

## Retirement Programs

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CSU offers two types of retirement plans to employees: mandatory and supplemental plans. The mandatory retirement plans are a condition of employment and the plans are based on the employee's job classification. Regular employees must be enrolled in a mandatory retirement plan by the first day of work. The mandatory retirement plans are: The State Retirement & Pension System (SRPS), a defined benefits plan, and the Optional Retirement Plan (ORP), a defined contribution plan. The mandatory retirement plan is the plan from which the employee retires. In order to be eligible for retiree health care benefits the retiree must access the funds in the mandatory retirement plan.

Supplemental retirement plans are plans employees can enroll in at anytime to save additional monies for retirement. Although some of the vendors that offer supplemental plans also offer ORP plans, the accounts are separate and not combined.

### ORP & SRA Vendor Contact Information

All ORP and supplemental plan vendors have convenient on campus office hours in the Office of Human Resources for employees to schedule one on one meetings.

Vendor	Contact Information	Web Address
<b>Fidelity Investments</b> 403b, 457b & ORP	Joseph Bouffard 1-800-841-3363 ext 73468 Cell: 410-200-0231 Joseph.Bouffard@fmr.com	<a href="http://www.fidelity.com">www.fidelity.com</a>
<b>Nationwide</b> (Maryland Teacher & State Employees Supplemental Retirement Plans) 401k, 403b & 457b	Yvette Wood 443-886-9402 Option #9 Ywood@nationwide.com	<a href="http://www.msrp.state.md.us">www.msrp.state.md.us</a>
<b>TIAA-CREF</b> 403b, 457b & ORP	Monica Smith 202-637-8919 or (800) 842-2008 ext. 8919 msmith6@tiaa-cref.org	<a href="http://www.tiaa-cref.org/marylandorp">www.tiaa-cref.org/ marylandorp</a>