CSU offers employees the opportunity to contribute on a pre-tax basis to voluntary tax-deferred investment accounts. These accounts can supplement your basic retirement plan.

Options currently available include:

- **403(b) Tax-Deferred Annuities and Custodial Accounts**
- **PERA 457 Deferred Compensation Plan**
- **PERA 401(k) Plan**

### 403(b) Tax-Deferred Annuities and Custodial Accounts

CSU has established relationships with three vendors to provide 403(b) arrangements for both “Traditional” and “Roth” accounts. A “Traditional” account is funded with pre-tax contributions and a Roth is funded with post-tax contributions.

To enroll, complete a salary deferral election form and the required vendor application. New enrollments / changes are due by the 10th day of the month for the change to be effective for the monthly payroll cycle.

The authorized vendors are:

- **AIG/VALIC**
- **FIDELITY INVESTMENTS**
- **TIAA**

These companies agree to strictly adhere to rules set forth under the final 403(b) regulations published by the Department of Treasury in the July 26, 2007 Federal Register.

These vendors must ensure that requests for exchanges or transfers from a current or past participant in CSU’s 403(b) plan are processed only to one of the following:

1. **AIG/VALIC** - available to all current employees and former employees with an established CSU 403(b) contracts or custodial accounts;

2. **TIAA** - available to all current employees and former employees with an established CSU 403(b) contracts or custodial accounts;

3. Fidelity Investments - available to all current employees and former employees with an established CSU 403(b) contracts or custodial accounts.

4. Purchases of permissive service credit by contract-to-plan transfers to a qualified defined benefit plan that is a governmental plan [as defined in section 414(d)], such as Colorado PERA.

### PERA 457 Deferred Compensation Plan

This plan is offered by Colorado PERA to all CSU employees. The plan is managed and administered by Colorado PERA.

An enrollment packet is available from Human Resources. Your initial enrollment form must be submitted to PERA. You will then be sent a secure PIN by PERA which allows you to complete the enrollment process online and to make future changes to contribution amounts or fund selections. Payroll deductions are initiated the month following completion of the online enrollment process.

### PERA’s 401(k) Plan

PERA manages the 401(k) plan. You may begin participation by completing a salary deferral election form and the necessary PERA application available in Human Resources. New enrollments /