

## **Retirement Plans** <sup>[1]</sup>

CU helps eligible employees <sup>[2]</sup> save for retirement, by generously contributing to a Mandatory Retirement Plan. CU also provides eligible employees with the opportunity to bolster their retirement savings with Voluntary Plan options.

<b>Retirement Plans</b>	<b>Plan Administrator</b>	<b>Plan Administrator</b>
<b>University Retirement Plans (URP)</b>		
University of Colorado 401(a) - Mandatory Plan	TIAA	<a href="http://www.tiaa.org/cu">www.tiaa.org/cu</a> <sup>[3]</sup> 1-800-842-2252
University of Colorado 403(b) - Voluntary Plan	TIAA	
<b>PERA Plans</b>		
PERA Defined Benefit (DB) - Mandatory Plan	PERA	
PERA Defined Contribution (DC) - Mandatory Plan (new hire/newly eligible 1/1/19 or later may be eligible)	PERA	<a href="http://www.copera.org">www.copera.org</a> <sup>[4]</sup> Local: 303-832-9550 Toll Free: 1-800-759-7372
PERA 401(k) - Voluntary Plan	PERA/Voya	
PERA 457 - Voluntary Plan	PERA/Voya	

\***Benefits Eligibility Matrix** <sup>[2]</sup> - details job codes and classifications and their corresponding eligible benefits.

### **Which plan will I be placed in?**

[Mandatory Retirement Plan Placement Guide](#) <sup>[5]</sup>

### **DB or DC: What's the Difference?** <sup>[6]</sup>

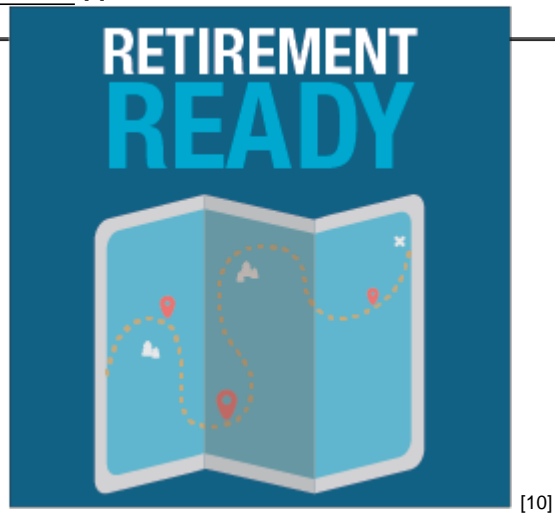
Understand the basics of a Defined Contribution and a Defined Benefit Retirement Plan to make the best decision for your financial future.

## Mandatory for eligible employees

- [University of Colorado 401\(a\) - Mandatory Plan](#) [7]
- [PERA Retirement Plan](#) [8] - Mandatory Plans [8]

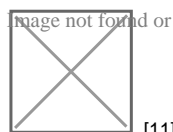
## Voluntary for all employees

- [University of Colorado 403\(b\) - Voluntary Plan](#) [9]
- [PERA \[9\] 401\(k\) - Voluntary Plan](#) [9]
- [PERA 457 - Voluntary Plan](#) [9]



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 [10]



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](#) [12]



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](#) [13]

**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.

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**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>

[2] <https://www.cu.edu/docs/benefit-eligibility-matrix>

[3] <http://www.tiaa.org/cu>

[4] <http://www.copera.org/>

[5] <https://www.cu.edu/docs/mandatory-retirement-plan-placement-guide>

[6] <https://www.cu.edu/employee-services/defined-contribution-and-defined-benefit-plan-comparison>

[7] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/cus-401a-retirement-plan>

[8] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/pera-retirement-plan>

[9] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/voluntary-retirement-savings>

[10] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/retirement-ready>

[11] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/request-healthy-wealthy-and>

[12] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/personal-financial>

[13] <https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/healthy-wealthy-wise>