

GET GOOD AT RETIREMENT

Member First. Fair Deal.

Fiduciary help. No upside limits.

My pension is the foundation. My 403(b) is the growth.



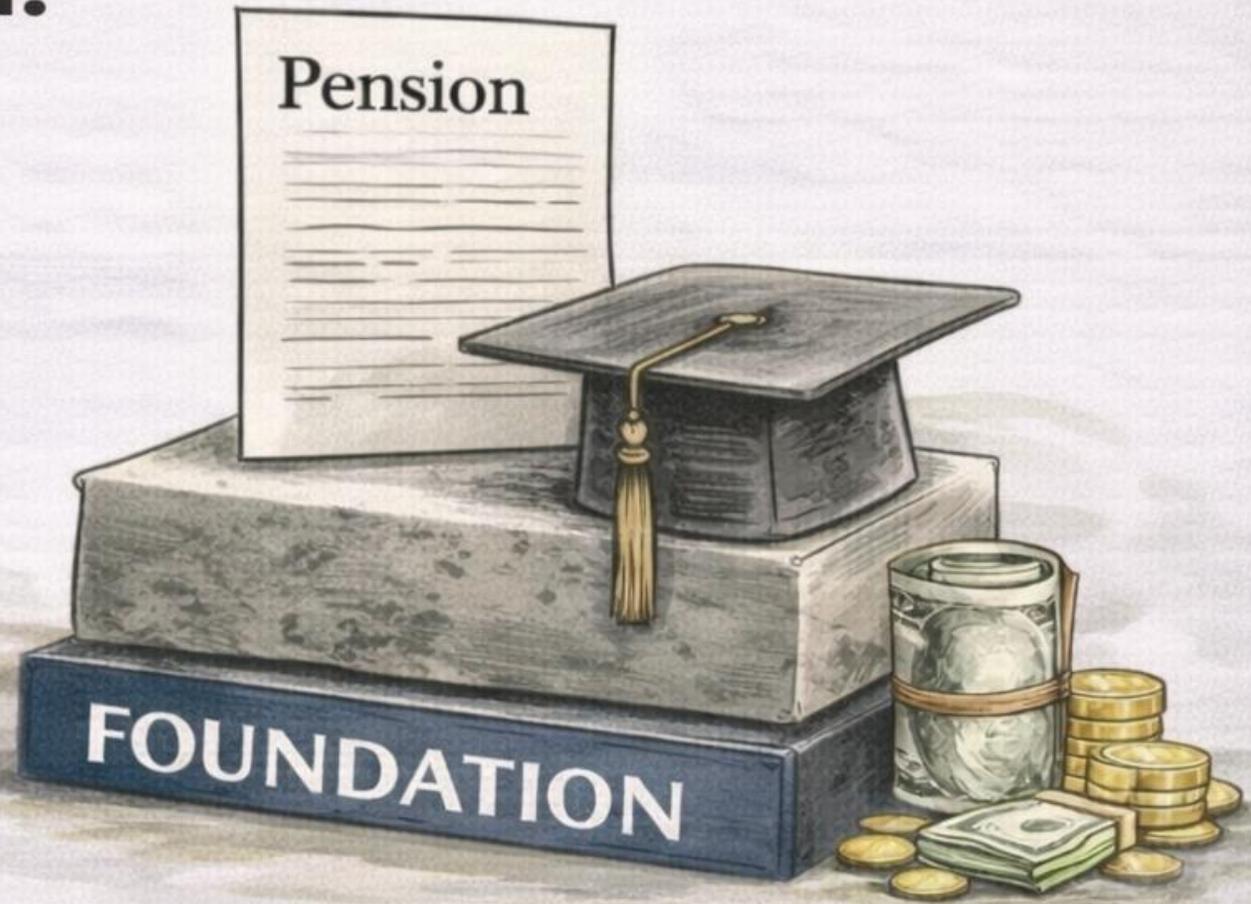
**ARE YOU CONFIDENT
YOUR PENSION COVERS
THE LIFE YOU WANT?**

Show of hands.



