Published on *University of Colorado* (https://www.cu.edu)

CU 403(b) [1]

The University of Colorado's 403(b) Voluntary Retirement Plan is a great way to grow your retirement savings.

Faculty and staff can enroll in the CU 403(b) and choose whether to contribute funds before or after tax.

- The pretax option lowers your taxable income now. You'll pay taxes on your distributions in retirement.
- The 403(b) offers am after-tax or Roth option. Consider the Roth option if you want to contribute after tax, allowing for tax-free growth and tax-free distributions in retirement.
    - Beginning Jan.1, 2026, employees 50 or older making more than $150,000 a year must designate catch-up contributions as Roth contributions. This means taxes will be taken out of the catch-up amount before it is contributed to the plan.
- Not sure which option is right for you? Consider scheduling a no-cost personal consultation [2] with a TIAA financial consultant.

Get started

Enroll in or update 403(b) contributions [3]

Access your account [4]

Schedule a no-cost financial consultation [2]

Plan summary [5]

Plan notices [6]

On-demand CU webinars [7]

Plan features	403(b) pretax	403(b) Roth (after tax)
Plan administrator	TIAA	
Who can participate?	All CU faculty and staff	

Plan features	403(b) pretax	403(b) Roth (after tax)
How much can you contribute?	**2026 Maximum:** $24,500 **Minimum:** N/A **2026 Catch-up contributions:** Ages 50-59 and 64+: $8,000 Ages 60-63: $11,250 **2026 Combined limits:** • CU voluntary retirement plans combined contribution limit between the CU 403(b) pretax option, CU 403(b) Roth option and PERA 401(k) [8]: $24,500 • Combined contribution limit for age 50-59 and 64+ between these two plans: $32,500 • Combined contribution limit for age 60-63 between these two plans: $35,750 • Any combination of contributions made to the CU 403(b) pretax option, CU 403(b) Roth option or PERA 401(k) [8] cannot exceed these limits	
When are you vested?	Contributions to this account will be 100% vested immediately.	
Investment choices	**Target date funds:** Take a hands-off approach where you invest in a target-date fund based on when you'd like to retire. **Core investment menu:** From 18 funds on the 403(b) plan menu, you will be able to construct a well-diversified portfolio. **Self-directed brokerage:** Seek and invest funds outside the 403(b) plan's core investment lineup. (Please note: Brokerage account holders are subject to fees.) **See investment lineup** [9]	
When can you take money out?		

Plan features	403(b) pretax	403(b) Roth (after tax)
Qualifying distributions:	**Qualifying distributions:**	
• Attain age 59 1/2 • Retirement • Severance of employment • Disability • Financial hardship?	• 5-year taxable period has passed • Attain age 59 1/2 • Retirement • Severance of employment • Disability • Financial hardship?	
Are loans available?	Contact TIAA [10] to learn about eligibility	

Plan features	403(b) pretax	403(b) Roth (after tax)

What are the 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 [11] 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 - Retirement Plans Sidebar

Source URL:https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/voluntary-retirement-savings-0

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/retirement-plans/voluntary-retirement-savings-0 [2] https://www.tiaa.org/public/support/contact-tiaa/consultations-seminars
[3] https://www.cu.edu/docs/cu-403b-voluntary-retirement-plan-how-enroll-or-update-your-enrollment

[4] https://www.tiaa.org/public/tcm/cu [5] https://www.cu.edu/docs/403b-plan-summary
[6] https://www.cu.edu/docs/403b-plan-universal-availability-notice [7] https://webinars.on24.com/client/cu
[8] https://www.cu.edu/employee-services/benefits-wellness/voluntary-retirement-savings/pera-401k
[9] https://www.tiaa.org/public/tcm/cu/investment-options/plan-406788
[10] http://www.tiaa.org/public/tcm/cu/retirement-benefits/plan2 [11] https://www.brainshark.com/tiaa-cref_direct/UnivofColoradoFeeStructure