



CTA VOLUNTARY
RETIREMENT PLANS
FOR EDUCATORS, LLC

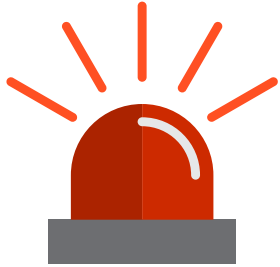
Educator's Guide To Retirement

CTA Retirement Savings Plan Trainer

Gary Allen, AIFA®

Professional Fiduciary

THE EDUCATOR'S GUIDE TO FINANCIAL INDEPENDENCE



Build a Small Emergency Fund

Have \$2,000 set aside for those unforeseen events that always happen at the worst times.



Pay off your Debt Burden

Start paying off all your debts by focusing on them one at a time. Credit cards, student debt, autos and other bills weigh you down. Start with the smallest and work your way up to eliminate them all.



Build a Big Emergency Fund

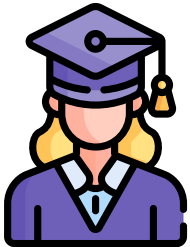
Now that your debt is paid off its time to build a larger emergency fund to prepare for the big bumps in the road. Save 3 to 6 months of EXPENSES in your emergency fund.

THE EDUCATOR'S GUIDE TO FINANCIAL INDEPENDENCE



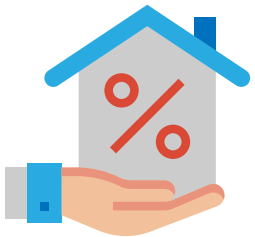
Save 10% or More of Your Income for Retirement

No matter how old you are it is time to start socking away for retirement. Use a low-cost 403(b) without commissions or surrender charges. Preferably one that invests DIRECTLY in mutual funds.



Have Children? Time to Start Saving for College

With your finances falling into place, its time to prepare for your children's education. A 529 program can be a great way to save.



Pay off Your Mortgage Early

Can you imagine NOT having a monthly mortgage payment on your house or condo? You can save a ton of interest expense if you can make extra payments on your dwelling and pay it off early.

Quick Summary of CalSTRS Pension “The Formula”



Service Credits

X



Age Factor

X



Final Salary

=



Pension Estimate

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| | | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Retirement Age | Age Factor | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| | | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Retirement Age | Age Factor | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| | | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Retirement Age | Age Factor | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| Retirement Age | Age Factor | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| | | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Retirement Age | Age Factor | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

Quick Summary of CalSTRS Pension "The Formula"

Educator retires at age 63 with 25 years of service credits



Service Credits

25 Years

x



Age Factor

2.4%

x



Final Salary

\$100,000

=



Pension Estimate

\$60,000

2% at Age 60

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

| Retirement Age | Age Factor | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 66% | 68% | 70% | 73% | 75% | 77% |
| 61 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 70% | 72% | 75% | 77% | 79% | 82% |
| 62 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 72% | 74% | 77% | 79% | 82% | 84% |
| 63 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 64 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |

← Retire Earlier Retire Later →

Quick Summary of CalSTRS Pension “The Formula”

Educator retires at age 63 with 25 years of service credits



Service Credits

25 Years

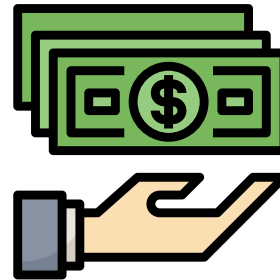
X



Age Factor

2.4%

X



Final Salary

\$100,000

=



Pension Estimate

\$60,000

2% at Age 60

Quick Summary of CalSTRS Pension "The Formula"

2% at Age 62

| | | Service Credits | | | | | | | | | | | | | | | |
|----------------|------------|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Retirement Age | Age Factor | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 |
| 60 | 1.76% | 35% | 37% | 39% | 40% | 42% | 44% | 46% | 48% | 49% | 51% | 53% | 55% | 56% | 58% | 60% | 62% |
| 61 | 1.88% | 38% | 39% | 41% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 56% | 58% | 60% | 62% | 64% | 66% |
| 62 | 2.00% | 40% | 42% | 44% | 46% | 48% | 50% | 52% | 54% | 56% | 58% | 60% | 62% | 64% | 66% | 68% | 70% |
| 63 | 2.13% | 43% | 45% | 47% | 49% | 51% | 53% | 55% | 58% | 60% | 62% | 64% | 66% | 68% | 70% | 72% | 75% |
| 64 | 2.27% | 45% | 48% | 50% | 52% | 54% | 57% | 59% | 61% | 64% | 66% | 68% | 70% | 73% | 75% | 77% | 79% |
| 65 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 66 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |
| 67 | 2.40% | 48% | 50% | 53% | 55% | 58% | 60% | 62% | 65% | 67% | 70% | 72% | 74% | 77% | 79% | 82% | 84% |



