

Your Future Self Is Counting on You

A transformational guide for new CTA educators

Gary Allen, AIFA®
Kenny Haren
CTA 403(b)



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Your pension is a foundation...
what you do fills in the rest.

Your first years in education are intense:

- New systems
- Classroom management
- Lesson planning
- Student needs
- Life transitions



Today You



Future You

What Do You Want Life to *Feel* Like 25–30 Years From Now?

- ✓ Calm
- ✓ Secure
- ✓ Proud
- ✓ Free
- ✓ Flexible

Why Many Educators Struggle Later



No one explains to you:

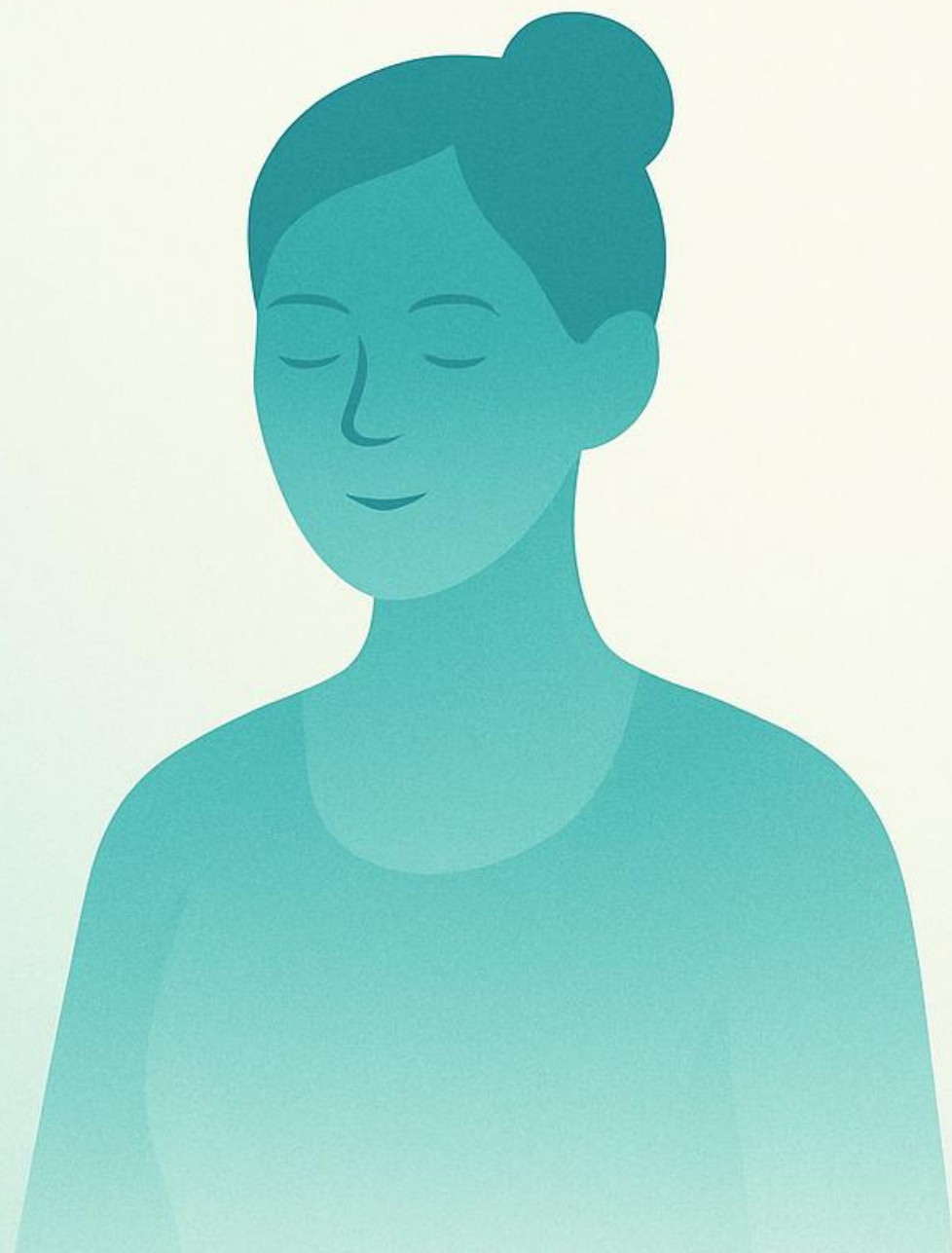
- How your pension actually works
- What it won't cover
- Your “future paycheck”
- How small, early steps matter
- How to protect your future self

What the Research Shows



A good connection with your
Future – Self
drives better decisions.

Meet Your Future Self



What Did Future You Want?

- Security • Stability • A plan
- A small step taken early

Future You is counting on you.

The Big Reveal



Your pension is powerful...
but it isn't everything.



What Your Pension Does Cover

Typically covers 50% to 65%
of your final pay

Based on a combination of your years of service, when you retire, and your final pay.

What Your Pension Does NOT Cover



Your “Pension Gap”:

- Housing
- Healthcare
- Inflation
- Family needs
- Lifestyle choices



Your Gap Is Not Failure

It's normal.

It's expected.

It's manageable.

Your Bridge



Save for retirement every month.

The CTA 403(b)

Small Steps



Small early steps
outperform big steps later.

