



CTA VOLUNTARY
RETIREMENT PLANS
FOR EDUCATORS, LLC

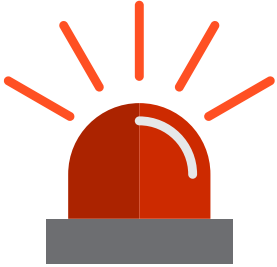
Educator's Guide To A Successful Retirement

CTA Retirement Savings Plan

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. Two schools of thought.

- 1. Start with the smallest and work your way up to eliminate them all; or*
- 2. Pay off the debts with the highest interest rates first*



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



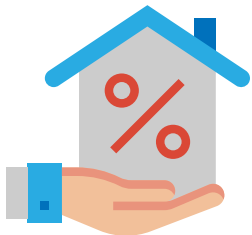
Save 10% or More of Your Income for Retirement

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"



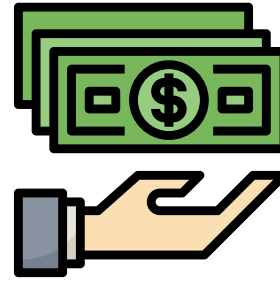
Service Credits

X



Age Factor

X



Final Salary

=



Pension Estimate

Quick Summary of CalSTRS Pension “The Formula”

2% at Age 60

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%
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Quick Summary of CalSTRS Pension “The Formula”

2% at Age 60

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Quick Summary of CalSTRS Pension "The Formula"

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Quick Summary of CalSTRS Pension "The Formula"

2% at Age 60

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60	2.00%	40%	42%	44%	46%	48%	50%	52%	54%	56%	58%	66%	68%	70%	73%	75%	77%
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*If you retire with 30 years or more, 0.2 percent career factor will be added to age factor, up to a maximum age factor of 2.4%

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%	62%	64%	66%	75%	77%
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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 →

*If you retire with 30 years or more, 0.2 percent career factor will be added to age factor, up to a maximum age factor of 2.4%

