



INFORMATION FOR NEW HIRES ELIGIBLE FOR CU'S 401(a) PLAN OR NEW PARTICIPANTS IN CU'S 403(b) PLAN

The University of Colorado's 401(a) and 403(b) retirement plans offer best-in-class investment options from 12 different firms, including BlackRock, Dodge & Cox, Vanguard and more. To provide Plan support, education and administration, CU has contracted with TIAA-CREF.

Your Retirement Plan enrollment process

Enrollment in the 401(a) Plan

All new hires who are eligible to participate in the 401(a) Plan should:

1. Complete the online enrollment form for the 401(a) Plan, and select their investments and Plan beneficiaries.
2. For those paid on a monthly basis: Complete these actions by the 20th day of the month following the one in which they were hired to ensure these selections are applied to their first retirement account contributions. (Those paid biweekly must contact a benefits professional at 303-860-4200, option 3, for their deadlines.)

If you do not actively enroll by your enrollment deadline, you will be automatically enrolled in the Plan, your contributions will go into an age-appropriate target date investment* and your beneficiary will be set to "estate."

To enroll, and select your investments and beneficiary:

Visit www.tiaa-cref.org/cu, and click on "Enroll Now."

- In the "Enroll Online" section, click on the 401(a) Plan.
- If you have an existing account with TIAA-CREF (e.g., from a previous employer), you may log in using your regular username and password. If you are new to TIAA-CREF, you'll create your login and profile information.
- You'll then select your investments, designate a beneficiary, and review and confirm your selections.



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EMPLOYEE SERVICES

1800 Grant St., Suite 400, Denver, CO 80203

benefits@cu.edu

1-855-216-7740 (option 3)

On the Web:

www.cu.edu/benefits



Enrollment in the 403(b) Voluntary Retirement Plan

By midnight on the 10th of the month, new participants must have submitted to Employee Services a 403(b) Plan Salary Reduction Agreement to enroll in the 403(b) Plan for that month's payroll. New 403(b) Plan participants who are paid monthly must enroll with TIAA-CREF and make investment and beneficiary selections by the 20th of the month to ensure their selections are applied to their first contributions. If you are paid biweekly, find your enrollment deadline by contacting a benefits professional at 303-860-4220, option 3.

If you do not choose your investments and beneficiary by your enrollment deadline, your contributions will go into an age-appropriate target date investment* and your beneficiary will be set to "estate."

To enroll and select your investments from the current selection of funds:

Visit www.tiaa-cref.org/cu, and click on "Enroll Now."

- In the "Enroll Online" section, click on the 403(b) Plan.
- If you have an existing account with TIAA-CREF (e.g., from a previous employer), you may log in using your regular username and password. If you are new to TIAA-CREF, you'll create your login and profile information.
- You'll then select your investments, designate a beneficiary, and review and confirm your selections.

Submit your completed 403(b) Plan Salary Reduction Agreement to Employee Services via the fax number or mailing address on the form, or in person.

Financial consultants are here to help

TIAA-CREF financial consultants can assist you over the phone, in person at any of the CU campuses and in the System Administration building, or at TIAA-CREF's Boulder, Denver and Fort Collins offices. To schedule your session, call 1-800-732-8353, from 6 a.m. to 6 p.m. (MT) Monday through Friday. Or visit www.tiaa-cref.org/schedulenow. To speak directly with a financial consultant over the phone, call 1-800-842-2252.

** The University of Colorado is not responsible for any lost earnings or losses of any kind resulting from the default investment of funds in the age-appropriate target date investments.*



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