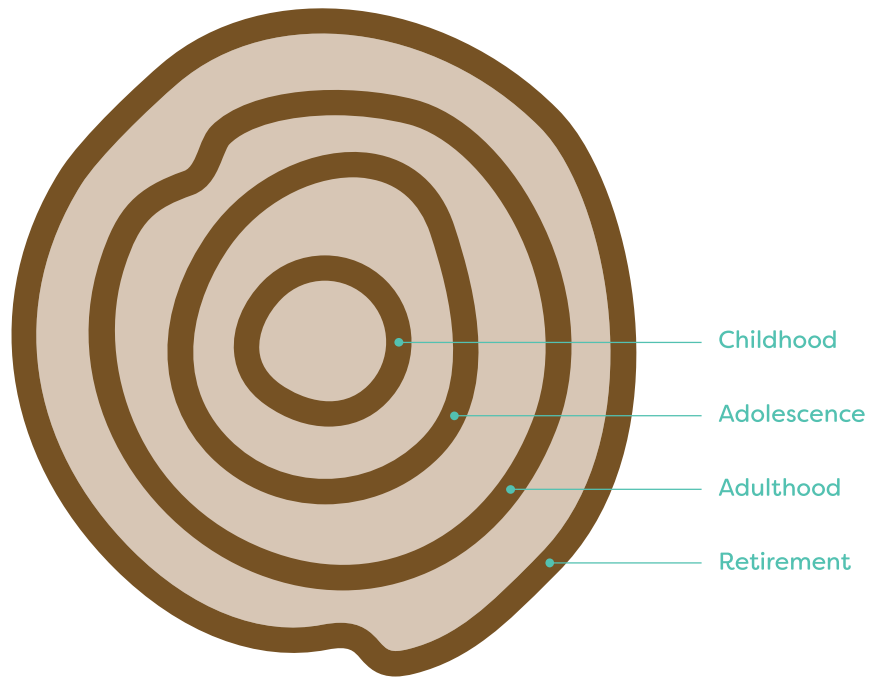


CTA wants you to have a long and happy retirement.



Because your CalSTRS or CalPERS pension will only cover about half of the income you will need in retirement, CTA has created a retirement savings plan to help you make up the difference.

The CTA Retirement Savings Plan is designed with your best interests in mind and is the only plan endorsed by CTA. You have the opportunity to start saving in a plan that has:

High-quality investment options

Low fees

No conflicts of interest

High fiduciary standards

For more information on the CTA Retirement Savings Plan or to enroll, please visit CTAMemberBenefits.org/rsp