How Do I Designate a Beneficiary?

You may designate anyone as your beneficiary by following these easy steps:

1) Go to www.CTAMemberBenefits.org

2) Log in (registration required for first-time user, please have your membership card available)

3) Click on “Update Beneficiaries” in the CTA Death & Dismemberment Free Benefits section.

If you do not have a beneficiary registered, or if your designated beneficiary dies before you, the Plan pays in the following order: 1) spouse, or, effective for deaths occurring after December 31, 2009, a domestic partner pursuant to a Certificate of Registered Domestic Partnership issued in accordance with California state law, if none, then 2) children, including stepchildren and legally adopted children, in equal shares, if none, then 3) parents, including adoptive parents, in equal shares, if none, then 4) brothers and sisters in equal shares, if none then 5) an executor or administrator.

In designating a beneficiary(ies), you are specifying that the benefit goes to the person(s) that you choose. Secondly, by designating a beneficiary you are expediting the claims process and ensuring a prompt payment to your loved one(s).

To make a claim, request a paper version of the beneficiary designation form or if you have any other questions, please contact:

California Teachers Association (CTA)
Member Benefits Department
1705 Murchison Drive
Burlingame, CA 94010
Phone: 650.552.5200
E-mail: member_benefits@cta.org
www.CTAMemberBenefits.org

* For the definition of Eligible Member and Association Leader, please refer to the CTA Death & Dismemberment Plan and Summary Plan Description.
What is the CTA Death and Dismemberment Plan?

- An automatic benefit for all eligible members provided by the CTA Economic Benefits Trust
- A Death Benefit of up to $2,000
- An Accidental Death and Accidental Dismemberment Benefit of up to $10,000
- A $50,000 benefit if you die or suffer a dismemberment due to an accident or assault while at work or acting in the capacity of Association Leader

Years of continuous service will be credited based upon the CTA membership records as of each September 1 of each membership year. The chart below details the benefit levels reached with each year of CTA membership.

<table>
<thead>
<tr>
<th>Years of continuous membership</th>
<th>Death Benefit</th>
<th>Accidental Death/ Accidental Dismemberment Benefit</th>
<th>Occupation/ Association Leader AD&amp;D Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$200</td>
<td>$1,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>2</td>
<td>$400</td>
<td>$2,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>3</td>
<td>$600</td>
<td>$3,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>4</td>
<td>$800</td>
<td>$4,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>5</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>6</td>
<td>$1,200</td>
<td>$6,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>7</td>
<td>$1,400</td>
<td>$7,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>8</td>
<td>$1,600</td>
<td>$8,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>9</td>
<td>$1,800</td>
<td>$9,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>10+ years</td>
<td>$2,000 Max Benefit</td>
<td>$10,000 Max Benefit</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

CTA Death & Dismemberment Plan

Underwritten by:
The CTA Economics Benefits Trust

Administered by:
The CTA Member Benefits Department

CTA Member Benefits
CTAMemberBenefits.org