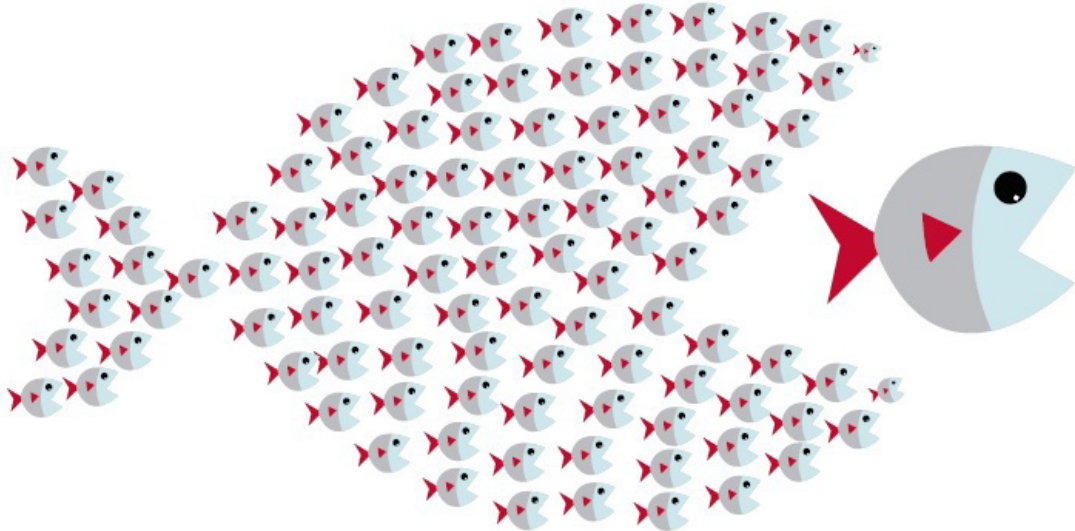


Member Engagement Plan for _____ Chapter



OUR PLAN. OUR UNION.



Our Challenge:

Most educators need a supplemental retirement plan and they need unbiased help.

- Educators are not covered by Social Security
- CalSTRS and CalPERS are not enough
- There are many vendors that sell high fee plans to educators often with surrender fees
- It is hard to save for retirement
- Educators are busy and retirement planning seems difficult

Our Response:

The CTA Retirement Savings Plan was created by the union to help members reach their retirement dreams.

- High-quality investment options at a low cost
- All plan decisions are made in your best interests
- Investments are recommended and monitored by an independent investment consulting firm
- Quick enrollment provides easy enrollment in a target date fund that corresponds to your age
- No commissioned agents or surrender fees – transparent fees

Why is Member Engagement So Important?

Does it fuel our union's objectives?

How Can We Create an Effective Member Engagement Strategy around this important issue?

#1 Define the Goal

Help our union members achieve a happy retirement.

#2 Identify the Challenges

What are the most important urgent and pervasive challenges? How can we address them?

#3 What is our value proposition?

We are helping to solve the problems and challenges around this issue. Our union advocacy through education and creation of a quality plan is a member benefit that extends value to our union membership.

#4 Communication Plan

What format can we use to deliver our advocacy and value? These may include website publications, webinars, on-site meetings, email, text messages, etc.

#5 Member Stages

Are there opportunities to communicate with new members differently? What about mid-career members?

Addressing Changes

Does your union want to change the vendor access policy?

Yes

No

What would be the next step to change the vendor access policy?

Form a committee

Survey members

Meet with district

Other _____

Who is your district's 403(b) third party administrator (TPA)? Check mark one of the following:

Third Party Administrator	✓
CalSTRS 403bComply/TCG	
Employee Benefits Services (EBS)	
Envoy	
Fringe Benefits Consortium (FBC)	
MidAmerica	
National Benefit Services (NBS)	
OMNI	
PenServ	
Plan Connect	
SchoolsFirst	
Tax Deferred Solutions (TDS)	
TSA	
VALIC	
Voya	

Has your union requested disclosure of the TPA affiliation or revenue from vendors under Ed Code Section 44041.5?

