TWO SIMPLE STANDARDS

Is your current plan worth keeping?

If you already have a 403(b), you do not need a finance degree to judge it. Hold it to two standards, then check the cost.

STANDARD ONE: ADVICE ON YOUR SIDE

Is the person who helps you paid more to sell one product over another? Some people who sell plans to educators earn a commission on what they sell. Advice is on your side when it comes from someone who is not paid to sell you a product and who is obligated to act in your best interest.

STANDARD TWO: NOTHING THAT HOLDS BACK YOUR GROWTH

Does your plan limit how much you can earn when markets do well? A plan built for you is low-cost, diversified, and lets you move your own money without penalty. Watch for features that work the other way: an annuity wrapper, capped growth, or a surrender charge that limits when you can move your money. These features often benefit whoever sold the plan more than they benefit you.

THEN CHECK THE COST

Cost is the part of a plan you can control, and it is the most common problem with plans sold to educators. Add up the all-in cost, the funds plus any administrative and advisory fees, and put it in dollars. The CTA 403(b) Plan runs about 0.18% a year plus a flat $95 fee; many plans sold to educators charge closer to 1.60% a year in total. The gap compounds for as long as you hold the plan.

RUN YOUR PLAN THROUGH THESE FOUR QUESTIONS

- ✓ Is it free of commissions when you buy it or hold it?
- ✓ Can you move your money anytime, with no surrender charge?
- ✓ Is it diversified and simple to understand?
- ✓ Do you know your all-in cost in dollars, and what you get for it?

If your plan passes all four, that is good news, and you can keep saving with confidence. If it falls short on any of them, you have options, including moving it into the CTA 403(b) Plan, and we will help you with each step.

Want help judging yours?

Bring your questions to a short call at **(916) 235-9800**, or **pick a time to talk to an advisor**. When you are ready, enroll at **enroll.ctaretirementplan.org**.

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