

**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.copera.org**

1-800-759-7372 select 457 option

All benefits-eligible employees 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, including 10 target retirement date funds. You have the option of pre-tax or after-tax (Roth) contributions.

**401K – COLORADO PERA**

1-800-759-7372 select 401(k) option

All benefits-eligible employees are eligible to enroll in the 401(k). This plan offers the same investment options as the 457 plan. You have the option of pre-tax or after-tax (Roth) contributions.

**TIAA**

David Croce

dcroce@tiaa.org

TIAA, a non-profit company, has over $380 billion in combined assets under management. TIAA is available at over 15,000 institutions and serves 3.2 million participants. It offers 30 investment choices, including eleven 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’s vision is to be the leading global life insurance and employee benefits company. It has 90 million customers in more than 50 countries. MetLife offers 52 investment options through a 403(b) plan. You have the option of pre-tax or after-tax (Roth) contributions.

**VALIC**

Ralph Janitell

720-962-8000

With more than $55 billion in assets, VALIC (Variable Annuity Life Insurance Company) manages long-term investment programs for more than 28,000 organizations, representing more than 2 million investors. VALIC offers 63 different investment options through a 403(b) plan. You have the option of pre-tax or after-tax (Roth) contributions.

**AXA ADVISORS**

Max Shaffer

719-352-8756

AXA is a subsidiary of AXA Group, which is a worldwide leader in insurance, wealth management, and retirement savings with 102 million clients in 57 countries. AXA offers a 403(b) plan.

**THRIVENT FINANCIAL**

Roger Olson

303-532-1215

Thrivent Financial for Lutherans is a non-profit membership organization and serves 2.5 million members with more than $75 billion in assets under management. It offers a broad range of services including life insurance, annuities, mutual funds, and bank products. Thrivent offers a 403(b) plan.