Fees can be found everywhere nowadays - from ordering something online to your carry-on suitcase. They can even be found in your retirement plan. Luckily, University of Colorado employees enrolled in the CU 401(a) plan receive a discount on these fees compared to buying the same investments independently.

For CU 401(a) participants, there are two kinds of retirement plan fees:

- **Administrative fees**, listed as the gross expense ratio, covers the cost of managing individual investments. Costs differ between each asset.
- The **Plan Servicing Fee** covers recordkeeping costs and services like online access, call center support and statements.

Curious about what these fees may mean to you? Learn more by watching TIAA’s short video for a quick summary.

As a CU employee, you can meet with a TIAA professional one-on-one for no additional cost to discuss an investment strategy that best meets your needs, along with any questions you have about fees. Not a TIAA account holder? You can still meet with a representative for free to learn more about available retirement accounts and services.

To schedule a session:

- Check the Employee Services events calendar to see when consultants will be on your campus.
- Call 1-800-732-8353 or visit www.tiaa.org/schedulenow to meet at a TIAA office in Denver and Boulder.

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