

## **RETIREMENT PLAN**

### **REGULAR ANNUITY: OBERLIN DEFINED CONTRIBUTION 403(b) PLAN - RETIREMENT ANNUITY (RA):**

After one year of service from date-of-hire, 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 to contribute voluntarily from their pay. 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.

**SUPPLEMENTAL RETIREMENT ACCOUNT OBERLIN TAX-DEFERRED ANNUITY TDA) 403(b)-CONTRACT (SRA) 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. GSRAs are funded with voluntary employee pre-tax dollars. Contact the Department of Human Resources for enrollment information.