Yes

No (See sample letter requesting disclosure for your district's TPA on back over.)

[Sample TPA Disclosure Letter. Print on Chapter Letterhead:]

Dear _____(business manager or appropriate contact):

Education Code Section 44041.5 (c) (1) requires an employer that elects to contract with a third-party administrator for the administrative or compliance services for a 403(b) plan to do all the following:

- (A) Require the third-party administrator to provide proof of liability insurance and a fidelity bond in an amount determined by the employer to be sufficient to protect the assets of participants and beneficiaries in the annuity contract and custodial account or deferred compensation plan.
- (B) Require the third-party administrator to provide evidence of a safe chain-of-custody of assets process for ensuring fulfillment of fiduciary responsibilities and timely placement of participant investments.
- (C) Require evidence, if the third-party administrator is related to or affiliated with a provider of investment products pursuant to Section 403(b) or 457 of the Internal Revenue Code, that data generated from the services provided by the third-party administrator are maintained in a manner that prevents the provider of investment products from accessing that data unless access to the data is required to provide the services in accordance with the contract entered into with the employer pursuant to subdivision (b).
- (d) A third-party administrator shall disclose to any employer seeking his or her services any fees, commissions, cost offsets, reimbursements, or marketing or promotional items received by the administrator, a related entity, or a representative or agent of the administrator or related entity from any plan provider selected as a vendor of an annuity contract, custodial account, or deferred compensation plan by the employer. A third-party administrator that is affiliated with or has a contractual relationship with a provider of annuity contracts, custodial accounts, or deferred compensation plans shall disclose the existence of the relationship to each employer and each individual participant in the annuity contract, custodial account or deferred compensation plan.
- (e) Any personal information obtained by the third-party administrator in providing services pursuant to this section shall be used by the third-party administrator only to provide those services for the employer in accordance with the contract entered into with the employer pursuant to subdivision (b).

We are seeking information on how the district has complied with Education Code Section 44041.5 in regards to its 403(b) Third Party Administrator.

Thank you,
[Your name]

How can you educate your members about the need to save and avoid the high-fee vendors?

- Site reps
- Email
- Chapter website
- Webinar
- Local training
- Flyer in the mailbox

What is the best way to promote the CTA Retirement Savings Plan?

- Site reps
- Schedule an enrollment meeting
- Chapter website
- Distribute enrollment materials with salary reduction agreement
- Schedule a webinar
- Email
- Other _____

Communication Plan

Email Draft

Date:

To:

From: Chapter President/Site Rep/Leader

Subject: **Prepare for Upcoming Benefit Meetings**

It's that time of year when we need to enroll in our fringe benefit programs (health, dental, vision, etc.) through the district's plan administrator, American Fidelity (or another name). Currently the district has structured this enrollment to allow American Fidelity to meet individually with school employees.

What you need to know

During these meetings, American Fidelity may offer to sell their voluntary products to you, such as life and disability insurance, 403(b) or cancer care policies (CTA has a policy against cancer care/dread disease policies).

Be aware:

- These products have not been vetted or endorsed by your union.
- They may include commissions (see 403bCompare.com), or have higher rates.
- You are not required to purchase these products or make a purchase decision during your mandatory meeting.

Your Rights

- You have the right to restrict the conversation during this meeting to our district benefits, such as health or dental insurance, and your Section 125 elections.
- You have the right to compare these products with others, including CTA-endorsed products, and make the best decision for you and your family.

Distribute the following email or print as a flyer:

To: ABC Association Members

Our Plan. Our Union.
CTA Retirement Savings Plan

Because your CalSTRS/CalPERS 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.



There are a lot of retirement savings plans you could select; however, many of those plans have high fees and surrender charges.

The CTA Retirement Savings Plan was created by your union with your needs in mind. It is the only plan endorsed by CTA.

Learn more here:

www.CTAMemberBenefits.org/rsp
www.CTaretirementplan.org

Remember, we are here to help!


 Call CTA Member Benefits at 650-552-5200

 or email us at Business_Initiatives@cta.org.

