Retirement Plans

CU helps eligible employees save for retirement, by generously contributing to Mandatory Retirement Plans. CU also provides all employees with the opportunity to bolster their retirement savings with Voluntary Plan options.

### Retirement Plan Overview

<table>
<thead>
<tr>
<th>Plan Administrator Participation</th>
<th>Eligibility Job Code</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>University Retirement Plans (URP)</strong></td>
<td></td>
</tr>
<tr>
<td>University of Colorado 401(a) TIAA</td>
<td>Mandatory</td>
</tr>
<tr>
<td>University of Colorado 403(b) TIAA</td>
<td>Voluntary</td>
</tr>
<tr>
<td><strong>PERA Plans</strong></td>
<td></td>
</tr>
<tr>
<td>PERA Defined Benefit (DB) Plan</td>
<td>PERA</td>
</tr>
<tr>
<td>PERA Defined Contribution (DC) Plan (new hire/newly eligible 1/1/19 or later may be eligible)</td>
<td>PERA</td>
</tr>
<tr>
<td>PERA 401(k)</td>
<td>PERA/Voya</td>
</tr>
<tr>
<td>PERA 457</td>
<td>PERA/Voya</td>
</tr>
</tbody>
</table>

*Benefits Eligibility Matrix* - details job codes and classifications and their corresponding eligible benefits.

Retirement Plan Placement Guide (coming soon)

### DB or DC: What's the Difference?

Understand the basics of a Defined Contribution and a Defined Benefit Retirement Plan to make the best decision for your financial future.

### Mandatory for eligible employees

- University of Colorado 401(a) Retirement Plan
- Public Employees' Retirement Association Retirement Plan

### Voluntary for all employees

- University of Colorado 403(b) Voluntary Retirement Plan
- Public Employees' Retirement Association 401(k) Plan
Ready to retire? We can help you map out your plan. Retirement Ready has the information you need to start on your path to retire from CU. That includes guidance and instructions, along with Retirement Ready videos, booklets and checklists.

Start Planning

Get personalized financial guidance without any additional cost to you. Through your employment at CU, you’re entitled to one-on-one sessions with financial professionals from TIAA, the university’s retirement plan service provider.

Book a session
Invest in your team. These talks deliver high-quality benefits and financial education to faculty and staff from the convenience of your office. It’s information that will benefit them for years to come.

Request a Talk [10]

Groups audience:
Employee Services

Right Sidebar:
ES: Benefits & Wellness - Retirement Plans Sidebar

Sub Title:
The University philosophy is to do as much as it can to assure the financial well-being of its employees in retirement.

Source URL: https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans
[8] https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/request-healthy-wealthy-and