

California Teachers Association Employees' Retirement Benefits Plan

Pre-Retirement Seminar

Saturday, April 24, 2021

11:00 am - 12:30 pm

Note: This information is for presentation purposes only. See the SPD or Plan document for additional information.
The rules in the Plan document control.

California Teachers Association Employees' Retirement Benefit Trust

Benefit Eligibility:

- ▶ You are entitled to a benefit at retirement once you have met the Plan's vesting requirements.

Vested:

- ▶ You become vested once you either attain age 65 while employed by a Participating Employer or have five (5) "Years of Vesting Service" without a permanent break in service. You earn one (1) Year of Vesting Service for each Plan year that you are credited with at least 1,000 Hours of Service.
- ▶ If you are paid on a semi-monthly basis, you are credited with 95 Hours of Service for each payroll period. If you are paid on a monthly basis, you are credited with 190 Hours of Service for each month. Once you accumulate five (5) Years of Vesting Service, you are Vested.

Retirement Ages for Vested Members

Earliest Possible Retirement Age (benefits are reduced):	Age 50
Earliest Unreduced Retirement Age:	Age 55 if date of retirement is before 1/1/21 Age 60 if date of retirement is on or after 1/1/21
Normal Retirement Age:	Age 65
Disability Retirement Age:	(no age requirement)
Required Benefits Commencement Age for Terminated Vested Participants:	Age 65
Required Beginning Date Age under IRS Rules	Age 72

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Credited Benefit Service:

- ▶ The basic amount of your monthly benefit as a Vested member is determined by multiplying your Years of Credited Benefit Service times 3% times your Monthly Compensation.
- ▶ Your Years of Credited Benefit Service are based upon the period of your eligible employment by any Participating Employer.
- ▶ If you were employed for less than twelve (12) months during a calendar year, you receive $1/12^{\text{th}}$ of a Year of Credited Benefit Service for each calendar month of employment in that year during any portion of which you were a Plan member.
- ▶ **Example:** If you worked 12 months in a calendar year, you would earn 1 year of Credited Benefit Service. Any months under 12 are divided into 12 to give you your Credited Benefit Service for that year
 - ▶ Example: 9 months of Credited service $9/12 = .75$ Credited Benefit
- ▶ For salaried employees, your Monthly Compensation for any Plan year is the highest monthly rate that prevailed for at least one calendar month at any time during the Plan year.
- ▶ For hourly employees, Monthly Compensation for a Plan year is the amount paid for the total number of hours worked during the Plan year divided by the number of months worked that year.

Can I Lose My Years of Vesting Service?

- ▶ If you have five (5) consecutive One-Year Breaks in Service before becoming Vested, you will incur a Permanent Break in Service. This means that all Years of Vesting Service you previously earned under the Plan (or the Prior Plan) will be permanently lost, even if you again become a Plan member.
- ▶ If you are a Vested member, you cannot lose your vested benefits from a Break in Service.

Types of Retirement Benefits

You must terminate employment with all participating employers to begin receiving benefits.

- ▶ **Retirement Incentive**: is available to you when you've reached age 50 and you have at least five "Years of Credited Benefit Service" as defined in the Plan.
- ▶ **Unreduced Early Retirement before January 1, 2021**: is available to you when you've reached age 55 and you have at least five "Years of Credited Benefit Service" as defined in the Plan.
- ▶ **Unreduced Early Retirement on or after January 1, 2021**: is available to you when you've reached age 60 and you have at least five "Years of Credited Benefit Service" as defined in the Plan.
- ▶ **Normal Retirement**: is an unreduced benefit available to you when you've obtained Normal Retirement Age of 65. Your normal retirement date is the first day of the month following the month in which you obtain age 65, or the day you turn 65 if that day is the first day of a calendar month. Benefits for terminated vested participants must begin at age 65.
- ▶ **Disability Retirement**: is available to you at any age if you are Vested and qualify as a totally and permanently Disabled member as defined in the Plan.
- ▶ **Required Minimum Distribution**: must be paid by April 1st of the calendar year following the later of (i) the calendar year in which your employment with all Participating Employers terminates, or (ii) the calendar year in which you attain age 72.