**MY PENSION IS
THE FOUNDATION.**

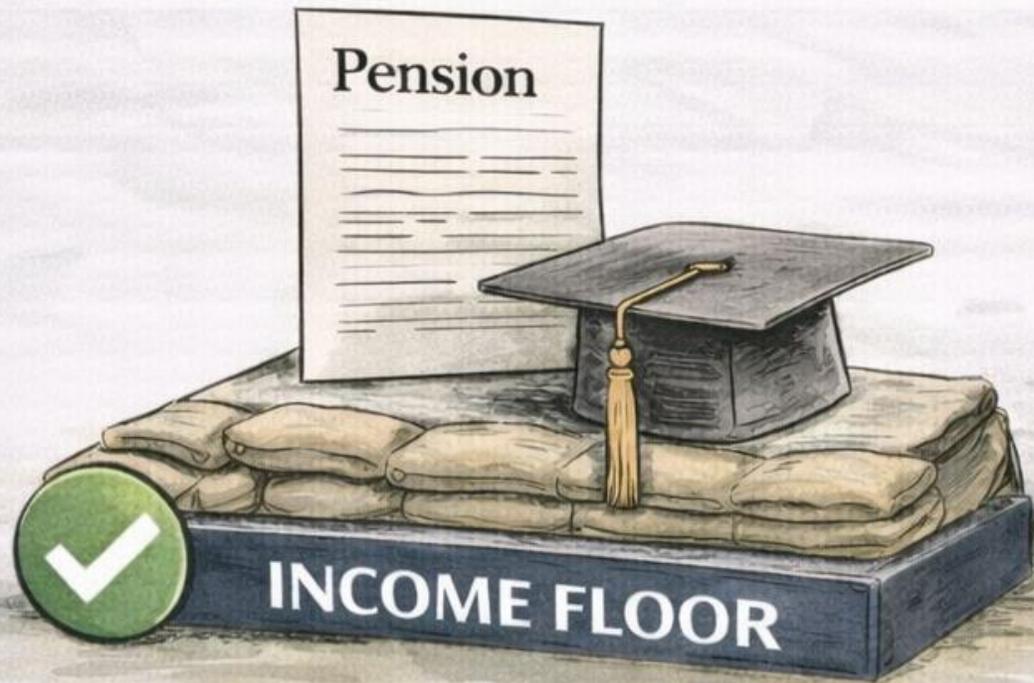
**MY 403(b) is
THE GROWTH.**



YOU ALREADY HAVE **GUARANTEED INCOME**

YOUR 403(b) IS A GROWTH ENGINE.

You've already paid for income safety, so missing out on growth now can limit your options later.



