

Because of our commitment to educators and their lifelong well-being we have designed a retirement plan that will supplement your CalSTRS Pension. The CTA Retirement Savings Plan.

CalSTRS pension will only cover about 50% of your needs in retirement, and because educators don't receive social security, you will need an additional source of income to make sure you are financially secure.



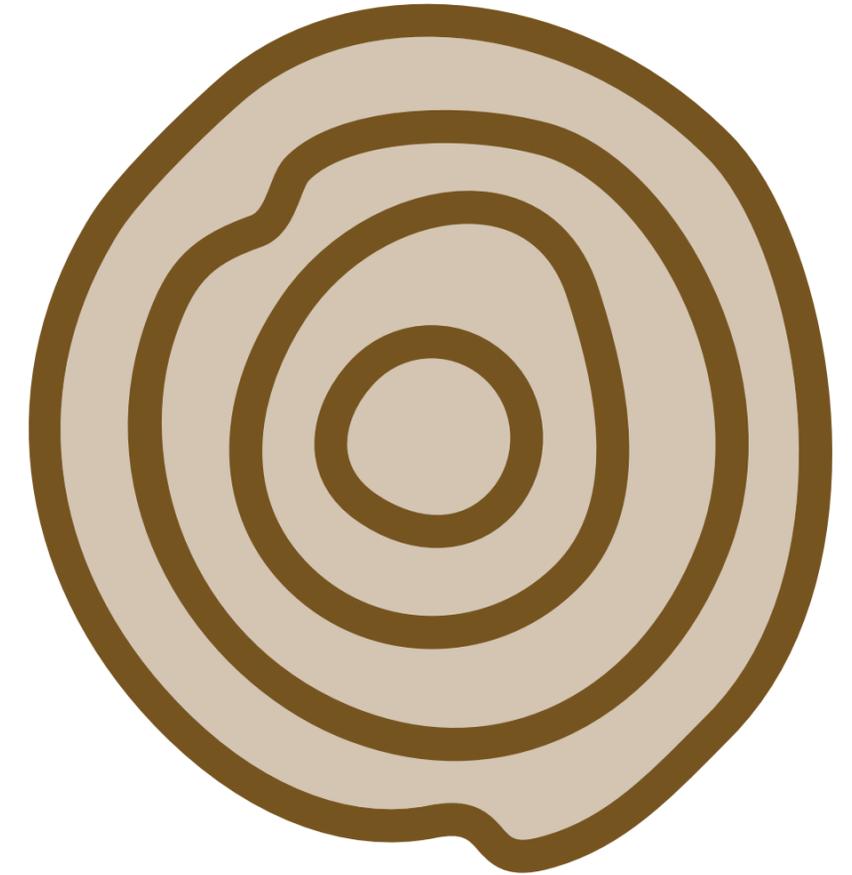
All CTA members are eligible to participate in the CTA Retirement Savings Plan.

If you are currently participating in a retirement savings plan that is not endorsed by CTA, you can switch to the CTA plan.

To join, fill out the paper enrollment form or go to [CTARetirementPlan.org](http://CTARetirementPlan.org)

## The Big Picture

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You spend your time helping children prepare for a successful future— CTA wants to help you plan for yours.

# Where are you in your journey?

**Childhood** We spend our time playing and learning, our lives are filled with curiosity. We wonder how big we'll grow, and what we'll grow up to be.

**3** Learn to count  
Piggy bank

**6** Lost a tooth  
Save the quarter

**Adolescence** The transition years bringing amazing challenges as we explore our friends, our limits and boundaries. We pay our dues in classrooms and we long to be out in the world doing.

**10** Receive allowance  
First bank account

**14** Start high school  
Get first job

**18** Acceptance to college  
Learning about debt

**22** Student teaching

**Adulthood** We build careers and reputations, buy property and build families. We provide for our needs, and just as important, we work to save and provide for our retirement.

**25** First teaching job

**35** Buy a house

**45** Peak earning  
Calculate how much you need in retirement

**50** Big birthday  
Increase retirement savings

**63** Start taking CalSTRS

**Retirement** While the time after working was once seen as sedentary, most of us can look forward to years of activity, sports, travel, exploration, new careers, and fulfillment of our dreams.

**70** Travel and hobbies

**Elderhood** The years after 80 used to be a fantasy, but now are a near certainty for a lot of us. If we plan for it, we can look forward to lives filled with security, comfort, and the satisfaction of a life well lived.

**85** Enjoy friends and family  
Feel secure in your financial life decisions