Suspension of Benefits

- ▶ If you continue to be employed with a Participating Employer after normal retirement age, retirement benefits will not be paid to you due to your continued employment.
- ▶ If you become employed by a Participating Employer after payment of your Retirement Benefits has begun, payment of your Retirement Benefits will be suspended one month for every month in which you complete 40 or more Hours of Service (an exception applies to Retired Annuitants who are not Plan Participants).
- ▶ The amount of the Retirement Benefit payable upon your later retirement may be recalculated to reflect any benefit payments you had previously received and any increases in your Monthly Compensation and Years of Credited Benefit Service during your reemployment.

Death Benefits

Pre-Retirement Death Benefits*

- ▶ **Spouse's death benefit** - Spouses of married members who are Vested and who die before retirement age will receive a survivor benefit which is the amount the member would have received had the member retired and elected the 100% Joint and Survivor Lifetime Benefit option before death. This provides a lifetime benefit continuation to the deceased member's surviving spouse or eligible designated domestic partner.
- ▶ If death occurs before benefits have started but after a One-Year Break in Service, the deceased member's surviving spouse will receive a survivor benefit under the 50% (rather than the 100%) Joint and Survivor Lifetime Benefit option.

Post Retirement Death Benefits*

- ▶ **Spouse's death benefit** -If you die after retiring under a joint and survivor lifetime annuity, payments will continue to your surviving joint annuitant. Generally, no other death benefit is payable after you retire.

*Member-Required Contributions - If a member has made Member-Required Contributions, his or her estate or designated beneficiary(ies) will receive a death benefit equal to at least the amount of the member's Accumulated Member-Required Contributions under the Plan (or the Prior Plan) that remained unpaid upon the member's death.

Retirement Payment Forms

Once payment of your retirement benefits begins, you cannot change the form of the payments.

- ▶ **Single-Life Benefit** - Retirement benefit is payable for the lifetime of the member only.
- ▶ **Joint and Survivor Lifetime Benefit option** - provides benefits after your death to your eligible designated beneficiary, including an eligible designated domestic partner. The standard benefit form for married members is the 50% joint and survivor option.
 - ▶ If elected, the monthly Benefit amount is subject to actuarial reduction to provide a 50%, 75% or 100% continuation of benefits to your eligible designated beneficiary.
- ▶ **Pop-Up Option** - This option allows a Member who elects a Joint & Survivor Lifetime Benefit to revert to a Single Life benefit if the Spouse (or Domestic Partner) pre-deceases the Member.

When Should I apply for my Pension benefit?

File an application for benefits as soon as you know that you are going to retire (but no sooner than 90 days before your retirement date). You may lose benefits if you delay filing an application for benefits until after the day that you intend to retire.

What information should I send with my Pension application?

- ▶ A copy of your photo ID and a copy of your spouse's or domestic partner's photo ID, if applicable.
- ▶ A copy of your birth certificate and a copy of your spouse's or domestic partner's birth certificate, if applicable.
- ▶ A copy of your marriage certificate or Domestic Partner Affidavit, if applicable.
- ▶ A copy of your final court-filed dissolution of marriage (divorce decree), Qualified Domestic Relations Orders, Separation Agreements, etc.
 - ▶ Please note: If you are divorced and have a Domestic Relations Order, your application cannot be processed until the Domestic Relations Order has been reviewed and approved as a "Qualified" Domestic Relations Order.

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What information do I need to apply?

Other than basic information about yourself (Name, SSN, Date of Birth), you will need to provide the following information on the application:

- ▶ Employment History (including name, address, dates of employment, and whether you were a Full or Part Time Employee)
- ▶ Most recent applicable Employment Unit (Ex: CAS, CSO , CTA Management, CTA Supervisor, CTA Confidential Assistant, or Option Staff [Professional or Administrative])
- ▶ Pay Information: Your retirement benefit under the Plan is based on your Highest Monthly Compensation. For all employees, Highest Monthly Compensation EXCLUDES amounts paid for car allowance, overtime, the value of any fringe benefits (e.g., life insurance), and cash-outs of unused sick leave or vacation leave.
 - ▶ Salaried Employees: If you are a salaried employee, your highest monthly compensation for any Plan Year is the highest monthly rate which prevailed at any time during the Plan Year.
 - ▶ Hourly Employees: If you are an hourly employee, your highest monthly compensation is the amount paid to you for the total number of hours worked during the Plan Year divided by the number of months worked, using the Plan Year that will produce the highest average monthly compensation.

