

Universal Availability Notice

Colorado State University 403(b) Plan

HUMAN RESOURCES

Colorado State University (CSU) is a public education institution eligible to offer a voluntary retirement savings program as described under section 403(b) of the Internal Revenue Code (also referred to as a “403(b) Plan”). This notice is to make you aware of the 403(b) Plan and provide enrollment information. Under the 403(b) plan, eligible employees may contribute on a pre-or post-tax basis, in which investment earnings grow tax-deferred until they are distributed. The employee is responsible for investigating and selecting an investment service program (vendor) and investments from among the vendors available under the plan.

Who is eligible?

- All non-student employees can participate in CSU’s 403(b) Plan through Fidelity.
- All employees can participate in PERA’s 457 Plan and/or PERA’s 401(k) Plan.

For information regarding the PERA 457 Plan or 401(k) Plan, contact PERA at (800) 759-7372 or at the [PERA website](#).

How do I enroll?

Eligible employees may begin participation in the Plan at any time. To enroll in the Plan, an eligible employee must initiate contributions through Fidelity’s online system or by calling 800-343-0860. Contributions apply for any payroll in which salary is paid including summer session pay for nine-month employees.

Changes to an employee’s contribution amount will be effective within one to two pay cycles following entry into the system. Employees can cancel or change their contributions at any point in time.

Why contribute to a 403(b) Plan?

- **Lower taxes today** - you contribute before taxes are calculated thus lowering your taxable income
- **Tax-deferred growth** - earnings on your contributions grow tax-deferred until distributed
- **You take initiative** - contributing to a 403(b) retirement plan can help you take control of your future

How much can I contribute?

Per IRS regulations, the current annual contribution limit is \$23,500 (for calendar year 2025). For employees age 50 and older, an additional \$7,500 catch-up contribution is permitted. Employees who are 60–63 years old can contribute an additional \$11,250 as a catch-up contribution.

Contributions can be either a percentage of salary or a flat dollar amount and must be a whole number (no decimals). Please keep in mind that the IRS may change these limits annually; for current information, visit the IRS website.

Where may I contribute?

Eligible employees can direct their 403(b) CSU’s approved vendor, [Fidelity](#), (800) 343-0860.

Contact [Human Resources](#) for additional information at (970) 491-6947.

Note: Keep in mind that 403(b) plans have tax and investment consequences and this notice should not be regarded as tax, investment or legal advice. It is provided as a source of information and if legal, tax or other professional advice is required, please consult with your personal certified advisor.



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