**YOU DON'T NEED
TO BECOME AN EXPERT.**

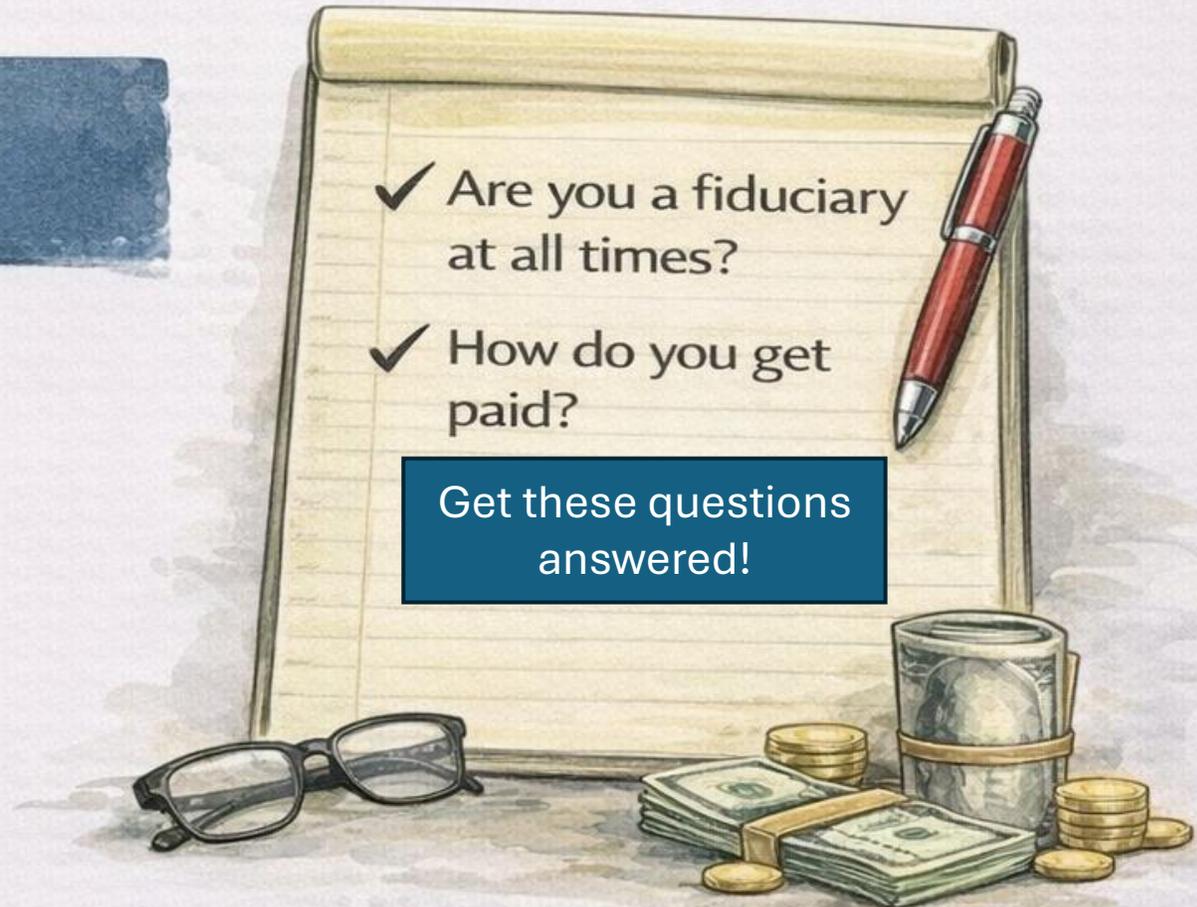
**YOU JUST NEED
TWO FILTERS.**





MEMBER FIRST

A fiduciary is legally required
to put your interests first.

- 
- ✓ Are you a fiduciary at all times?
 - ✓ How do you get paid?

Get these questions
answered!

No Upside Limits

- ✓ Is there a cap on gains?
- ✓ Is there a participation rate?
- ✓ Are there spreads or other limits?

Clear, Reasonable Costs

- ✓ Is there a surrender charge?
- ✓ For how long?
- ✓ Are there bonuses with strings attached?

Can someone explain costs in plain English?



AVOID THE SHELL GAME

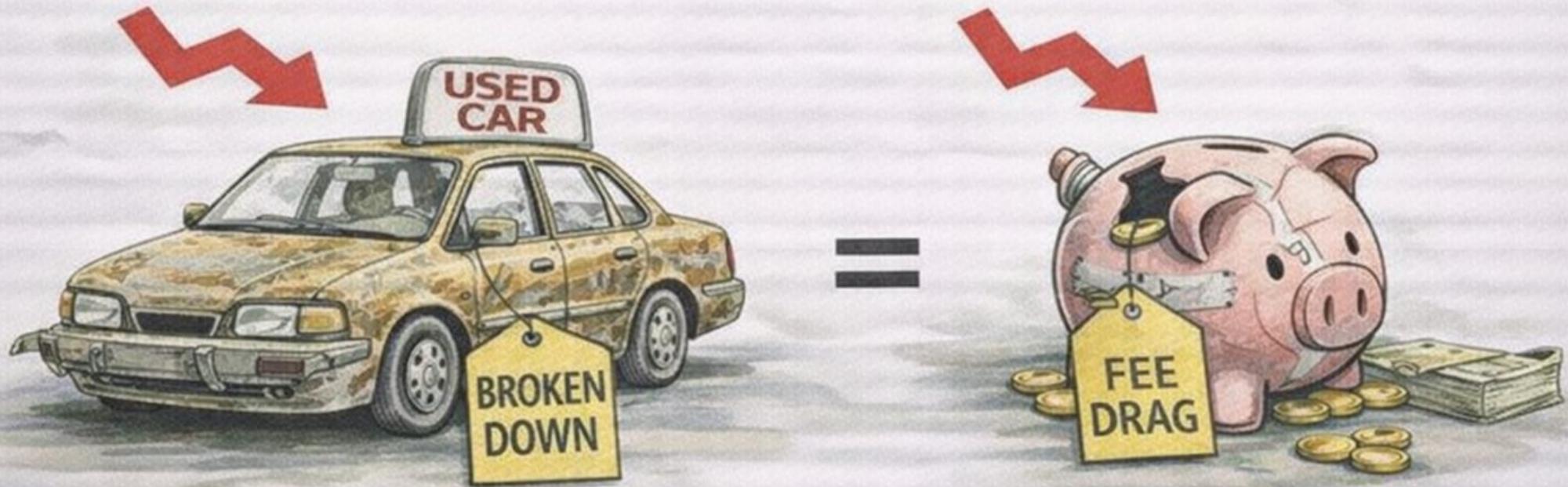


FEES HIDE IN WEIRD PLACES



Education only. Not investment, tax or legal advice.