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Retirement Application

This application is for **REQUESTING AN ESTIMATE OF RETIREMENT BENEFITS** or **APPLYING FOR RETIREMENT BENEFITS**

Please indicate below whether you are requesting an estimate of or applying for retirement benefits and provide the information requested.

REQUEST FOR ESTIMATE OF BENEFITS

1. Complete Sections I, II and III of this form and submit to the Plan's Administration Office through the secure participant website or by mail at:

CTA Employees' Retirement Benefits Plan
C/o Benesys
P.O. Box 154
San Ramon, CA 94583

APPLICATION FOR RETIREMENT BENEFITS

**INSTRUCTIONS FOR COMPLETING YOUR
APPLICATION FOR RETIREMENT BENEFITS ONLY**

1. Please read each question carefully.
2. PRINT all information. This will avoid delay in having your application processed. It is important that you be as accurate as possible in your replies. Incorrect or incomplete information will delay payment of your pension benefit.
3. BE SURE TO SIGN AND DATE YOUR APPLICATION.

Submit the completed application and copies of required documents to the Plan's Administration Office by mail at the address listed above or through the secure participant website *before* the month in which you wish your retirement to become effective. Regardless of your last date of employment, your retirement will not take effect until you have filed a completed retirement application with the Plan's Administration Office.

On page 1, you should check the box indicating whether you are requesting an estimate of benefits or if you are applying for retirement.

If you are only requesting an estimate, you should complete Sections I through III of the form. No additional documentation is required.

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Retirement Application (continued)

I. Member Information

Name: _____

Social Security Number: _____

Date of Birth (for Retirement application, attach proof): _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Alternate Phone Number: _____

Email Address: _____

Marital Status:

<input type="checkbox"/> Married	<input type="checkbox"/> Married (with previous marriage) *
<input type="checkbox"/> Single (Never Married)	<input type="checkbox"/> Divorced*
<input type="checkbox"/> Widow	<input type="checkbox"/> Domestic Partner

**If you have been divorced or legally separated, please submit a copy of your Judgment(s) of Divorce and Qualified Domestic Relations Orders (including Separation Agreements, Property Settlement Agreements, and any similar or related orders with any attachments).*

If lawfully married, please complete the following information. For Retirement Applicants only, please include a copy of your marriage certificate and your spouse's proof of age. For Domestic Partner forms and information, please contact the Plan Office. You will need to submit a completed Domestic Partner Affidavit and proof of your domestic partner's age.

Name of Spouse or Domestic Partner: _____

Previous Names and Date Changed, if any: _____

Spouse or Domestic Partner Social Security Number: _____

Spouse or Domestic Partner Date of Birth: _____

Date of Marriage: _____

If you are married, the Benefit Election will include benefit amounts under the Joint & Survivor options which you and your spouse also must sign and have notarized before retirement benefits can be paid.

Section I which is basic Member Information begins on Page 2 and continues to the top half of Page 3.

Only complete the top half of Page 3 if you are married.

Retirement Application (continued)

II. EMPLOYMENT INFORMATION

A. HISTORY:

Name of Employer	Address of Employer	Position	Dates of Employment				Full Time	If Part Time, Show %
			From		To			
			Mouth	Year	Mouth	Year		

B. EMPLOYMENT UNIT (please select the one that applies most recently):

- CAS
- CSO
- CTA Management
- CTA Supervisor

- CTA Confidential Assistants
- Option Staff:**
 - Professional
 - Administrative

Section II begins on the bottom of Page 3 and requires that you enter all Employment Information.

In the event you have worked in more than one Employment Unit, you should select only your most **recent** Employment Unit

***Option Staff:** Professional staff is generally a salaried employee, while Administrative Option Staff is generally an hourly employee.

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Retirement Application (continued)

C. PAY INFORMATION:

Your retirement benefit under the Plan is based on your Highest Monthly Compensation. Highest Monthly Compensation is calculated differently for salaried vs. hourly employees, as described below. For all employees, Highest Monthly Compensation EXCLUDES amounts paid for car allowance, overtime, the value of any fringe benefits (e.g., life insurance), and cash-outs of unused sick leave or vacation leave.

- If you are a SALARIED employee, complete the chart in Section 1. below.
- If you are an HOURLY employee, complete the chart in Section 2. below.