Quick Summary of CalSTRS Pension “The Formula”

Educator retires at age 65 with 25 years of service credits



Service Credits

25 Years

x



Age Factor

2.4%

x



Final Salary

\$100,000

=



Pension Estimate

\$60,000

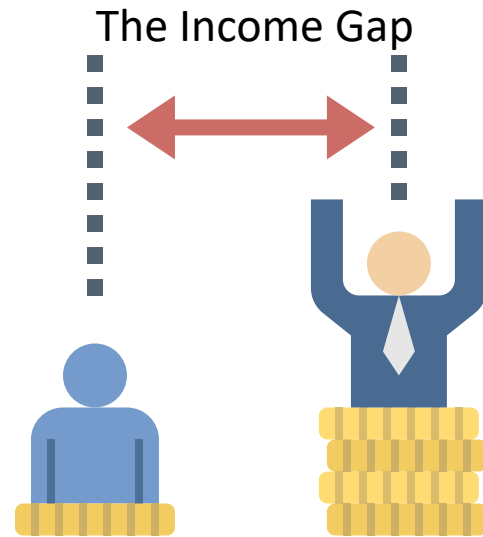
2% at Age 62

WHY DO I NEED A 403(b)?

Every year more than **12,000** California educators retire with a pension that on average pays them only about ***half of their final salary***.



WHY DO I NEED A 403(b)?



A 403(b) is the best way for educators to supplement their pension and fill the income gap.

How Much Should I Save For Retirement?

Early Career

\$50,000

Mid-Career

\$75,000

Late Career

\$100,000

10% Goal

10% Goal

10% Goal

\$5,000 Year

\$7,500 Year

\$10,000 Year

\$500 Month

\$750 Month

\$1,000 Month

The goal would be to save 10% throughout your educational career.

How Much Should I Save For Retirement?



The goal would be to save 10% throughout your educational career.

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?



Fixed Annuity



Fixed/Equity
Indexed Annuity



Variable Annuity



Mutual Fund

Insurance Products

Hybrid Product

Mutual Fund Product

Low Risk / Low Return

Growth Oriented

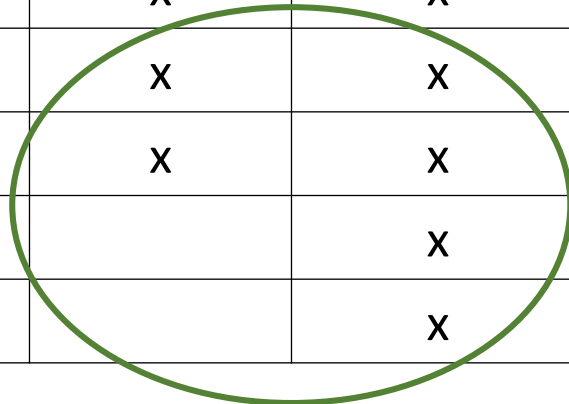
WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| | Expected But Not Guaranteed Rate of Return* | | | |
|----------------|---|---------------|----------|--------|
| Nominal | Fixed | Fixed/Equity | Variable | Mutual |
| Rate of Return | Annuity | Index Annuity | Annuity | Fund |
| 1% | X | | | |
| 2% | X | X | X | |
| 3% | X | X | X | |
| 4% | | X | X | X |
| 5% | | | X | X |
| 6% | | | X | X |
| 7% | | | X | X |
| 8% | | | | X |
| 9% | | | | X |

*Based on reviews of over 350 educator 403b accounts as well as historical financial market returns

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| | Expected But Not Guaranteed Rate of Return* | | | |
|----------------|---|---------------|----------|--------|
| Nominal | Fixed | Fixed | Variable | Mutual |
| Rate of Return | Annuity | Index Annuity | Annuity | Fund |
| 1% | X | | | |
| 2% | X | X | X | |
| 3% | X | X | X | |
| 4% | | X | X | X |
| 5% | | | X | X |
| 6% | | | X | X |
| 7% | | | X | X |
| 8% | | | | X |
| 9% | | | | X |