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

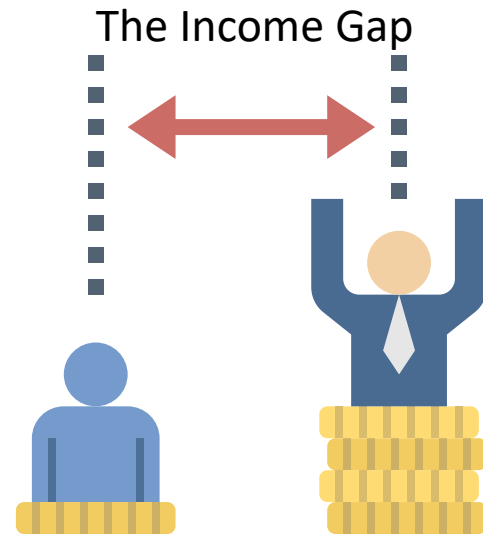
2% at Age 62

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

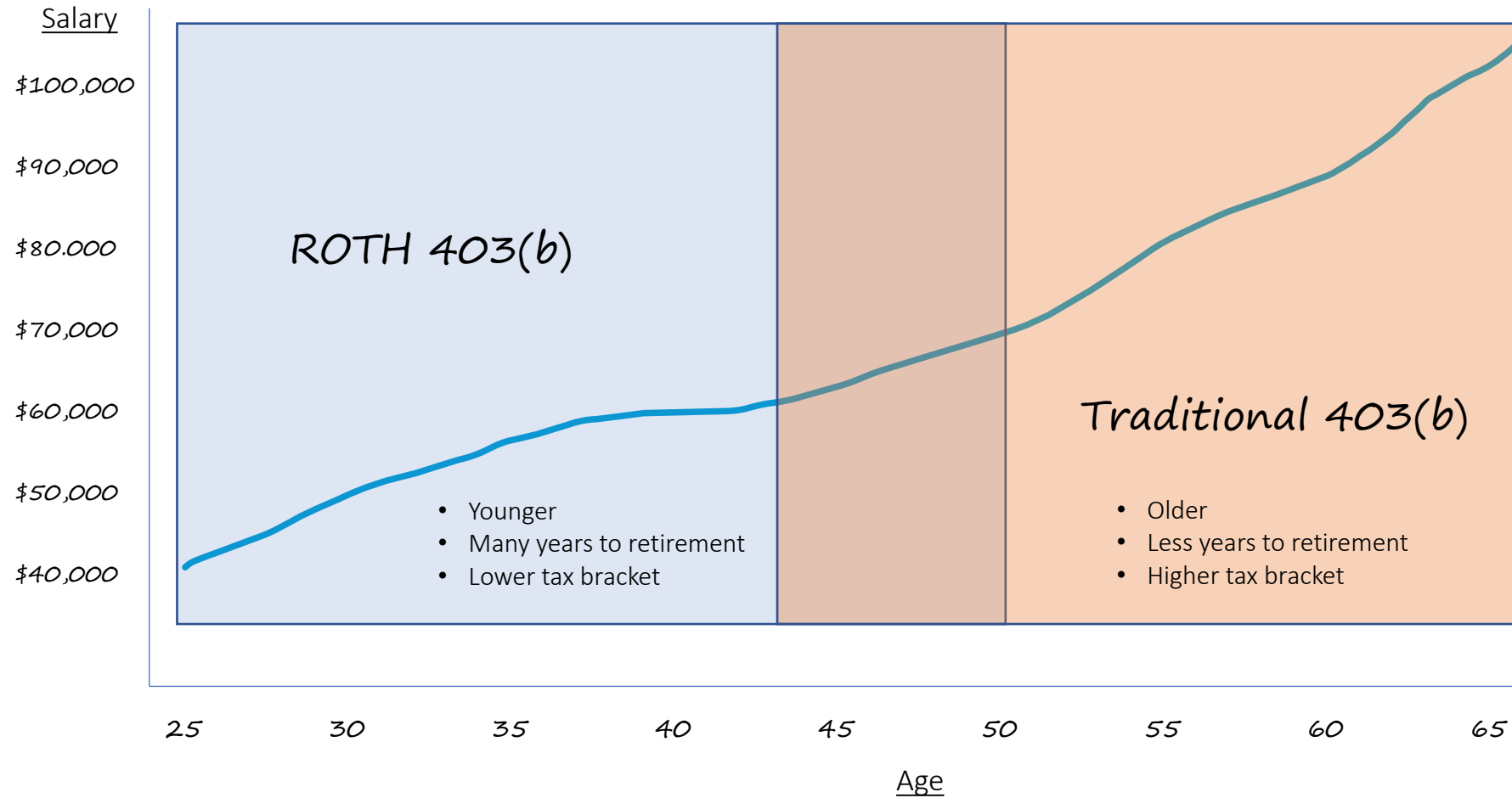
The goal would be to save 10% throughout your educational career.

How Much Should I Save For Retirement?



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

Traditional or Roth 403(b)?



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



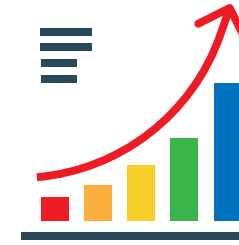
Fixed Annuity



Fixed/Equity
Indexed Annuity



Variable Annuity



Mutual Fund



Low Risk / Low Return

Growth Oriented

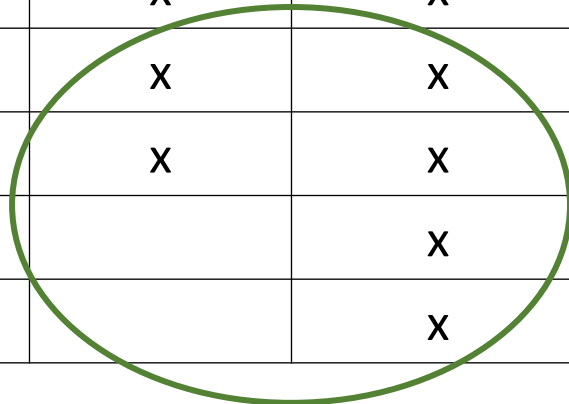
WHAT TYPE OF 403(b) IS BEST TO SAVE FOR RETIREMENT?