1. Salaried Employees: If you are a salaried employee, your highest monthly compensation for any Plan Year is the highest monthly rate which prevailed at any time during the Plan Year. Identify the month and year of your highest monthly compensation in the chart below.

Mouth / Year	Highest Monthly Compensation	Unused Sick Leave Days

2. Hourly Employees: If you are an hourly employee, your highest monthly compensation is the amount paid to you for the total number of hours worked during the Plan Year divided by the number of months worked, using the Plan Year that will produce the highest average monthly compensation. Identify which year you used to calculate your highest average monthly compensation in the chart below.

Year	Amount Paid for Total Hours Worked During Year	Number of Months Worked in Year	Highest Monthly Compensation	Unused Sick Leave Days

On page 4 of the application, only complete ONE section under Pay Information (Section 1 for Salaried Employees and Section 2 for Hourly Employees)

Please note that the Trust Fund Office will also verify your Highest Monthly Compensation and Unused Sick Leave Days with your Employer.

***For ALL Employees:** Highest Monthly Salary EXCLUDES amounts paid for car allowance, overtime, the value of any fringe benefits (e.g., life insurance), and cash-outs of unused sick leave or vacation leave.

Retirement Application (continued)

III. RETIREMENT BENEFITS Please refer to the Summary Plan Description for more information.

Regardless of your last date of employment, your retirement will not take effect until you have filed a completed retirement application with the Plan's Administration Office.

Retirement Effective Date: _____ Last Date of Employment: _____
(Month/Day/Year) (Month/Day/Year)

Check the type of retirement for which you are applying:

EARLY RETIREMENT (Before age 65)

NORMAL RETIREMENT (Age 65 or older)

DISABILITY RETIREMENT: Commencement Date of Total Disability _____

Please attach a copy of your Social Security Award of Disability (or provide a copy no later than sixty (60) days following the Social Security Date of Issue). If you qualify for long term Disability Benefits from CTA, please provide copies of documentation with this application, or promptly upon receipt.

REQUIRED MINIMUM DISTRIBUTION: Payable April 1st of the Calendar Year following the later of (i) the calendar year in which your employment with all Participating Employers terminates, or (ii) the calendar year in which you attained age 72.

Section III is on page 5 where you will indicate which type of retirement you are applying for. This section should be completed for both estimates and for applications.

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Retirement Application (continued)

RETIREMENT DECLARATION

- *I hereby apply for a Retirement Benefit from the California Teachers Association Employees' Retirement Benefits Plan ("Plan").*
- *I declare that I will be bound by all the Rules and Regulations of the Plan.*
- *I understand that I must not work in employment of the type prohibited by the Plan while receiving my retirement benefit.*
- *If I return to covered employment, I will notify the Plan in writing of this fact within 21 days after I have returned to covered employment. I understand my retirement benefits will be suspended in accordance with the provisions of the Plan.*
- *I understand that I, personally, must endorse each retirement check or complete an appropriate Electronic Transfer form and will make arrangements for the Plan to be notified in the event of my death.*
- *I certify under penalty of perjury, that all of the above statements are true and correct to the best of my knowledge and belief. I understand that a false statement may disqualify me for benefits, and that the Plan shall have the right to recover any payments made to me because of a false statement.*

SIGNATURE: _____

DATE: _____

Page 6 contains the Retirement Declaration. Only complete this page if you are applying for your retirement benefit. Your retirement application cannot be processed without a date and signature.

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Successful Planning and Smooth Transition to Retirement

Effective and Prompt Communication with the Trust Fund Office.

Call, email, fax, snail mail information to the Trust Fund Office when you have a life changing event and/or any of the following events or if you have any questions:

- ▶ Divorce - this is the most important item to communicate as close to real time as possible
- ▶ Beneficiary Designation Forms - Important to complete this form!
- ▶ Death (spouse or yourself) - make sure your family knows how to get in touch with the Trust Fund Office
- ▶ Address Change
- ▶ Review the Participant Website (check your work history, contributions, beneficiary information and report any and all discrepancies to the Trust Fund office)

Communication is the Key to Success! You can never over communicate! If you think you should mention it to the Trust Fund office, then you probably should.

