

CTA 403(b) Retirement Savings Plan

The Only 403(b) Program Endorsed by Your Union

**The CTA Retirement Savings Plan Team
Education, Enrollment and Investment Advice**

Resource Guide



A Plan Designed for California Educators

CTA had one simple goal when it created the CTA Retirement Savings Plan (CTA RSP) - to provide educators with a high-quality retirement savings plan. We built in features to help make sure educators are on a good path to a secure financial future.

One of the most important components of the CTA RSP is providing educators with personal attention from professional fiduciary advisors in order to assist them in making good, educated decisions about saving and investing for retirement.

CTA has partnered with **Prudent Investor Advisors**, a leading fiduciary-driven Registered Investment Advisory firm, to deliver these important services to CTA members and participants of the CTA RSP.

Founded in 2004, **Prudent Investor Advisors** provides unconflicted investment advice and services to clients around the country. Its professional staff of fiduciaries are salaried individuals who do not earn commissions or bonuses of any kind. Their only mission to CTA is to provide meaningful advice to members so they can plan for and save for the retirement they deserve.

CTA 403(b) Retirement Savings Plan



The CTA Retirement Savings Plan Services



Online Workshops

The CTA RSP team provides training and educational workshops in a variety of settings. This includes, but are not limited to:

- CTA statewide conferences
- CTA regional conferences
- CTA service center council meetings
- Local chapter meetings



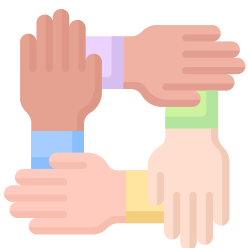
In-Person Workshops

At some point in the future, we will return to in-person workshops or meetings. However, currently, we are not offering in-person events. When live meetings do resume, we normally ask for a minimum of twenty participants per meeting.

To schedule a meeting or to contact the CTA RSP team about an event

Telephone: 916.235.9800

Email: team@ctaretirementplan.org



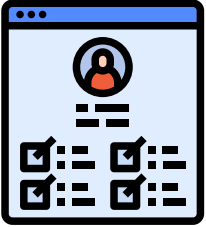
Services for Members

Some of the personal services provided to CTA members and plan participants - at no additional cost:

- Assistance with enrollment into the CTA 403(b) Retirement Savings Plan
- Help with completion of the Salary Reduction Agreement (SRA) form
- Concierge service simplifying the transfer process from 403(b) accounts
- Plan review of existing 403(b) accounts with other providers
- Investment advice and recommendations

Learn more on the next few pages

The CTA Retirement Savings Plan Services



Enrollment into CTA RSP

It is an easy process to enroll online for the CTA RSP. It usually takes someone no more than five to ten minutes to complete. However, if someone needs assistance, the CTA RSP team is ready to assist.

ENROLLMENT PORTAL

enroll.ctaretirementplan.org



Salary Reduction Agreement (SRA) Assistance

Every school district (employer) has their own process for submitting an SRA. The SRA lets the district know the dollar amount to withhold and where to send the money. This is one of the most popular services provided by the CTA RSP team.

Schedule SRA Meeting

<https://calendly.com/ctago/cta-member-sra-assistance>



403(b) Transfer Service

Another popular service provided by the CTA RSP team is assistance with preparing the necessary paperwork to transfer assets from a previous 403(b) provider or other source. This is an invaluable service that makes an often frustrating process manageable.



403(b) Review Service

This is our most popular service to members. Hundreds of CTA members have taken advantage of this accommodation of providing a professional review of any outside 403(b) accounts. We find that the average CTA member has saved about 70% in fees by switching to the CTA RSP as of 9/1/2020.

Request a 403(b) Review

<https://review.ctaretirementplan.org>

The CTA Retirement Savings Plan Services



403(b) Help Line (2nd Opinion)

We call this service our *Fiduciary Hotline*. CTA members are constantly being solicited by 403(b) salespeople. Many of these products are complicated, confusing, and unknowingly expensive. It is important for CTA members to know the details (pros and cons) of the various plans offered before making a decision.

Members can call or email our professional fiduciaries to get the plain scoop on the product being offered to them. Our goal is to educate and to make sure CTA members do not end up being taken advantage of or come down with a case of 403(b) buyer's remorse.

FIDUCIARY HOTLINE – 403(b) HELP SERVICE

Telephone: 916.235.9800

Email: team@ctaretirementplan.org



Existing CTA Retirement Savings Plan Participant Meeting

A plan participant can schedule a meeting with one of our CTA RSP fiduciary advisors. We use Calendly as a scheduling system to set up appointments.

Appointment Link

<https://calendly.com/ctago/cta-fiduciary-advisor-consultation>