*Based on reviews of over 350 educator 403b accounts as well as historical financial market returns

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| Nominal Rate of Return |
|------------------------|
| 1% |
| 2% |
| 3% |
| 4% |
| 5% |
| 6% |
| 7% |
| 8% |
| 9% |

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| Nominal Rate of Return | Inflation Rate |
|------------------------|----------------|
| 1% | 2.50% |
| 2% | 2.50% |
| 3% | 2.50% |
| 4% | 2.50% |
| 5% | 2.50% |
| 6% | 2.50% |
| 7% | 2.50% |
| 8% | 2.50% |
| 9% | 2.50% |

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| Nominal Rate of Return | Inflation Rate | Real Rate of Return |
|------------------------|----------------|---------------------|
| 1% | 2.50% | -1.5% |
| 2% | 2.50% | -0.5% |
| 3% | 2.50% | 0.5% |
| 4% | 2.50% | 1.5% |
| 5% | 2.50% | 2.5% |
| 6% | 2.50% | 3.5% |
| 7% | 2.50% | 4.5% |
| 8% | 2.50% | 5.5% |
| 9% | 2.50% | 6.5% |

WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

| Nominal Rate of Return | Inflation Rate | Real Rate of Return | Years to Double Your Money (Purchasing Power) |
|------------------------|----------------|---------------------|---|
| 1% | 2.50% | -1.5% | Never |
| 2% | 2.50% | -0.5% | Never |
| 3% | 2.50% | 0.5% | 144 |
| 4% | 2.50% | 1.5% | 48 |
| 5% | 2.50% | 2.5% | 29 |
| 6% | 2.50% | 3.5% | 21 |
| 7% | 2.50% | 4.5% | 16 |
| 8% | 2.50% | 5.5% | 13 |
| 9% | 2.50% | 6.5% | 11 |

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



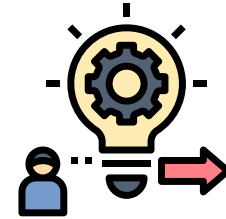
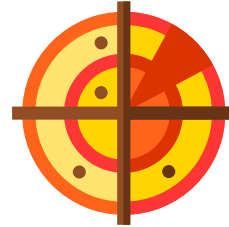
30 Companies



102 Products

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



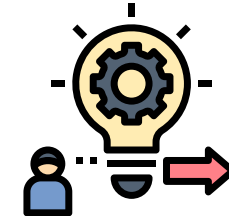
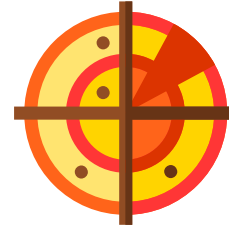
| Companies | Products | Product Screens | Reason |
|-----------|----------|-----------------|--------|
| 30 | 102 | None | N/A |

SAMPLE 403(b) MENU (FRESNO UNIFIED)

| Vendor ID | Vendor Name | Fixed Annuity | Fixed (Equity) Index Annuity | Variable Annuity | Mutual Fund |
|-----------|--|---------------|------------------------------|------------------|-------------|
| 1117 | AIG Retirement Services | | | | |
| 1164 | American Century Investments | | | | |
| 1062 | American Fidelity Assurance Company | | | | |
| 1128 | American United Life (AUL), a OneAmerica Financial Partner | | | | |
| 1035 | Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company | | | | |
| 1041 | Ameriprise Financial Inc. | | | | |
| 1073 | Brighthouse Financial | | | | |
| 1097 | CalSTRS Pension2 | | | | |
| 1926 | CTA Voluntary Retirement Plans for Educators, LLC | | | | |
| 1067 | Equitable Financial Life Insurance Company | | | | |
| 1133 | Fidelity Investments | | | | |
| 1025 | Franklin Templeton Investments | | | | |
| 1018 | Global Atlantic Financial Group (not open to new accounts) | | | | |
| 1096 | Great American Insurance Group (Annuity Investors Life Insurance Company) | | | | |
| 1014 | Horace Mann Life Insurance Company | | | | |
| 1135 | Industrial-Alliance Pacific Life Ins Co, US Branch | | | | |
| 1121 | Invesco (formerly OppenheimerFunds) | | | | |
| 1029 | Lincoln Nat'l Life Ins Co (Lincoln Financial Group), The | | | | |
| 1074 | MassMutual, through its subsidiary, C.M. Life Insurance Co. (not open to new accounts) | | | | |
| 1024 | Metropolitan Life Insurance Company | | | | |
| 1043 | Midland National | | | | |
| 1036 | National Life Group through member company Life Insurance Company of the Southwest | | | | |
| 1083 | New York Life Ins. & Annuity Corp. | | | | |
| 1472 | North American Company for Life and Health | | | | |
| 1148 | Orion Portfolio Solutions (Formerly FTJ FundChoice LLC) | | | | |
| 1130 | Pacific Life Insurance Company | | | | |
| 1030 | PFS Investments Inc | | | | |
| 1127 | PlanMember Services Corp | | | | |
| 1022 | Security Benefit | | | | |
| 1038 | Thrivent Financial AKA Thrivent Financial for Lutherans, Thrivent Mutual Funds | | | | |
| 1160 | Transamerica Life Insurance Company (not open to new accounts) | | | | |
| 1060 | Voya - ReliaStar Life Insurance Company | | | | |
| 1042 | Waddell & Reed, Inc | | | | |