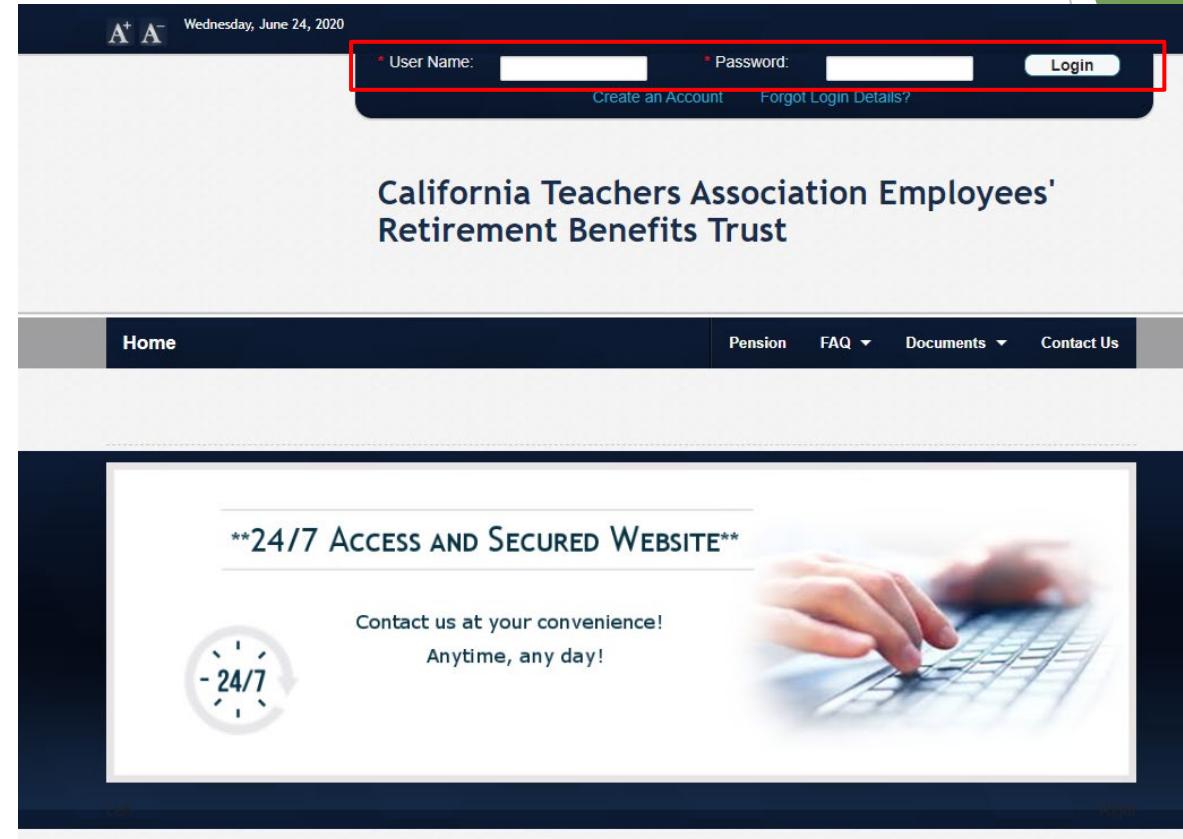
Participant Website (static vs secured): www.CTApension.org

Call: (925) 208 - 2277 or Toll Free (833) 265 - 2277; Fax (925) 395 - 4101

Write: 7180 Koll Center Parkway, Suite 200, Pleasanton, CA 94566

Participant Website

- ▶ The Participant Website (www.CTApension.org) gives you access to your personal benefit information, work history, forms, the Pension Estimator, and all Plan documents.
- ▶ If you already have a secure login you can login in as normal with your user name and password. New users will need to “Create an Account” to access these features.
- ▶ If more than one person in your family requires website access, please use separate email addresses for each individual that requires access.