A SCRATCH AND DENT STRATEGY



LOOK OUT FOR MURKY ANSWERS

Is information clear and transparent
or murky and confusing?

Education only. Not investment, tax or legal advice.

TRANSPARENT

- ✓ Easy to understand
- ✓ Answers your questions
- ✓ Specific and direct

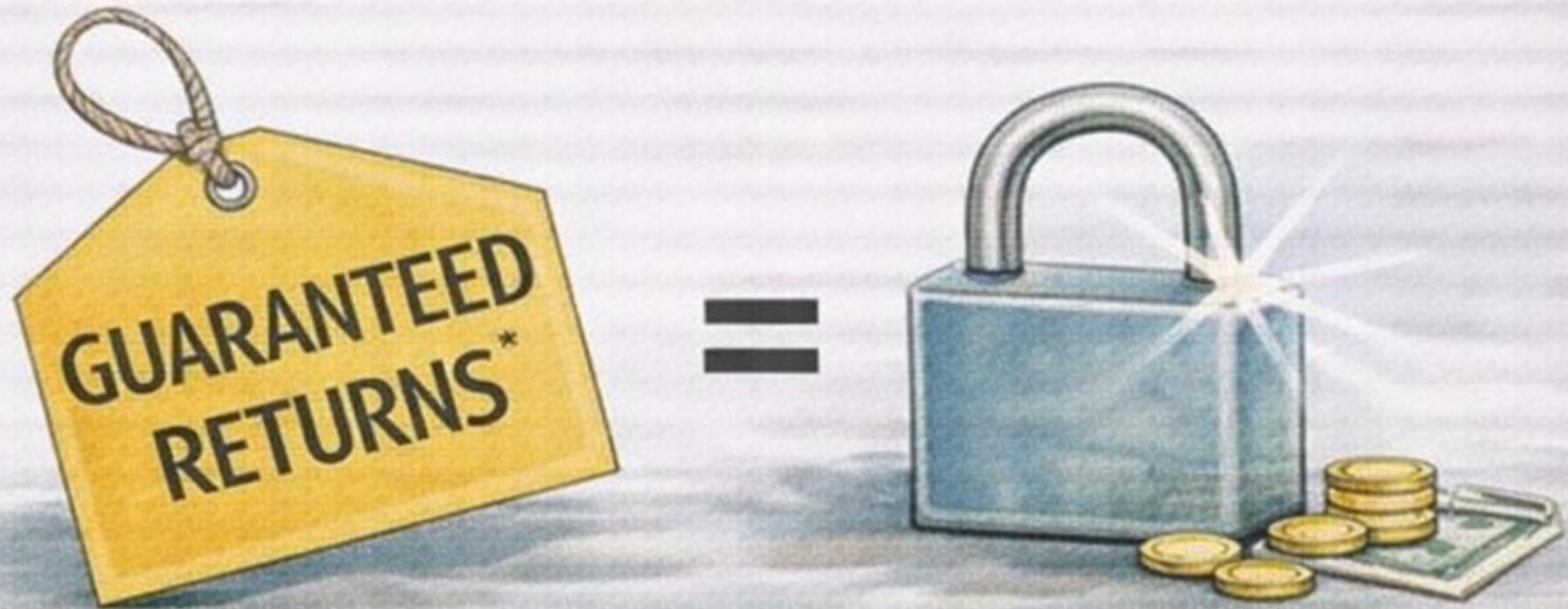
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MURKY

