

Negotiate adding the 401(k) plan to your benefits offering

CWA Savings and Retirement Trust, working with Empower, offers a comprehensive 401(k) retirement plan solution that provides simple and low-cost implementation and administration, helping employers focus on their core business.

When an employer offers the CWA Savings and Retirement Trust, CWA members have the opportunity to grow their retirement savings. Each member can participate in the plan by making pretax contributions in an amount that is comfortable for them and might provide current and future tax advantages. In addition, they can invest in a variety of investment options that are professionally managed and monitored to help them build a well-diversified portfolio.

Services include:

Advisory services	Administration	Communications	Member benefits
<ul style="list-style-type: none"> • CWA SRT Benefits Manager's legal counsel team assists with joinders and ensures the collective bargaining agreement (CBA) mirrors joinders • Primary plan fiduciary and trustee • Plan compliance • Plan design • Document preparation • Testing • Form 5500 	<ul style="list-style-type: none"> • Streamlined contribution remittance • Processing distributions • Processing of enrollments/deferral rate changes • Contribution/loan monitoring • Eligibility determination • Hardship monitoring 	<ul style="list-style-type: none"> • Enrollment material mailings • Direct mail or emails to members • Secure and interactive member website • Virtual and in-person education meetings • Quarterly statements and regulatory mailings 	<ul style="list-style-type: none"> • Enhances loyalty to employer • Encourages members to save for their retirement • May provide members with current and future tax advantages • Provides access to investments that are professionally managed • Promotes financial wellness to help members prioritize and optimize their finances

It's all about being **informed**.

Contact the **CWA Savings and Retirement Trust Benefits Office** at **202-434-1389** or cwasrt@cwa-union.org.



Scan the QR code to view this information on the CWA website.



Benefits for members saving in the 401(k)

Start by enrolling in your plan today

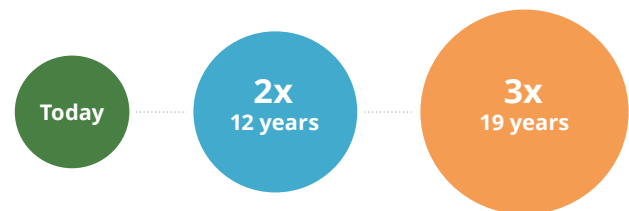
Saving through the CWA Savings & Retirement Trust is one of the simplest ways to pursue the future you imagine. The 401(k) benefit offered by your employer was negotiated as part of its Collective Bargaining Agreement.

Enroll today to start taking advantage of matching contributions and other money-saving benefits.

- ▶ Save as much or as little as you like (up to the IRS maximum).
- ▶ You can change your contribution rate anytime.
- ▶ You benefit from pretax contributions.

The beauty of compounding

The money you save today could double in just 12 years and triple in 19 years. With the potential of compounding, not only would your investments have the potential to grow, any earnings could also produce earnings.



FOR ILLUSTRATIVE PURPOSES ONLY. This is a demonstration of the rules of 72 and 114, mathematical rules used to approximate the number of years it takes a given investment to double and triple, respectively, in value. It assumes a \$100 balance and a 6% rate of return and is not a guarantee of future results.

This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results.

It's easy to enroll. For more information or to request an enrollment form, call or email the **CWA SRT Benefits Managers Office** at **202-434-1389** or cwasrt@cwa-union.org. You can also download the enrollment form at cwasrt.com.

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