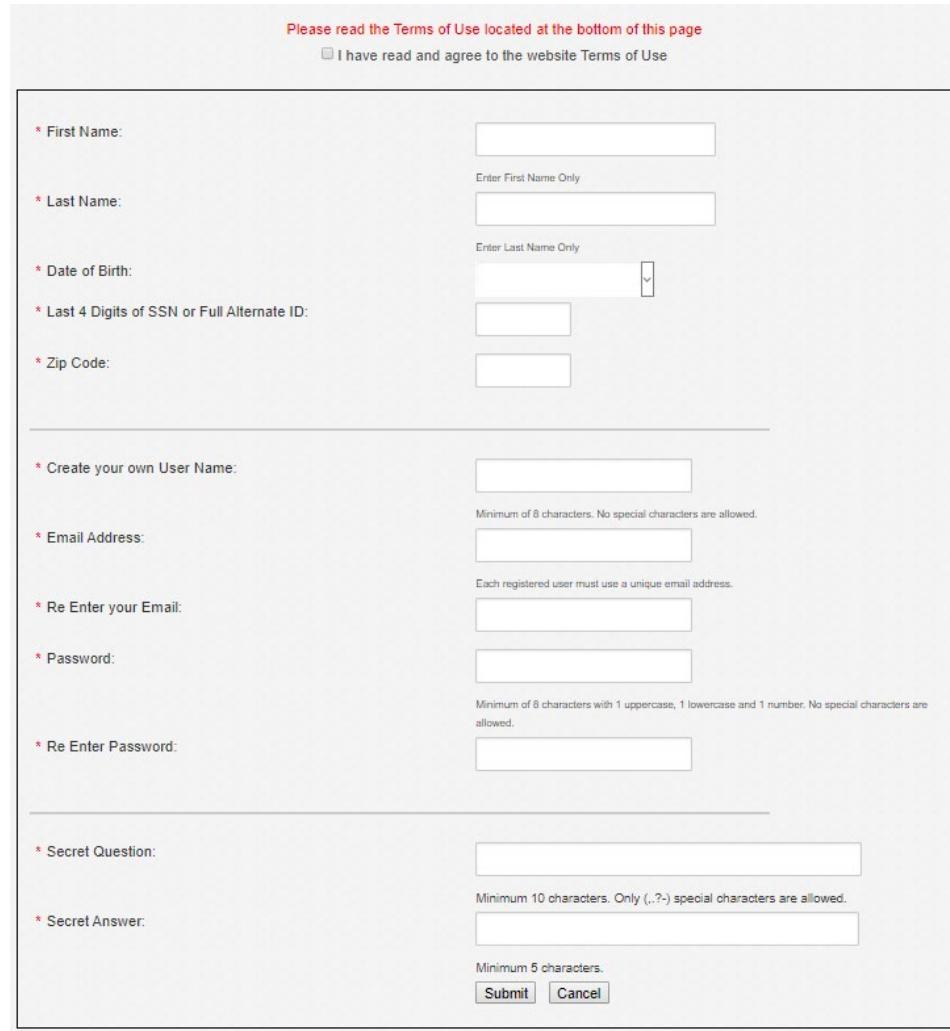
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Participant Website (continued)

- ▶ When registering for the first time please follow these steps:
 - ▶ Visit www.CTApension.org
 - ▶ Click on “Create an Account”
 - ▶ The Registration Screen will display next. All the fields are required.
 - ▶ After registering you will receive an email notification with a link to confirm your registration. Your email address will also be used in the event you forget your user name and password.



The image shows a dark blue header of a website with the text "User Name:" and "Password:" followed by input fields. Below the fields are buttons for "Login", "Create an Account" (which is highlighted with a red box), and "Forgot Login Details?".



The image shows a registration form with the following fields and instructions:

- First Name:** Enter First Name Only
- Last Name:** Enter Last Name Only
- Date of Birth:** (dropdown menu)
- Last 4 Digits of SSN or Full Alternate ID:**
- Zip Code:**
- Create your own User Name:** Minimum of 8 characters. No special characters are allowed.
- Email Address:** Each registered user must use a unique email address.
- Re Enter your Email:**
- Password:** Minimum of 8 characters with 1 uppercase, 1 lowercase and 1 number. No special characters are allowed.
- Re Enter Password:**
- Secret Question:** Minimum 10 characters. Only (.-?) special characters are allowed.
- Secret Answer:** Minimum 5 characters.