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



| Companies | Products | Product Screens | Reason |
|-----------|-----------|--|---|
| 30 | 102 | None | N/A |
| 23 | 44 | Eliminate low risk/low return products | Wrong product for educator goal of closing income gap |

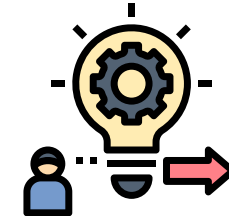
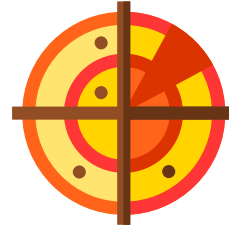
SAMPLE 403(b) MENU (FRESNO UNIFIED)

FILTER:
ELIMINATE LOW RISK/LOW RETURN PRODUCTS

| Vendor ID | Vendor Name | Variable Annuity | Mutual Fund |
|-----------|--|------------------|-------------|
| 1117 | AIG Retirement Services | | |
| 1164 | American Century Investments | | |
| 1062 | American Fidelity Assurance Company | | |
| 1128 | American United Life (AUL), a OneAmerica Financial Partner | | |
| 1041 | Ameriprise Financial Inc. | | |
| 1073 | Brighthouse Financial | | |
| 1097 | CalSTRS Pension2 | | |
| 1926 | CTA Voluntary Retirement Plans for Educators, LLC | | |
| 1067 | Equitable Financial Life Insurance Company | | |
| 1133 | Fidelity Investments | | |
| 1025 | Franklin Templeton Investments | | |
| 1014 | Horace Mann Life Insurance Company | | |
| 1121 | Invesco (formerly OppenheimerFunds) | | |
| 1029 | Lincoln Nat'l Life Ins Co (Lincoln Financial Group), The | | |
| 1024 | Metropolitan Life Insurance Company | | |
| 1083 | New York Life Ins. & Annuity Corp. | | |
| 1148 | Orion Portfolio Solutions (Formerly FTJ FundChoice LLC) | | |
| 1030 | PFS Investments Inc | | |
| 1127 | PlanMember Services Corp | | |
| 1022 | Security Benefit | | |
| 1038 | Thrivent Financial AKA Thrivent Financial for Lutherans, Thrivent Mutual Funds | | |
| 1060 | Voya - ReliaStar Life Insurance Company | | |
| 1042 | Waddell & Reed, Inc | | |

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



| Companies | Products | Product Screens | Reason |
|-----------|-----------|---|---|
| 30 | 102 | None | N/A |
| 23 | 44 | Eliminate low risk/low return products | Wrong product for educator goal of closing income gap |
| 8 | 10 | Eliminate products with commissions and/or surrender fees | No need to purchase products with commissions or surrender fees |

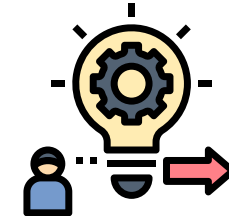
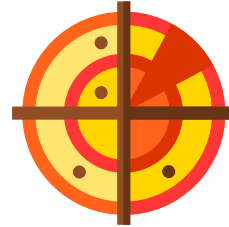
SAMPLE 403(b) MENU (FRESNO UNIFIED)

