

# Do you ever wonder if your supplemental retirement plan could be better for you?

Low-quality supplemental  
retirement plan



Your CalSTRS or CalPERS pension will cover about half of what you will need to live on in retirement. To help make up the difference CTA has created a high-quality supplemental retirement savings plan.

Many educators have been enrolled in low-quality supplemental retirement plans that have high fees. Even if you are in one of these plans, you can switch to the CTA plan. It's not too late. The CTA Retirement Savings Plan has the following advantages:

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High-quality investment options

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Low fees

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No conflicts of interest

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Follows fiduciary standards

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No surrender fees or commissions

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For more information on the  
CTA Retirement Savings Plan or to enroll,  
please visit [CTAMemberBenefits.org/rsp](https://CTAMemberBenefits.org/rsp)