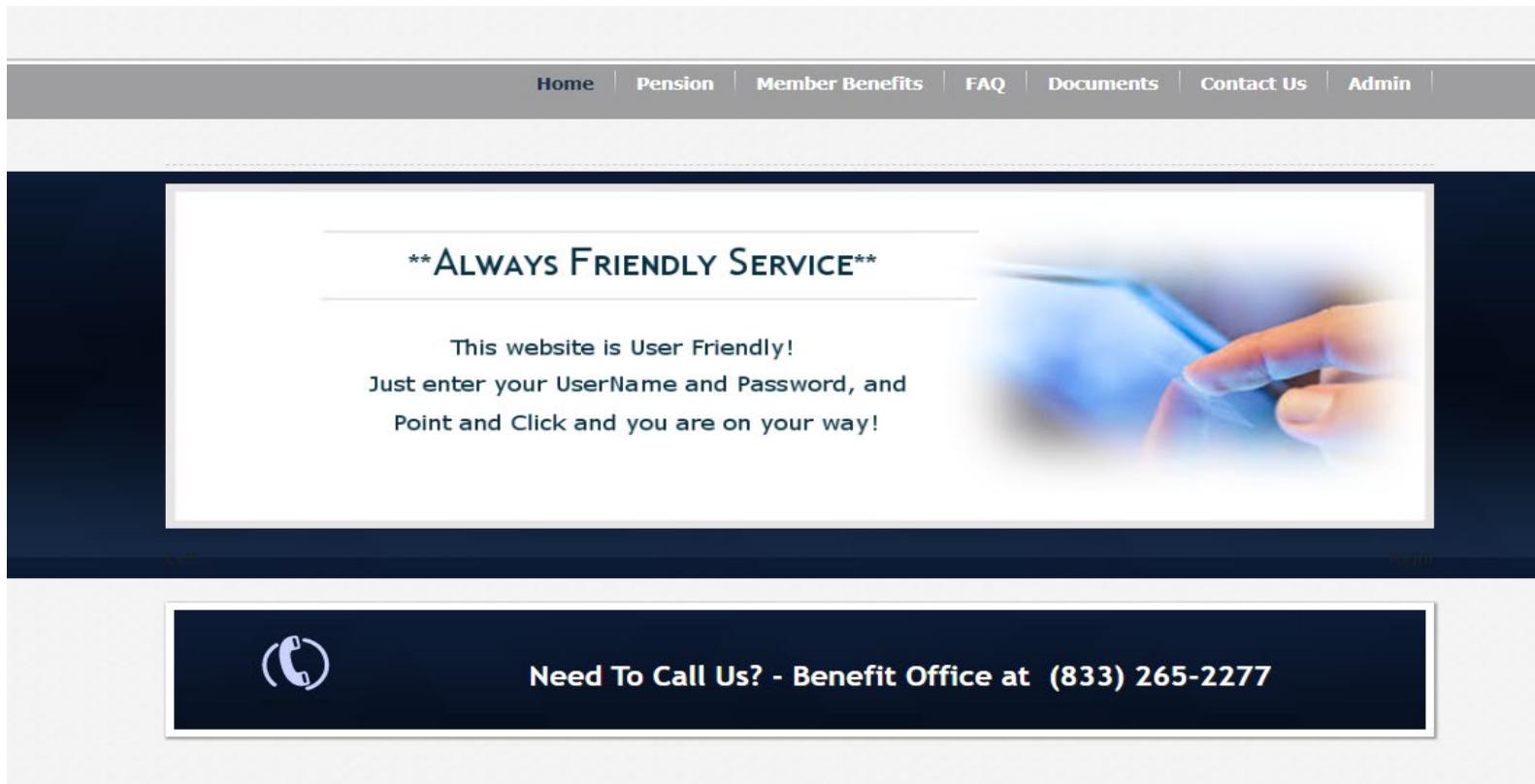
At the bottom are "Submit" and "Cancel" buttons.

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Participant Website (continued)

When you log in you will be taken to the home page. There will be the following tabs:

- ▶ Pension: This tab provides you with general information about the Pension Plan and specific Pension related links.
- ▶ Member Benefits: This tab provides you with information about your benefits including the pension benefit estimator. ([Live Demo](#))
- ▶ FAQ: This tab has a selection of Frequently Asked Questions (which can also be found on pages 30 - 34 of the SPD)
- ▶ Documents: This tab contains all documents related to the Plan (including recent mailings)
- ▶ Contact Us: This tab allows you to directly contact the Benefit Office through the website and also provides the Benefit Office contact information



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Annual Census

Every year the Trust Fund Office requests employment information for all employees from participating Employers to update covered employee retirement records and to provide the Actuary with the data necessary to file the Plan's annual report with the Internal Revenue Service. Due to this annual process, currently, the Benefit Estimator only provides an ESTIMATE of the pension benefit as of 1/1/2021.