FILTERS:
ELIMINATE LOW RISK/LOW RETURN PRODUCTS
ELIMINATE PRODUCTS WITH COMMISSIONS AND OR SURRENDER CHARGES

| Vendor ID | Vendor Name | Mutual Fund |
|-----------|---|-------------|
| 1117 | AIG Retirement Services | |
| 1164 | American Century Investments | |
| 1097 | CalSTRS Pension2 | |
| 1926 | CTA Voluntary Retirement Plans for Educators, LLC | |
| 1133 | Fidelity Investments | |
| 1148 | Orion Portfolio Solutions (Formerly FTJ FundChoice LLC) | |
| 1127 | PlanMember Services Corp | |
| 1022 | Security Benefit | |

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



| Companies | Products | Product Screens | Reason |
|-----------|----------|---|---|
| 30 | 102 | None | N/A |
| 23 | 44 | Eliminate low risk/low return products | Wrong product for educator goal of closing income gap |
| 8 | 10 | Eliminate products with commissions and/or surrender fees | No need to purchase products with commissions or surrender fees |
| 4 | 4 | Eliminate products with high fees | High fees hurt returns |

SAMPLE 403(b) MENU (FRESNO UNIFIED)

FILTERS:
ELIMINATE LOW RISK/LOW RETURN PRODUCTS
ELIMINATE PRODUCTS WITH COMMISSIONS AND OR SURRENDER CHARGES
ELIMINATE HIGH FEE PRODUCTS

| Vendor ID | Vendor Name | Mutual Fund |
|------------------|---|--------------------|
| 1164 | American Century Investments | |
| 1097 | CalSTRS Pension2 | |
| 1926 | CTA Voluntary Retirement Plans for Educators, LLC | |
| 1133 | Fidelity Investments | |

SAMPLE 403(b) MENU (FRESNO UNIFIED) ESTIMATED ANNUAL COST

| 403(b) Vendor Company | Product Costs Annual | | 403(b) Account Balance/Yearly Fee | | | | | | | | | | | |
|--|----------------------|------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | Variable Cost | Fixed Cost | \$10,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 |
| American Century | 0.99% | \$15* | \$99 | \$248 | \$297 | \$347 | \$396 | \$446 | \$495 | \$545 | \$594 | \$644 | \$693 | \$743 |
| CalSTRS Pension 2 | 0.56% | \$0 | \$56 | \$140 | \$168 | \$196 | \$224 | \$252 | \$280 | \$308 | \$336 | \$364 | \$392 | \$420 |
| CalSTRS Pension 2 with Managed Account | 1.16% | \$0 | \$116 | \$290 | \$348 | \$406 | \$464 | \$522 | \$580 | \$638 | \$696 | \$754 | \$812 | \$870 |
| CTA Retirement Savings Plan | 0.18% | \$95 | \$113 | \$140 | \$149 | \$158 | \$167 | \$176 | \$185 | \$194 | \$203 | \$212 | \$221 | \$230 |
| Fidelity Direct | 0.63% | \$24 | \$87 | \$182 | \$213 | \$245 | \$276 | \$308 | \$339 | \$371 | \$402 | \$434 | \$465 | \$497 |

*Waived after account balance reaches \$10,000

SAMPLE 403(b) MENU (FRESNO UNIFIED)

ESTIMATED ANNUAL COST

| 403(b) Vendor Company | Product Costs Annual | | 403(b) Account Balance/Yearly Fee | | | | | | | | | |
|-----------------------------------|----------------------|------------|-----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Variable Cost | Fixed Cost | \$100,000 | \$125,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
| American Century | 0.99% | \$15* | \$990 | \$1,238 | \$1,485 | \$1,980 | \$2,475 | \$2,970 | \$3,465 | \$3,960 | \$4,455 | \$4,950 |
| CalSTRS Pension 2 | 0.56% | \$0 | \$560 | \$700 | \$840 | \$1,120 | \$1,400 | \$1,680 | \$1,960 | \$2,240 | \$2,520 | \$2,800 |
| CalSTRS Pension 2 Managed Account | 1.16% | \$0 | \$1,160 | \$1,450 | \$1,740 | \$2,320 | \$2,900 | \$3,480 | \$4,060 | \$4,640 | \$5,220 | \$5,800 |
| CTA Retirement Savings Plan | 0.18% | \$95 | \$275 | \$320 | \$365 | \$455 | \$545 | \$635 | \$725 | \$815 | \$905 | \$995 |
| Fidelity Direct | 0.63% | \$24 | \$654 | \$812 | \$969 | \$1,284 | \$1,599 | \$1,914 | \$2,229 | \$2,544 | \$2,859 | \$3,174 |

