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)

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

4. CUNY Voluntary Savings Plans – Universal Availability Notice