1. Retirement Benefits (choose either TRS or TIAA-CREF)
   a. Comparison - Tier IV, V & VI
      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)

3. 457(b) Plan
   i. New York State Deferred Compensation Plan

4. CUNY Voluntary Savings Plans – Universal Availability Notice