- ✓ Vague and complex
- ✓ Dodges your questions
- ✓ Pushy and evasive

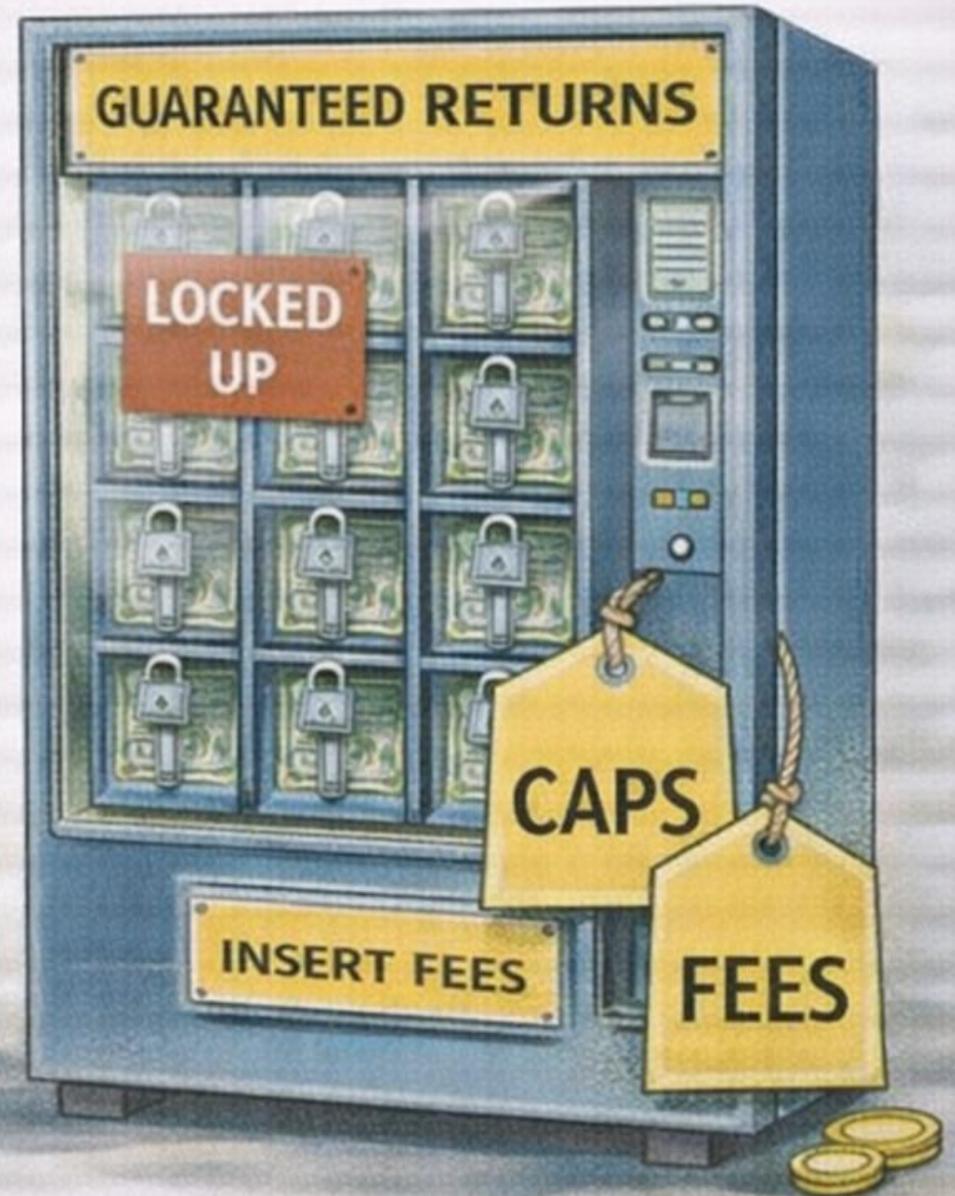
GUARANTEED RETURNS*

SELL A LOT OF “SAFETY.”



BUT HERE'S THE TRADEOFF.

- ✓ Lockups
- ✓ Caps
- ✓ Fees



LOOK FOR ALTERNATIVES

Is there a better alternative?



OR



RETIREMENT IS A TEAM SPORT

DON'T DO THIS ALONE.



USE THE STANDARDS BEFORE YOU COMMIT



CTA STANDARDS NETWORK

**MEMBER
FIRST**

**FAIR
DEAL**

- ✓ Bring the paperwork
- ✓ Apply the Two Standards
- ✓ Slow the decision down

THE MOST EXPENSIVE MISTAKE IS RUSHING.

- ✓ Slow down the decision
- ✓ Stay in control



MEMBER FIRST.

FAIR DEAL.

EVERY TIME.



Education only. Not investment, tax or legal advice.