Benefit Estimator

Available on the secured portion of the Participant Website is a benefit estimator, which provides you with an ESTIMATE of your pension benefit based on the results of the most current Annual Census. This benefit estimator cannot be relied upon to be accurate and correct. The Fund only pays pension benefits as set forth in the Plan Document.

The benefit estimator is based on projected pension contributions not yet received by your employer. It assumes that you have fulfilled all of the conditions for entitlement to benefits, continuous employment with contributions paid, and based on the most recent pension contribution received on your behalf.

Example: if you calculate your benefit in February and only received contributions through December the projected pension contributions will be calculated from February up to your retirement date.

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Preview of the Pension Estimator after login

Primary Member Information

Member Name: [REDACTED]	Alternate ID: [REDACTED]	DOB: [REDACTED]	Gender: [REDACTED]
View My Benefit Details	View Dependent(s)		

Member Date Of Birth: [REDACTED] Age: N/A Months: N/A

Survivor Date Of Birth: [REDACTED] Age: N/A Months: N/A

Retirement Date: 6/1/2020

Highest Salary: 21296.08

Future Work Month (as of 1/1/2020): 0

Sick Leave (days): 0

Benefit Credit: CAS

[Calculate](#)

After logging into the secured site, you can use the pension estimator in the Member Benefits tab.

If the information in the Primary Member Information is incorrect, be sure to contact the Trust Fund Office.

You can adjust the values in these boxes to see the impact on your benefit. Once you are done, click Calculate at the bottom of the screen.

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Preview of the Pension Estimator after login

Eligibility Status: Reduced Early Retirement (Active)

Benefit Options:

Option Type	Explanation Of Benefit Option	Factor	Member Amount	Surviving Spouse Amount	Popup Amount
100% JOINT & SURVIVOR POP-UP	100% JOINT & SURVIVOR POP-UP	0.0000	\$0.00	\$0.00	\$0.00
LIFE	LIFE	1.0000	\$9,133.87	\$0.00	\$0.00
50% JOINT & SURVIVOR	50% JOINT & SURVIVOR	0.0000	\$0.00	\$0.00	\$0.00
75% JOINT & SURVIVOR	75% JOINT & SURVIVOR	0.0000	\$0.00	\$0.00	\$0.00
100% JOINT & SURVIVOR	100% JOINT & SURVIVOR	0.0000	\$0.00	\$0.00	\$0.00
50% JOINT & SURVIVOR POP-UP	50% JOINT & SURVIVOR POP-UP	0.0000	\$0.00	\$0.00	\$0.00
75% JOINT & SURVIVOR POP-UP	75% JOINT & SURVIVOR POP-UP	0.0000	\$0.00	\$0.00	\$0.00

Credit and Benefit Information:

Vesting Percentage	Vesting Credits	Benefit Credits	Vested Benefit	Accrued Benefit
100.00 %	16.00	15.74	\$10,056.01	\$10,056.01

Benefit Calculation:

Eligible For	Calculation Description	Calculation Detail	Reduction Description	Addition Description	Amount
Reduced Early Retirement (Active)	Vested Benefit - Retirement Reduction	10056.01- 922.1400 = 9133.87	Table factor = 0.9083		\$9,133.87

Benefit Calculation Detail:

Date From	Date To	Description	Detailed Description	Amount
1/1/2019	12/31/2019		Projection Wages:21296.08, FutureWork:0, SickLeave:0, Rate:225, BCUnadjusted:15.7400, BCSick:0.0000, BCFutureWork:0.0000, TotBenCred:15.7400,Benefit:10056.01	\$10,056.01

This page took 6.88 seconds to load.

Your Benefit Options, Credit and Benefit Information, and Benefit Calculation Details will appear based on the information entered in the previous screen.



Feel free to return to the previous screen as many times as desired to view alternate scenarios!

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FAQs

This presentation covers many of the Frequently Asked Questions, but further details may be found on pages 30 through 34 of the Pension Plan SPD.

Frequently Asked Questions regarding the Red Zone can be found by visiting the Participant Website at www.CTApension.org

The Frequently Asked Questions are divided in 2 Parts and can be located in the Documents Tab of the website under the Trust Bulletin Board heading.

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