

# Planning Now for Your Future

**Thursday, January 31, 2019**

**4:00—5:30 PM**

**CTA Ceres RRC Office**

**3900 Mitchell Road**

**Ceres, CA 95307**



Seating is limited.

Save your place by calling **TODAY!**

[Emcorkell@CTA.org](mailto:Emcorkell@CTA.org)

209-537-0702 Ask for LIZ

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.