

Your  
retirement  
dreams  
are closer  
than you  
think.

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Enrollment Form

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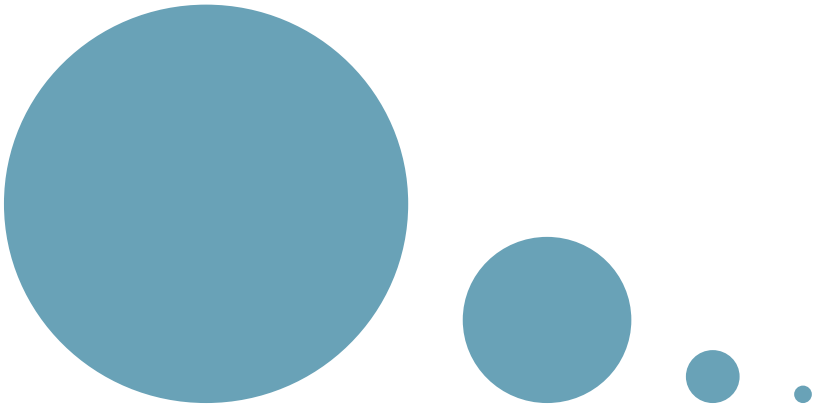


CTA Voluntary  
Retirement Plans  
for Educators, LLC

Because your CalSTRS pension will only cover about half of the income you will need in retirement, CTA has created a retirement savings plan to help you make up the difference.



One of the smartest things you can do is to start your savings plan as soon as you are able.



If you start saving at (age), your tax-deferred savings can multiply with the power of compound interest.

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- Yes, I would like to take the step of having a more financially secure future.**

Here are the simple steps to enrollment:

**1.**

Complete the enrollment form on the next page or enroll online at [enroll.CTretirementplan.org](http://enroll.CTretirementplan.org).

**2.**

Complete the salary reduction form that comes from your district's retirement plan administrator.

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- I decline the opportunity to enroll in the plan offered by my union, even though it's one of the best ways to reach my retirement goals.**

# Enrollment Form

Just follow steps 1–2 on the following pages, rip off the forms at the dotted line and send them to the address on page 6. You'll also fill out and submit the salary reduction form from your district.

It should take less than 7 minutes, and then you'll be on your way to a more financially secure future.

# Your Investment Options

When you sign up for the CTA Plan you will be automatically enrolled into a LifePath target date fund that corresponds to your age.

A target date fund is a mix of investments that automatically adjusts over time to help make sure you have a diversified portfolio.

If you have the time, interest, and knowledge to research your own investment options and create your own portfolio, the CTA Plan offers a variety of fund options available at [enroll.CTaretirementplan.org](http://enroll.CTaretirementplan.org).

You can change your investment selection at any time.

LifePath fund menu (fund name)	Suggested range of birth years for LifePath funds	Asset- based fees*
BlackRock LifePath Index Retirement	Born before 1955	0.10%
BlackRock LifePath Index 2020	Born Jan. 1, 1955 – Dec. 31, 1959	0.10%
BlackRock LifePath Index 2025	Born Jan. 1, 1960 – Dec. 31, 1964	0.10%
BlackRock LifePath Index 2030	Born Jan. 1, 1965 – Dec. 31, 1969	0.10%
BlackRock LifePath Index 2035	Born Jan. 1, 1970 – Dec. 31, 1974	0.10%
BlackRock LifePath Index 2040	Born Jan. 1, 1975 – Dec. 31, 1979	0.10%
BlackRock LifePath Index 2045	Born Jan. 1, 1980 – Dec. 31, 1984	0.10%
BlackRock LifePath Index 2050	Born Jan. 1, 1985 – Dec. 31, 1989	0.10%
BlackRock LifePath Index 2055	Born Jan. 1, 1990 – Dec. 31, 1994	0.09%
BlackRock LifePath Index 2060	Born after Dec. 31, 1994	0.10%

\*Reported by each fund manager as of June 30, 2019.

Plan fees include a flat dollar annual record keeping fee of \$95 and 0.05% for custody services based on the assets in your account. There is a one-time enrollment fee of \$10.

# 1 Your Information

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Provide your employer information.

**Remember:** The name of your employer is your employing School District or County Office of Education. For example, you might work at Morello Park Elementary, but Martinez Unified School District is your employer.

Employer Name:

Employer (your School District or Organization)

Date of Hire:

Enter the hire date for your current employer

Your Information:

Mr. Mrs. Ms.