How can you help new members get started in the union plan?




- ___ Provide enrollment materials with salary reduction agreement
- ___ Site Reps
- ___ Email
- ___ Other _____

See following sample communications:



**CALIFORNIA
TEACHERS
ASSOCIATION**

August 2016



403(b) Sales Tactics – Don't Be Fooled

Message from CTAINvest.org

The beginning of the school year is here and 403(b) vendors are gearing up their marketing activities. These may include mailings to your home, email solicitations to your work email, or offering free lunch in the faculty lounge.

Many vendors will offer to provide information on your CalSTRS or CalPERS benefits or say they are "approved by the district." These can be strategies to secure an appointment to sell you a high-fee 403(b) product.

CTA endorses **one** 403(b) product called The CTA Retirement Savings Plan offered through the CTA Voluntary Retirement Plans for Educators, LLC. This plan offers lower fees and has easy investment choices for the hands-off investor. Enrollment is on-line at www.CTARetirementplan.org with phone support. For more information on the plan you can visit www.CTAMemberBenefits.org/rsp.

Don't be pressured into making a quick decision on your 403(b) plan. Some products carry high fees and surrender charges. Representatives should identify all fees and surrender charges and disclose how they are being compensated. For more information and help, read [The CTA Educator's Retirement Planning Guide](#).

You can compare other 403(b) plans including fees and performance, including the CTA Retirement Savings Plan, on www.403bCompare.com.

[Note to Chapter Leaders: Share this article with your local members]

Link your chapter website to CTA resources:

CUEA Capistrano
Unified Education Association

WHAT'S HAPPENING IN CUEA!

CUEA TEACHERS!
Sign the Resolution!
December 1 - Participate
School Bargaining Activity
December 6 - Attend School
Board Meeting

20171025 180759

Sally White
Addresses School
Board On Valuing
Teachers.
District Teachers
Packed The Board
Room To Listen And
Support.

CUEA
Bargaining Update
Keeping Members Informed

**SCHOOL REVENUE BETTER
THAN PROJECTED**

QUICKLINKS
Calendar
Contract Closeup
Salary Schedule
Employee Contract
CTAInvest.org
Book A Sub

NEGOTIATIONS NEWS!
[Other A News You May Have Missed](#)

CTA MEMBER BENEFITS

MEMBER BENEFITS VIDEO
CTA RETIREMENT SAVINGS PLANS
ACCESS VALUABLE DISCOUNTS
STUDENT LOAN FORGIVENESS
INVESTMENT EDUCATION
INSURANCE
LEGAL AID ASSISTANCE

CNTA
Corona-Narco Teachers Association

(951) 737.3414
Member Login

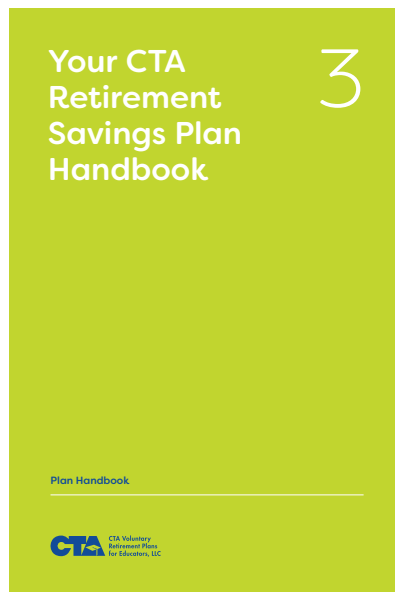
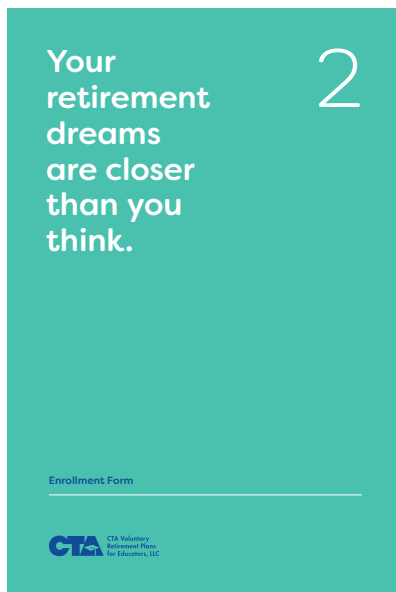
ABOUT US MEMBERSHIP FORMS ENGAGE SERVICES CONTRACT / RIGHTS MEMBER SUPPORT RETIREMENT CTA & NEA