BEFORE YOU COMMIT, GET ANOTHER SET OF EYES

- ✓ Slow it down
- ✓ Apply the standards
- ✓ Spot red flags



NEVER SIGN ANYTHING UNDER PRESSURE

- ✓ Pause and step back
- ✓ Get another opinion
- ✓ Give yourself time to think



IS IT GOOD ENOUGH FOR A CTA MEMBER ?

IS THE DEAL IN MY BEST INTEREST ?



MORE TIME.
MORE CLARITY.
BETTER RESULTS.



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LET'S FIND YOUR NUMBER



BACK-OF-THE-NAPKIN ESTIMATE:

GAP \$ x 25



5 MYTHS THAT COST YOU YEARS

MYTH

#1

My pension
covers everything



TRUTH

#1

You need to
fill a gap.



5 MYTHS THAT COST YOU YEARS

MYTH

#2

No fees.
I don't pay anything



TRUTH

#2

Oh, you definitely
pay fees.



5 MYTHS THAT COST YOU YEARS

MYTH

#3

Guaranteed returns
make up a difference.



TRUTH

#3

Locked up funds
leave an income gap.



5 MYTHS THAT COST YOU YEARS

MYTH

#4

Saving a little
is pointless.



TRUTH

#4

Saving a little
adds up.



5 MYTHS THAT COST YOU YEARS

MYTH

#5

I have a set-it
and forget-it plan.



TRUTH

#5

If nothing changes,
nothing changes.



THESE MYTHS DONT FAIL YOU ALL AT ONCE.
THEY FAIL YOU SLOWLY.



BACK TO THE STANDARDS.



MEMBER FIRST.

FAIR DEAL.

WHAT GOOD DECISIONS FEEL LIKE



CALM



EXPLAINABLE

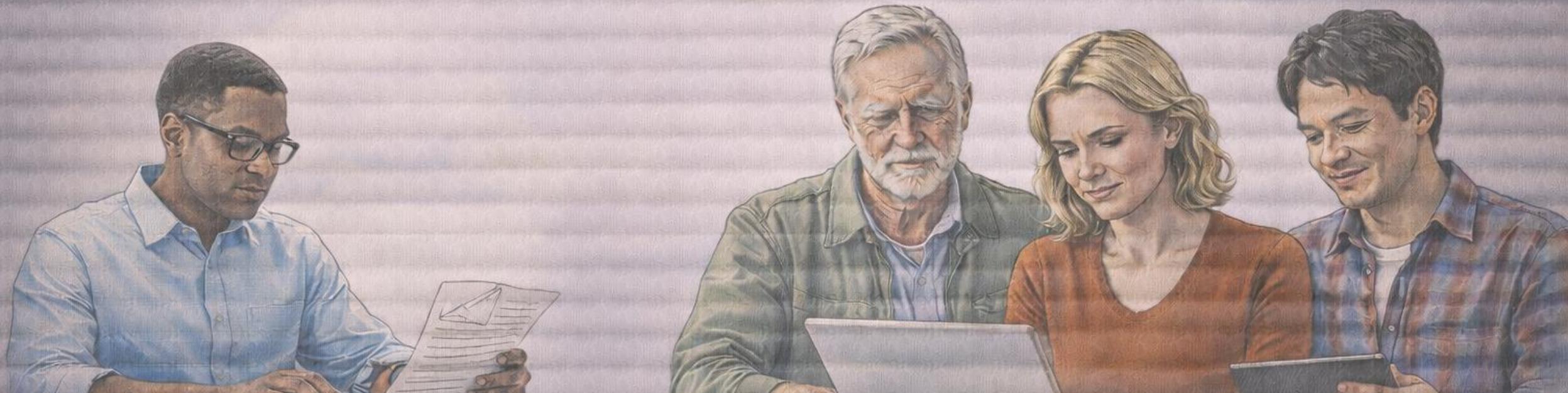


NO PRESSURE



WHAT CTA MEMBERS DO NEXT.

- 1** Review your statement
- 2** Apply the standards
- 3** Use a CTA fiduciary advisor to help you make a good decision.





MEMBER FIRST. FAIR DEAL. EVERY TIME.



PENSION = FOUNDATION.

403(b) = GROWTH.

STANDARDS PROTECT YOU.



YOUR NEXT STEP: USE A CTA FIDUCIARY ADVISOR.

Use our CTA 403(b) Team



and



on an individual basis



to provide education
and training sessions for
your local chapter or service
center.