



Stay with CRA

No matter your next step, why not let your CRA retirement account continue working for you?

Dedicated retirement counselors

Few organizations match CRA's level of personalized retirement counseling — available at no additional cost. Get the assistance you deserve from a salaried representative.

Flexible investing strategies and comprehensive institutional class fund access

Continue to enjoy flexible investing strategies ranging from automatically allocated target date portfolios to self-directed investing, and even access to brokerage services. We offer a comprehensive portfolio of institutional-grade stocks and bonds to choose from.

Easy account management

Access the same great saving, planning and investing tools at **cra-online.org**.

Flexible payouts

Select a distribution strategy that fits your financial needs while still protecting your savings and maximizing compounding earnings, such as periodic installments, partial withdrawals or Required Minimum Distribution payments.

Potential savings

CRA plan participants enjoy minimal administration fees for comprehensive plan management services. And you don't have to worry about hidden fees — we're fully up front and transparent about our costs.

CRA *does not* charge the following common fees:

- Investment advisory fee*
- Mortality and expense fee (M&E)
- Contingent deferred sales charge (CDSC)
- Sales charges and loads
- Transfer or exchange fee
- Transaction fee

To make changes, log in to your account at **cra-online.org** or call **800.352.0313**.

* CRA does not charge an investment advisory fee; however, fees may apply if you choose to enroll in the optional Empower Retirement Advisory Services offered by Advised Assets Group, LLC, a registered investment adviser.

Colorado Retirement Association is formerly known as Colorado County Officials and Employees Retirement Association.

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