	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



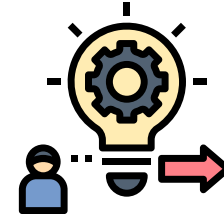
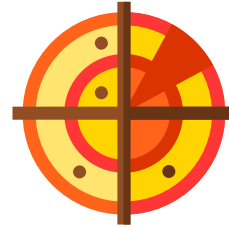
30 Companies



102 Products

HOW TO SELECT A 403(b) PRODUCT

FRESNO UNIFIED EXAMPLE



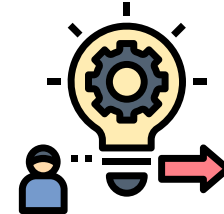
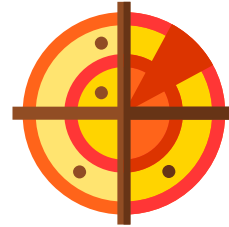
Companies	Products	Product Screens	Reason
30	102	None	N/A

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

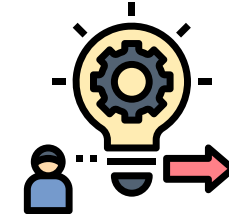
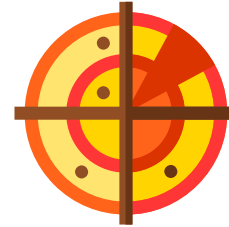
SAMPLE 403(b) MENU (FRESNO UNIFIED)

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

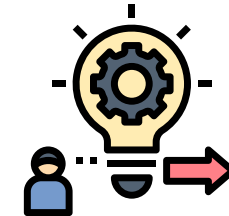
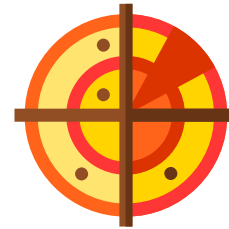
SAMPLE 403(b) MENU (FRESNO UNIFIED)

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

CTA New Saver Discount Program

CTA has negotiated a reduced fee for the first two years an account is open for those who qualify as a *new saver*. In order to qualify, the new saver must meet the following criteria:

Member in good standing of the California Teachers Association, AND qualifies for one of the following categories:

CTA New Saver Category 1

- A new CTA member (3 years or less)

CTA New Saver Category 2

- CTA member for more than 3 years
- Has never had a 403(b) in the past



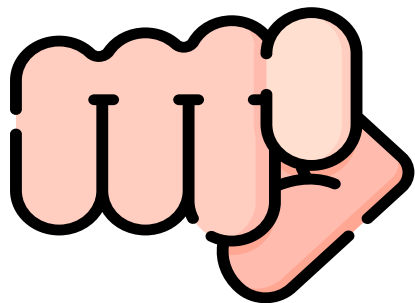
50% reduction in \$95 annual Admin Fee for the first two years



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.



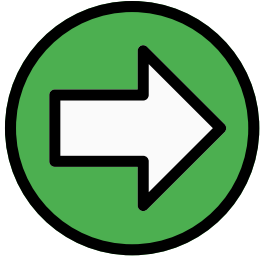
THE CTA DIFFERENCE



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

The CTA Retirement Savings Plan was created specifically for educators. The program was designed and created by the California Teachers Association and is the only 403(b) program endorsed and supported by CTA.

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)

No need for separate SRA. Fully integrated with enrollment process





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.
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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

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