

Retirement Benefits through the University of Chicago

If you are a **Postdoctoral Scholar**, you are eligible to participate in a retirement plan through the University.

Eligibility and Vesting

- After working 1 year/1000 hours (and age 21), mandatory 3% pre-tax employee and 4% employer contributions will start.
- Eligible for an additional voluntary 2% and matching 4% employer contribution (enrollment is managed via Workday and UC Benefits team).
- Employer contributions are 100% vested after 3 years
- Employee contributions are always 100% vested

TIAA is the administrator of the plan offered

To contact TIAA to find out more about the plan, choose and monitor investments, request information regarding loans, withdrawals and name a beneficiary:

- [tiaa.org/public/tcm/uchicago](https://www.tiaa.org/public/tcm/uchicago)
- 800.842.2252

Postdoc Scholars are also eligible to contribute to the SRP (Supplemental Retirement Plan) right away and do not need to wait the 1 year/1000 hours. This plan is a completely voluntary, but offers another way to save for retirement on a pre-tax basis.