



# What should I know about the 401(a) Retirement Plan?

Each month, CU deducts **5%** of your compensation as your contribution to your retirement plan.

CU then **matches** that with a **10%** contribution.

You decide how to invest **your money**.

**You choose** to invest through one or more of three firms.

## What are my limits?

The limit on the amount of compensation that can be considered for contributions is

**\$260,000**

for the 2014 calendar year.

## What about taxes?

The contributions you make are deducted **pretax**, reducing your taxable income.

As your investment gains value, you do not pay taxes on the gains.

You will be taxed when you withdraw money during retirement.

## Want more details?

### Contact Employee Services

visit: [www.cu.edu/employeeservices](http://www.cu.edu/employeeservices)

call: 303-860-4200, option 3

toll-free: 855-216-7740, option 3

Email: [benefits@cu.edu](mailto:benefits@cu.edu)

### Contact your fund sponsor:

**Fidelity:** 1.800.343.0860

or [www.fidelity.com](http://www.fidelity.com)

**TIAA-CREF:** 1.800.842.2776

[www.tiaa-cref.org/cu](http://www.tiaa-cref.org/cu)

**Vanguard:** 1.800.523.1188

<http://cu.vanguard-education.com>



University of Colorado

Boulder | Colorado Springs | Denver | Anschutz Medical Campus

EMPLOYEE SERVICES

[www.cu.edu/ES](http://www.cu.edu/ES)