CUNY Retirement Benefits &
Voluntary Tax-Deferred Annuity (TDA) Plans

1. Retirement Benefits (choose either TRS or TIAA-CREF)
   a. Comparison Chart
      i. Teachers’ Retirement System of the City of New York (TRS)
      ii. 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. TRS TDA Plan (only for TRS members)
      iii. 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