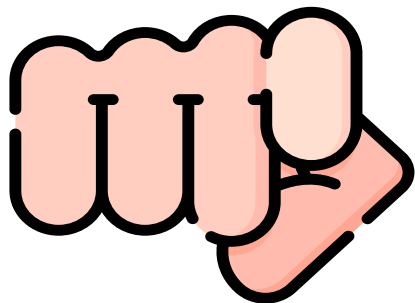
*Waived after account balance reaches \$10,000



THE CTA DIFFERENCE

With the CTA Retirement Savings Plan, the focus is on your retirement, not what's best for us. We make the enrollment process simple, transparent and fair. We give you the 403(b) program you need to have a retirement you'll love.

You're The Boss



We work for you. You're looking to retire someday, and we provide the tools and the plan you need to succeed.

We are here for one reason: to guide you to a successful and fulfilling retirement. CTA serves you during your working years and keeps on serving you in retirement.



THE CTA DIFFERENCE



You Never Get Ripped Off

The CTA Retirement Savings Plan does not pay commissions or charge surrender fees. Your money is yours.

The plan features the lowest share class of each mutual fund offered in the program.

CTA charges a flat annual fee no matter how large your account grows.

The CTA fee will go down as more educators sign up for the program.



THE CTA DIFFERENCE



Honest Advice

Every CTA Retirement Savings Plan advisor is a professional fiduciary. The CTA team adheres to the highest ethical and legal standards.

By law, we must provide advice that is always in your best interest. Our professionals will let you know if it's in your best interest to stay with your current 403(b) or make a move.



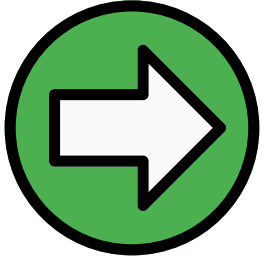
THE CTA DIFFERENCE



The only 403(b) program endorsed by the California Teachers Association

The CTA Retirement Savings Plan was created specifically for educators. As a not-for-profit entity, it places your retirement ahead of making a profit. To the best of our knowledge, this is unique among 403(b) programs offered to California educators.

As an educator, you play a huge roll in everyone's future. This program was designed to help you plan for your future.



WHAT DO I DO NEXT?



Enroll in the CTA 403 (b) Retirement Savings Plan.

<https://enroll.ctaretirementplan.org/>



Complete a Salary Reduction Agreement (SRA) Washington USD

<https://envoy.tsacg.com/index.php?e=4022>





Transfer your existing 403 (b) account to the CTA program
Work with CTA Retirement Savings Plan team



A free review of your current 403 (b) with another vendor

<https://review.ctaretirementplan.org/>

CTA ENROLLMENT DEMO

 Existing participant login 

Welcome to the CTA Retirement Savings Plan

You spend your career helping students prepare for their future. CTA wants to help you prepare for your future by providing what many consider is the best 403(b) savings plan in California. The CTA retirement savings program helps make sure you are on a great path to a wonderful retirement.

Plan benefits:

- CTA Designed and Endorsed
- High Quality, Low-Cost Investments
- No salespeople, no commissions
- Fiduciary standard of care
- Help when you need it
- Easy to get started

GETTING STARTED

| | |
|--|--|
| STEP 1 - Online Enrollment Complete this online enrollment to open your CTA retirement account. It only takes a few minutes to complete. | STEP 2 - Complete SRA Complete a Salary Reduction Agreement (SRA) to direct your employer to fund your CTA retirement account. |
|--|--|

INVESTMENT INFORMATION

You have two options on how to set up your CTA Retirement Savings Plan:

- **Option 1**
A BlackRock Lifepath target date fund will be set up and professionally managed for you based on your age. More than 90% of educators choose this option.
- **Option 2**
You select your own mix of individual funds and manage them on an ongoing basis. Less than 10% of educators choose this option.

[+ Show/hide the full menu of available investments](#)

<https://enroll.ctaretirementplan.org/>



CTA VOLUNTARY
RETIREMENT PLANS
FOR EDUCATORS, LLC

CONTACT INFORMATION

Gary Allen, AIFA®
CTA 403(b) Retirement Savings Plan
Tel: 916.235.9800
Email: team@ctaretirementplan.org