An Overview of Your CCOERA Retirement Plan

We often get asked about what makes CCOERA a unique retirement plan program for our participants. So, we thought we would give you a brief summary of the benefits you receive through CCOERA:

- **Experienced Retirement & Investment Counselors.** CCOERA's **Certified Retirement Counselors** are devoted to helping you better understand your retirement income needs, and the savings and investment strategies necessary to meet these needs.
- **Quality Investment Options.** With the help of Innovest, our nationally recognized Registered Investment Advisor, CCOERA offers twelve professionally allocated Target Date Funds, a select list of top rated Mutual Fund investments and a stable value fund managed by Galliard, a subsidiary of Wells Fargo bank.
- **Institutional Level Costs.** As a Non-profit Retirement Association, the cost of maintaining your retirement funds with CCOERA is significantly lower than investing through a higher cost retail broker or financial advisor. As a result of our size, we get special price breaks through our investment providers. Our single administrative fee is .25% of combined account balances at CCOERA, with no charge on amounts that exceed combined balances of $175,000. Furthermore, we have consistently waived (reduced) this fee for one quarter each year for the last 5 years, a 25% annual cost savings.
- **Multiple Service Options.** For a full service experience with a CCOERA **Certified Retirement Counselor,** we provide on-site service at your employer during our scheduled visits, and individual meetings at our local office in Littleton when you are in the area. **Participants may maintain their accounts with CCOERA upon separation from service, throughout retirement**.

  For a more immediate response to your particular questions, you can reach a CCOERA Client Services person at (303) 713-9400 or at our Call Center at (800) 352-0313. We also have a full featured website (www.ccoera.org) that can answer many of your basic questions as well as enable you to establish an online account for reviewing and updating account information, and for making changes to your investment allocations or balances.

We want to encourage you to contact us! Now may be an excellent time to review your CCOERA investments with a CCOERA retirement and investment counselor, or to simply get an answer to that question you have had about your CCOERA account. A list of our local Client Services staff has been included on the back of this sheet for your reference. Please don't hesitate to contact us!

CCOERA Client Services

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CCOERA Call Center Representatives:
CCOERA/Empower Call Center (30 representatives)
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