

SUPPLEMENTAL RETIREMENT PLANS

(If you want to put more money aside for retirement)

The following is a list of companies and their representatives who are available to assist you in developing a tax-savings supplemental retirement program. Tax-deferred programs allow you to postpone or defer paying federal and state taxes in two ways:

1. As the money goes into the plan, tax-deferred savings go into your account before federal and state income taxes are withheld. You actually reduce your current income taxes.
2. As the account earns interest, you do not pay current income taxes on any investment earnings credited to your account until these earnings are paid out to you.

COLORADO PERA 457 PLAN

www.colorado457.com

Manuel Contreras

1-800-838-0457 option 2

(303) 737-7720 x 20110

Only PERA members are eligible to enroll in the 457 plan. Contributions can be as little as \$25/month. This is the only plan that does not assess a 10% early withdrawal penalty for withdrawing your funds prior to age 59 ½. The 457 plan has seventeen investment options.

401K – COLORADO PERA

Gordon Steuck

1-800-759-7372

Only PERA members are eligible to enroll in the 401(k). This plan offers seventeen investment options, including lifecycle funds.

TIAA-CREF

Glenn Lisle

1-800-842-2009 x5287

TIAA-CREF, a non-profit company, has over \$380 billion in combined assets under management. TIAA-CREF is available at over 15,000 institutions and serves 3.2 million participants. It offers 22 investment choices, including seven

lifecycle funds, through a 403(b) plan. It also features no sales charges, unlimited transfers and allocation changes at any time, and on-campus individual counseling available throughout the year.

METLIFE

Kelly Pachelo-Forehand
303-886-8904

MetLife acquired Travelers Life & Annuity in 2005, making MetLife the largest provider of institutional annuities. MetLife offers 59 investment options through a 403(b) plan.

VALIC

Mark Beninga
970-590-0470

With more than \$55 billion in assets, VALIC manages long-term investment programs for more than 28,000 organizations, representing more than 2 million investors. VALIC offers 62 different investment options through a 403(b) plan.

AXA/EQUITABLE

Michael Crespin 970-397-5103
Brian Stouder 303-892-5700

AXA Equitable is a subsidiary of AXA Financial, which is a member of the global AXA Group. It has more than \$1.39 trillion in assets under management and more than 51 million clients worldwide. AXA is one of the nation's premier providers of annuity and life insurance products. AXA offers a 403(b) plan.

THRIVENT FINANCIAL

Daniel Austin 970-330-7411, Don Johnson 970-339-5099
Tim Blandford 970-351-6449 Steve Nelson 970-339-3214

Thrivent Financial is a non-profit financial organization and serves nearly three million members. It offers a broad range of services including life insurance, annuities, mutual funds, and bank products. Thrivent offers a 403(b) plan.

