CUNY Retirement Benefits &

Voluntary Tax-Deferred Annuity (TDA) Plans

1. Retirement Benefits (choose either NYCERS or TIAA-CREF)
   a. New York City Employees’ Retirement System (NYCERS)
   b. TIAA-CREF (Optional Retirement Program)

2. Voluntary Tax-Deferred Annuity (TDA) Plans
   a. 403(b) plans (choose only one 403(b) plan)
      i. TIAA-CREF Group Supplemental Retirement Annuity (GSRA) Plan
      ii. Halliday Financial Services TDA Plan (HRC)
   b. 457(b) plan
      i. New York State Deferred Compensation Plan

3. CUNY Voluntary Savings Plans – Universal Availability Notice