



## CRA Retirement Plan for Employees of Gunnison Police Department

Colorado Retirement Association, formerly Colorado County Officials and Employees Retirement Association, empowers Colorado local government employees to save for retirement. Your employer-sponsored CRA retirement plan offers unique advantages such as personalized retirement counseling, flexible investment strategies and top-notch investment funds that are professionally selected and monitored.

### YOUR ADDITIONAL 401(A) PLAN

- **Mandatory Participation** – You are enrolled immediately if you work 30+ hours/week.
- **Matched Contributions** – You contribute 11.2%, and your employer also contributes 11.2%, of your gross income toward retirement. Your contribution is pre-tax.
- **Immediate Vesting** – Your employer's contributions will be 100% vested immediately upon deposit. Employee contributions are immediately 100% vested.
- **This 401(A) Plan** is in addition to the 401(a) and 457(b) plans available to all eligible City of Gunnison employees.

### INVESTMENT OPTIONS

CRA offers both custom target date portfolios as well as individual investment funds to create your own personal portfolio. See the full list of options at <https://www.cra-online.org/your-plans/investment-fund-details-and-options/>.

### ROLLOVERS

You can rollover a range of other retirement income into your CRA account. Types of plans that you can move into your CRA account include: 401(a), 401(k), 403(b), 457(b) and most IRAs.

**To get started, complete a participant enrollment form for the respective plans.**