**Journey to Financial Independence – Our Plan. Our Union.**

**Thursday, January 31, 2019**

4:30 – 6:00 pm

CTA Ceres RRC Office

3900 Mitchell Road

Ceres, CA 95307

CTA wants you to have a long and happy retirement. CalSTRS and CalPERS will only cover about half of the income you will need in retirement, so it is essential that you start a retirement savings plan to make up the difference. There are a lot of plans offered to educators, but many have high fees or surrender charges. In this session, we will help you get started toward a financially secure retirement and avoid the suboptimal plans. We will review the basics of saving for retirement using easy-to-understand terms. We will share the new CTA Retirement Savings Plan which was designed for educators and the only plan endorsed by CTA. This plan has a simple “quick enrollment” process that makes saving for retirement easy.

Space is limited!

Reserve your spot now!

**Hope You Can Join Us!**

**RSVP by Friday, January 25th**

**to Liz McCorkell at**

[**emccorkell@cta.org**](mailto:emccorkell@cta.org) **or (209) 537-0702**

