

**RETIREMENT PROGRAM**

**OBERLIN DEFINED CONTRIBUTION 403(b) PLAN - RETIREMENT ANNUITY (RA)**: After one year of service from date-of-hire and at age 26, classified benefit-eligible employees become qualified to participate in the Oberlin College (OC) Defined Contribution Plan. Once qualification is met, classified employees must sign up/enroll into a TIAA RA Plan in order for OC to make contributions into the employee's Defined Contribution Plan. For complete details regarding the retirement program, refer to the Summary Plan Description on the HR web. Please make an appointment with TIAA for a Retirement Plan information session – **1-800-732-8353**.

**OBERLIN COLLEGE TAX-DEFERRED ANNUITY (TDA)  
403(b) CONTRACT – GROUP SUPPLEMENTAL  
RETIREMENT ANNUITY (GSRA)**:

All classified employees are eligible to save for retirement on a tax-deferred basis by enrolling into a TIAA GSRA Contract, a tax-advantaged account you can use to build extra retirement savings. GSRA's are funded with voluntary employee pre-tax dollars. Contact the Department of Human Resources for enrollment information.

**College  
Contributions as a  
Percentage of  
Salary\***

Employee Age	26-44	45+54	55+ & 20+ years of service
	<b>College Contribution</b>		
Individual	0.0%	0.0%	0.0%
Oberlin	8.0%	9.0%	10.0%

*\*Percentage of base monthly salary, excluding overtime pay & other special pay.*