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CU's 401(a) Retirement Plan [1]

The University of Colorado aims to empower all employees to secure financial stability in retirement. All eligible employees must participate in one of three mandatory plans. Some CU employees are eligible to participate in the university's mandatory CU 401(a) Retirement Plan.

What is the CU 401(a) Mandatory Retirement Plan?

The University of Colorado's 401(a) plan is a defined contribution plan where an employee's benefit amount at retirement is limited to the balance in their retirement account from all contributions and investment earnings or losses over the lifetime of their account (minus fees).

Employees contribute 5% of their annual eligible compensation, and CU contributes the equivalent of 10% of the employee's annual eligible compensation. All funds are invested according to the employee's directive.

Who is eligible for a CU 401(a) plan?

First, you need to know your job type. For retirement plan purposes, CU has two types of staff: Faculty and University Staff or Classified Staff. If you're unsure what your job classification is, you can find it on your offer letter or you can contact your supervisor or the Employee Services Benefits office.

Faculty & University Staff

Eligible University Staff and Faculty will participate in the CU 401(a) plan.

Most will default into this plan, but some with prior PERA-covered government service will be eligible to choose between the PERA Defined Benefit (DB) plan and the CU 401(a) plan.

For placement details, see the Mandatory Retirement Plan Placement Guide for Faculty and University Staff [2].

Classified Staff

Classified Staff are not eligible for the CU 401(a) plan.

For placement details, see the Classified Staff Placement Guide [3].

Plan resources

- Mandatory Retirement Plan Placement Guide for Faculty and University Staff [2]
- CU 401(a) Mandatory Retirement Plan Guide [4]
- CU 401(a) Mandatory Retirement Plan Course [5]
- CU 401(a) Mandatory Retirement Plan Course - Spanish [6]

Use your account

- Access your account [7]
- Schedule a 1-on-1 consultation [8]
- Investment options [9]
- Self-directed brokerage option guide [10]
- On-demand CU webinars [11]

CU 401(a) Plan at-a-glance

Plan administrator	TIAA
Who can participate?	Only University Faculty and Staff are eligible to participate. Some University Faculty will have the option to choose between the CU 401(a) and the PERA DB plan. See the University Staff mandatory retirement placement guide [2]for more information.
Employee contributions	5% of your annual eligible compensation through monthly pretax deductions. This means your contributions are tax-deferred, and they are not considered taxable income for federal and state income tax purposes until they are withdrawn. Social Security (OASDI) and Medicare taxes do apply.
Employer contributions	10% of your annual eligible compensation is contributed monthly by CU. For every $1 you invest, CU will contribute $2.

Loans

No loans or hardship withdrawals are allowed.

Salary limits

The annual compensation limit that can be considered for contributions is $360,000 for calendar year 2026.

Vesting

All employee and employer contributions are immediately vested.

Fees

There's a fixed annual service fee based on your account balance and deducted quarterly, as noted in the chart below. Any revenue sharing imbedded in investments will be returned to your account. Additional fees are based on individual investment choices. See this presentation [12] for more information.

Plan account balance as of the last day of the previous quarter	Quarterly fee	Annual fee
$0 to $5,000	$0	$0
$5,000.01 to $20,000	$7.50	$30
$20,000.01 to $50,000	$12.75	$51
$50,000.01 to $200,000	$19.25	$77
$200,000.01 to $500,000	$24.25	$97
$500,000.01 to $1,000,000	$29.50	$118
Greater than $1 million	$37	$148

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits - Contact TIAA
ES: Benefits & Wellness - Contact
ES: Benefits & Wellness - TIAA/PERA Financial Webinars

Source URL:https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/cus-401a-retirement-plan

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/cus-401a-retirement-plan [2] https://www.cu.edu/docs/mandatory-retirement-plan-placement-guide-faculty-and-university-staff

[3] https://www.cu.edu/docs/mandatory-retirement-plan-placement-guide-classified-staff
[4] https://www.cu.edu/docs/university-colorado-401a-%E2%80%93-mandatory-plan-guide
[5] https://www.cusys.edu/plans/2023/401a_ret_plan/story.html
[6] https://www.cusys.edu/plans/2025/401a_plan_spanish/story.html [7] https://www.tiaa.org/public/tcm/cu
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