HUMAN RESOURCES
*Illinois State University*

# Supplemental Retirement Savings Plans

Three supplemental retirement savings plans are available to ISU employees: a 403(b) Plan and two 457 Plans. Additional information and helpful links may be found at https://hr.illinoisstate.edu/benefits/retirement/savings/

## 403(b)

A 403(b) plan is a tax-advantaged retirement savings plan available to employees of public universities. Participants may choose a Traditional and/or a Roth 403(b) plan, determining whether to invest via pre-tax or after-tax earnings. Illinois State University offers a 403(b) plan through two service providers, Fidelity and TIAA.

If you are enrolling for the first time, please establish a 403(b) account with Fidelity and/or TIAA. Once your account is established, please complete the ISU Salary Reduction Agreement https://hr.illinoisstate.edu/downloads/Benefits_TDAForm-Payroll.pdf.

If you are already enrolled with one or both 403(b) service providers under the ISU Plan and you wish to make a change in the amount being deducted, you may log in to iPeople, under Employee>Benefits>403(b). There you will be able to "Edit" the percent you are contributing. If you wish to stop your contributions, please enter a zero in that field.

**Fidelity Investments**

- Online Enrollment (Reference New Plan ID 54297) https://nbacctopen.fidelity.com/
- For an appointment, call 800-642-7131, or access www.fidelity.com/atwork/reservations
- Fidelity's Customer Service Center 800-343-0860
- Fidelity Representative: Nicholas Camarella Email: nicholas.camarella@fmr.com

**TIAA**

- Online Enrollment at https://www.tiaa.org/public/tcm/ilstu/home
- For an appointment, call 800-732-8353 or visit https://shared.tiaa.org/public/publictools/events/eventswelcome
- TIAA's National Call Center 800-842-2252
- TIAA Representative: Chad Stein 952-830-3106

## 457 Deferred Compensation Plans

The CMS and SURS Deferred Compensation Plans are also supplemental tax-advantaged retirement plans. Contributions may be made on a pretax and/or a post-tax ("Roth") basis. Enrollment and changes to contribution amounts must be arranged the month prior to the month you wish to start making contributions or change the amount of your contributions.

**CMS**

- Information https://www2.illinois.gov/cms/benefits/Deferred/Pages/DeferredCompensation.aspx
- Plan recordkeeping (Empower) Website https://myillinoisdcplan.empower-retirement.com/participant/#/login?accu=Illinois
- 833-969-4532

**SURS**

- Information and Enrollment https://surs.org/retirement-plans/dcp/
- 800-613-9543

Contact Human Resources with additional questions at:
retirement@ilstu.edu
309-438-8311