IMPORTANT CALSTRS INFO
CALSTRS CALCULATOR
STRS APPOINTMENTS
CALSTRS BENEFIT COUNSELING
IRS REGULATIONS ISSUED ON TAX-DEFERRED ANNUITIES
CTA INVESTMENT WEBSITE
CALRTA
CTA/NEA RETIRED INFORMATION
CALSTRS FUNDING PLAN

TEACH, SERVE, GROW

Communication checklist:

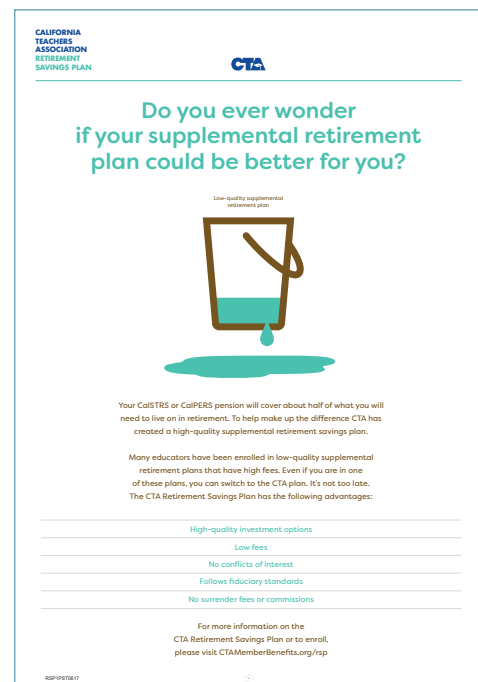
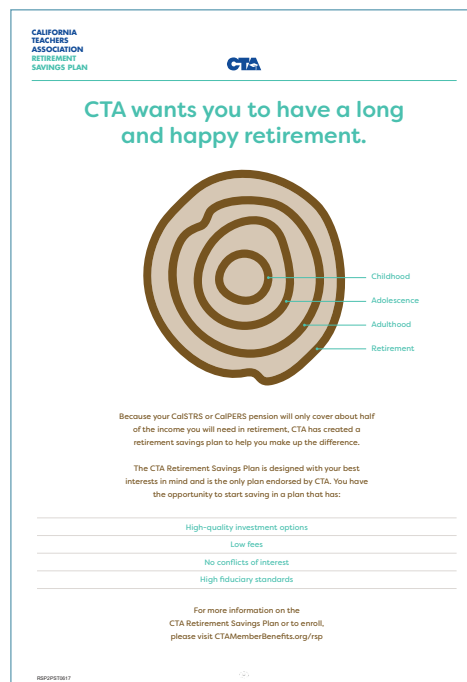
- ✓ Post the posters to your union bulletin board/lunchroom
- ✓ Link to CTAinvest.org
- ✓ Link to CTAMemberBenefits.org
- ✓ Link to CTAretirementplan.org
- ✓ Distribute CTA Retirement Savings Plan Enrollment Form and Handbook or link on your website



CTA Retirement Savings Plan
(starting from the left)
Enrollment Form (#2)
Handbook (#3)

CTA Retirement Savings Plan
(starting from the left)

Poster 1
Poster 2



Member Stages

How can you help new members connect with our union programs and services?

AB 119: Access to New Hires

Good news for unions! AB119, effective July 1, 2017 requires among other things, that public employers provide the exclusive representative with access to new employee orientations and certain information about new hires as well as all employees in the bargaining unit. These new requirements are codified in Education Code sections 3555-3559.

What opportunities does this provide the union to inform new hires about our value proposition?