Your greatest financial
advantage isn't
money—it's time

Write a letter
to your
future self



*Dear Future
Me...*



Your One Next Step



Talk with a CTA Fiduciary Advisor

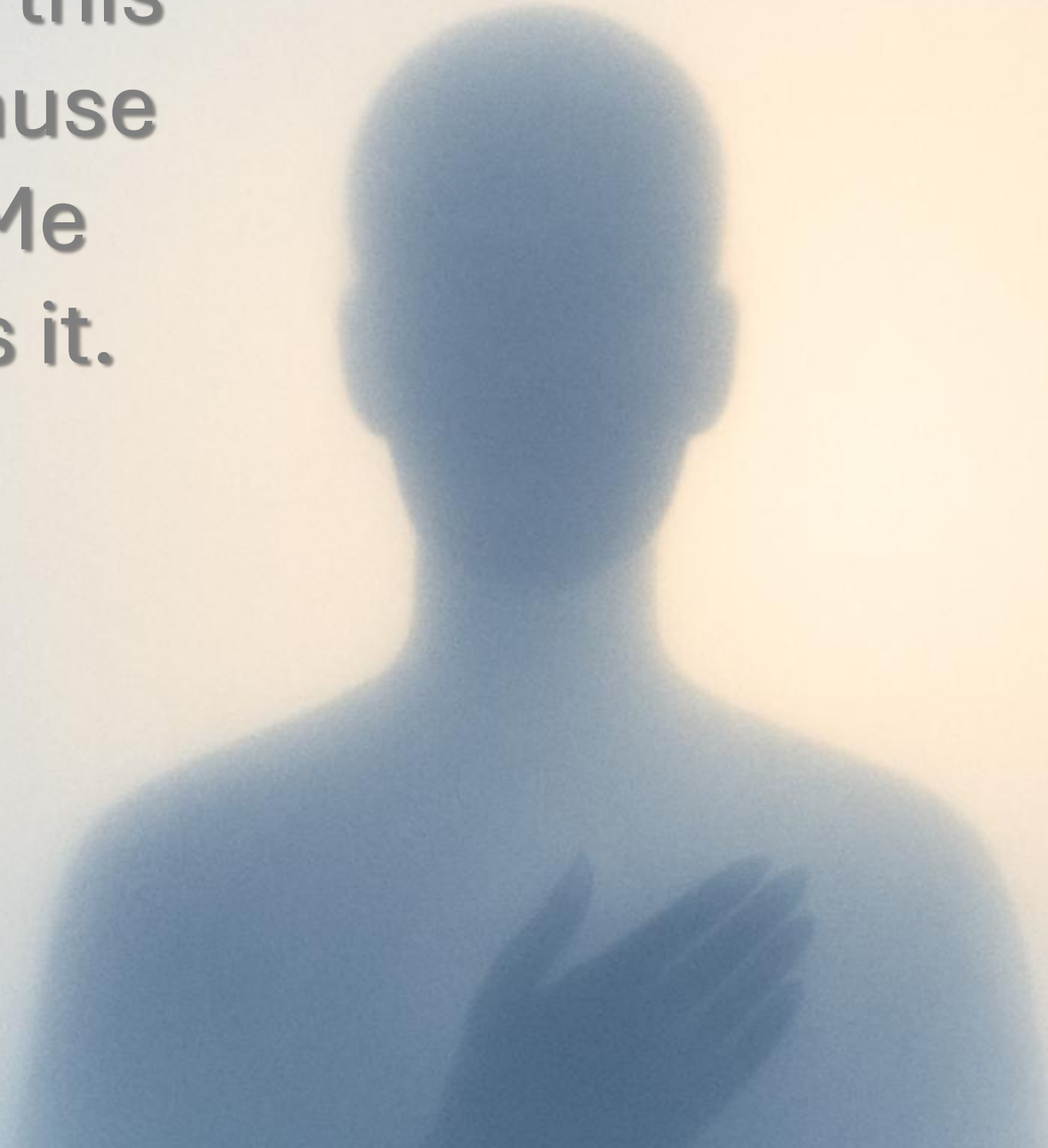


Read How to Build a Secure Financial Future



Start a CTA 403(b)

I'm taking this
step because
Future Me
deserves it.



You show up every day for
your students. Today, you
showed up for future you.



Small Action, Big Meaning



You don't need perfection,
just one small step.

How CTA Supports You

You're not alone:

- Free, confidential conversations
- Help choosing how much to save
- Pension & 403(b) guidance
- No pressure. No sales pitch.

Five Retirement Truths No One Tells New Educators



- Your pension won't cover your full paycheck in retirement, and the gap starts big.
- Starting in your 20s is like getting a lifetime raise, because time does most of the work.
- The market isn't as scary as it looks, especially when you already have a guaranteed pension.
- Doing nothing is the most expensive choice you can make.
- Simple beats complicated—and the easiest strategies often win.

Scan When You're Ready



Talk with a CTA fiduciary advisor about your future



A small step today is worth more than a big step later.

<https://edge.sitecorecloud.io/californiatc2ec-ctamb-production-6c89/media/CTAMB/Publications/2025/CTA-Consumer-Guide-Full-Book---032025.pdf>



Start saving for retirement with the CTA 403(b).



*CTA is here for you...
today, tomorrow, and
30 years from now.*



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