERA DB Plan.
- If you have a PERA DB Plan and have made a contribution in the past 12 months, you will be automatically placed in your PERA DB Plan.
- If you have a PERA DC Plan and have made a contribution in the past 12 months, you will be automatically placed in your PERA DC Plan.

*CU PERA Classified Options is referred to as PERAChoice by PERA. For information regarding the difference between the PERA DB and PERA DC Plan, please visit [www.copera.org](http://www.copera.org) or refer to the PERAChoice Brochure.

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**CU Mandatory Retirement Plan Placement Guide**

**Classified Staff**

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Resources

Employee Services website
Benefits Eligibility Matrix
PERA Defined Contribution – Mandatory Plan Guide
PERA Defined Benefit – Mandatory Plan Guide
University of Colorado 401(a) – Mandatory Plan Guide
Voluntary Retirement Plans

Contact information

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