

# Contributing to CU's 401(a) and 403(b) Retirement Plans

The University of Colorado makes it easy for you to start building your retirement nest egg by offering the CU 401(a) Retirement Plan and the CU 403(b) Voluntary Retirement Plan. Here's a breakdown of how you can start saving:

**You're eligible to start participating in CU's Retirement Plans shortly after you're hired.**

## 401(a) Retirement Plan

**Eligible** faculty and staff members\* are required to participate and are automatically enrolled the month after they are hired.

\* Learn more at [www.cu.edu/benefits](http://www.cu.edu/benefits)

## 403(b) Voluntary Retirement Plan

Any employee may choose to enroll as soon as he or she wishes by completing a salary reduction agreement.

**You get your own account and choose how/where to invest your contributions.**

## CU 401(a) Plan:

You → 5% from each paycheck  
CU → 10% match for each paycheck

Find details at [www.cu.edu/save-to-retire](http://www.cu.edu/save-to-retire)

## CU 403(b) Plan

You → Choose a dollar amount or % of your pay up to the IRS annual maximum.

See [www.cu.edu/save-to-retire](http://www.cu.edu/save-to-retire) for details.

**CU sends contributions to the university's Retirement Plan service provider, TIAA-CREF, which directs your contributions into the investments you've chosen from the university's three-tier investment menu.**

**Your options include funds from a variety of companies, including:**

- American Funds
- Artisan
- BlackRock
- DFA
- Dodge & Cox
- Harbor Capital
- Metropolitan West
- Morgan Stanley
- TIAA-CREF
- Vanguard
- Voya
- Wells Fargo

## Other retirement savings options

All CU Employees can choose to enroll in two additional retirement savings plans through the Public Employees' Retirement Association (PERA). You can set aside additional savings in the PERA 401(k) Plan and the PERA 457 Plan.



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**EMPLOYEE SERVICES**

1800 Grant St., Suite 400, Denver, CO 80203  
[benefits@cu.edu](mailto:benefits@cu.edu)  
1-855-216-7740 (option 3)

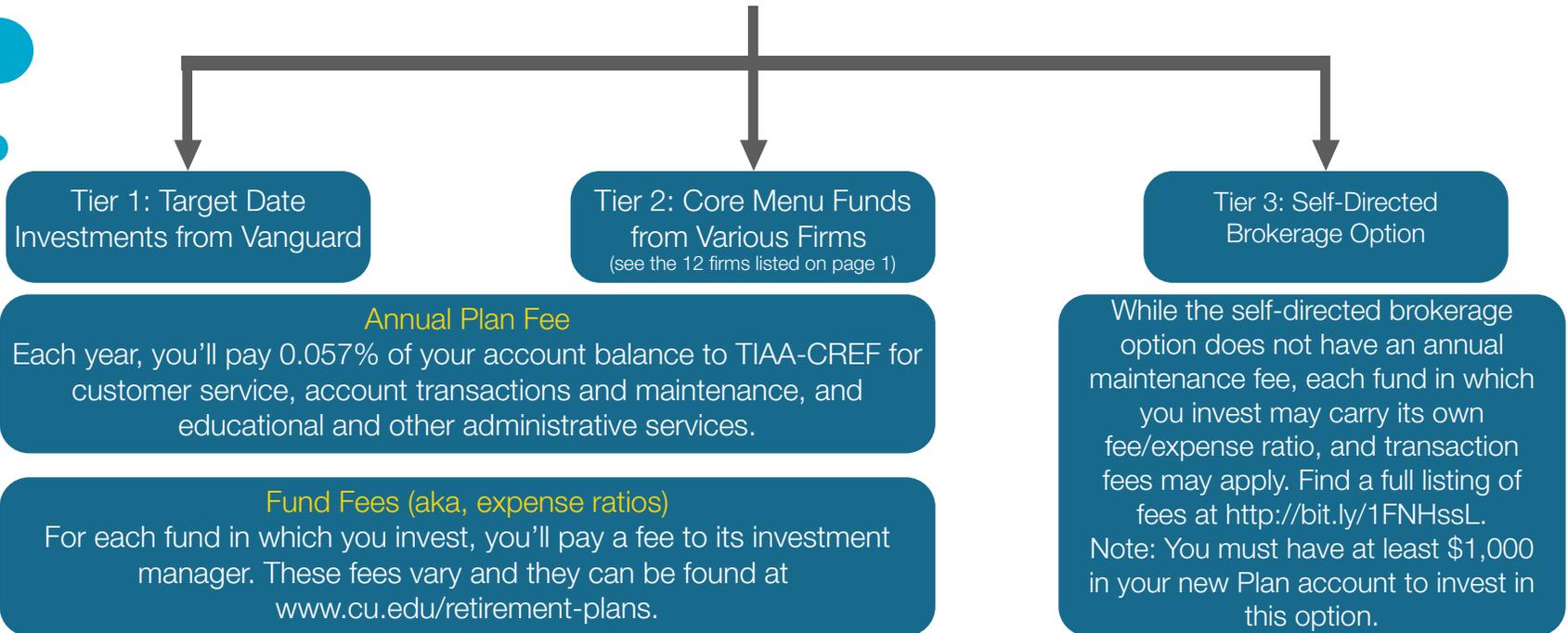
**On the Web:**

[www.cu.edu/retirement-plans](http://www.cu.edu/retirement-plans)

# Your CU 401(a) and 403(b) Investment Choices and Fees

The University of Colorado's modern investment lineup lets you know what you'll pay in fees on your CU 401(a) and CU 403(b) investments. It's just one way CU demonstrates its commitment to transparency and providing the best investment options for employees.

## The fees that you pay depend on which investments you select.



### Mutual Funds (401(a) and 403(b)):

- Each will have its own expense ratio.
- Fund transaction fees range from \$0 to \$35 for individual purchases.
- Load fees are waived.
- Some will have \$50 short-term redemption fees if shares are sold in fewer than 90 days.
- Exchanges within the same fund family are \$8.

### Individual Securities and ETFs (401(a) only):

- \$14.95 per equity or ETF trade online.
- Other pricing varies.



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