

## **RETIREMENT PROGRAM**

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

After one year of service from date-of-hire, classified benefit-eligible employees become qualified to participate in the Oberlin College (OC) Defined Contribution Contract. Once qualification is met, classified employees must sign up/enroll into a TIAA RA Plan in order to make contributions into the Defined Contribution Plan. For complete details regarding the retirement program, refer to the Summary Plan Description on the HR website. Please make an appointment with TIAA for a Retirement Plan information session - 1-800-732-8353.

### **SUPPLEMENTAL ANNUITY: OBERLIN 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 and the one one-year waiting period does not apply. Contact the Department of Human Resources for enrollment information.