First Name

Middle Initial

Last Name

Permanent Residential Street Address

City

State

Zip

Social Security Number

Birth Date (mm/dd/yyyy)

Personal Email Address

Home Phone

Mobile Phone

# 2

## Please Sign Here

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I acknowledge that my enrollment in the CTA Retirement Savings Plan (“RSP”) is subject to the terms and conditions set forth in the CTA Voluntary Retirement Plans for Educators, LLC, CTA Retirement Savings Plan 403(b)(7) Custodial Account Agreement, as well as this Enrollment Agreement. I am able to review the Custodial Account Agreement online at [CTARetirementPlan.org](http://CTARetirementPlan.org) and I am fully responsible for all of its terms. I acknowledge that those terms include limitation of liability, mandatory arbitration of certain disputes, and class action waiver.

You will receive investment and account related information including notices at the email you provided on this form. If you prefer to receive paper forms at no cost, you can opt-out of electronic delivery when you set up your account on-line at a later date.

Signature

Date

**You're almost done.  
Just two more things to do:**

- 1. Remove the form from the booklet, and send or fax pages 5 and 6 to:**  
**CTA Enrollment Center  
c/o Prudent Investor Advisors  
791 Eighth Street, Suite S  
Arcata, CA 95521  
Fax number: 707-822-5657**
- 2. Complete the salary reduction form that comes from your district's retirement plan administrator.**  
**Need help with this form? Call our enrollment support team at 916-235-9800 from 5 am to 5 pm, M-F.**



# Terms & Conditions

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I am responsible for directing the investment of all assets contributed to the RSP in accordance with the rules and procedures of the RSP. I understand that I will receive a prospectus for each mutual fund in which I elect to invest my contributions to the RSP. It is my responsibility to read each such prospectus.

## **LIMITATION OF LIABILITY**

IN NO EVENT SHALL CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC, OR ANY PARTY PROVIDING SERVICES UNDER THE CTA RETIREMENT SAVINGS PLAN BE LIABLE TO ME FOR INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES. THE LIABILITY OF CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC, AND OTHER PARTIES PROVIDING SERVICES TO THE RSP, FOR CONTRIBUTIONS SUBMITTED TO THE RSP OTHER THAN ACCORDING TO THE RSP'S REQUIREMENTS IS LIMITED TO THE AMOUNT OF SUCH CONTRIBUTIONS. IN ADDITION, NEITHER CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC, NOR ANY OTHER PARTY PROVIDING SERVICES TO THE RSP, SHALL BE LIABLE TO ME FOR ANY ERROR IN THE EXECUTION OF MY INVESTMENT DIRECTIONS, EXCEPT AS PROVIDED IN THE CUSTODIAL ACCOUNT AGREEMENT.

## **ARBITRATION**

ANY DISPUTE OR CLAIM BETWEEN ME AND CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC, AND/OR ANY RECORDKEEPER AND/OR CUSTODIAN NAMED IN THE CUSTODIAL ACCOUNT AGREEMENT, ARISING OUT OF OR RELATED TO THE CTA RETIREMENT SAVINGS PLAN OR THE CUSTODIAL ACCOUNT AGREEMENT, SHALL BE DECIDED BY FINAL AND BINDING ARBITRATION UNDER THE FEDERAL ARBITRATION ACT. THE ARBITRATION SHALL BE CONDUCTED IN SAN FRANCISCO, CALIFORNIA IN ACCORDANCE WITH THE RULES OF COMMERCIAL ARBITRATION OF THE AMERICAN ARBITRATION ASSOCIATION.

## **CLASS ACTION WAIVER**

I AGREE THAT ANY PROCEEDINGS RELATED TO THIS ENROLLMENT AGREEMENT SHALL BE CONDUCTED BY ME SOLELY ON AN INDIVIDUAL BASIS. NEITHER I NOR CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC, WILL SEEK TO HAVE ANY DISPUTE HEARD AS A CLASS ACTION, A REPRESENTATIVE ACTION, A COLLECTIVE ACTION, A PRIVATE ATTORNEY-GENERAL ACTION, OR IN ANY PROCEEDING IN WHICH I ACT OR PROPOSE TO ACT IN A REPRESENTATIVE CAPACITY. NO ARBITRATION OR PROCEEDING WILL BE JOINED, CONSOLIDATED, OR COMBINED WITH ANY OTHER ARBITRATION OR PROCEEDING WITHOUT THE PRIOR WRITTEN CONSENT OF CTA VOLUNTARY RETIREMENT PLANS FOR EDUCATORS, LLC.



