

CalSTRS Benefits Counseling Offices by County/City

Alameda/Hayward.....	510-670-4200
Pleasanton/Dublin	925-426-0102
Contra Costa/Pleasant Hill	925-942-5375
Fresno	559-497-3797
Kern/Bakersfield	661-636-4880
Los Angeles/Downey/Reseda.....	562-922-6414
.....or 562-922-6838	
Monterey Park.....	323-780-3961
Monterey/Salinas.....	831-784-4195
Orange/Costa Mesa/Laguna Hills	714-966-4251
Placer/Auburn	530-745-1466
Sacramento/Elk Grove	916-686-7778
Folsom.....	916-861-0519
San Bernardino/Colton	909-433-4686
San Diego	858-292-3565
San Francisco.....	415-355-7756
San Joaquin/Stockton.....	209-468-4864
San Mateo	650-312-7712
Santa Barbara/Santa Maria.....	805-928-0542
Santa Clara/San Jose	408-535-6171
Santa Cruz/Capitola.....	831-476-7140
Shasta/Redding.....	530-225-0203
Solano/Fairfield.....	707-399-4445
Sonoma/Santa Rosa	707-524-2627
Stanislaus/Modesto	209-525-4842
Tulare/Visalia	559-733-6760
Ventura/Camarillo	805-383-1993
Yuba/Marysville.....	530-749-4900

CalSTRS Resources



Web sites www.calstrs.com
Click *Contact Us* to e-mail
www.403bcompare.com



Write CalSTRS
P.O. Box 15275
Sacramento, CA 95851-0275



Call 800-228-5453
TTY 916-229-3541
Workshop Registration
888-394-2060
Home Loan Program
866-384-4457



Visit Member Services
7919 Folsom Boulevard
Sacramento, CA 95826



Fax 916-229-3879



HOW WILL YOU SPEND YOUR FUTURE?

California State Teachers' Retirement System
P.O. Box 15275
Sacramento, CA 95851-0275
800-228-5453/TTY 916-229-3541
www.calstrs.com

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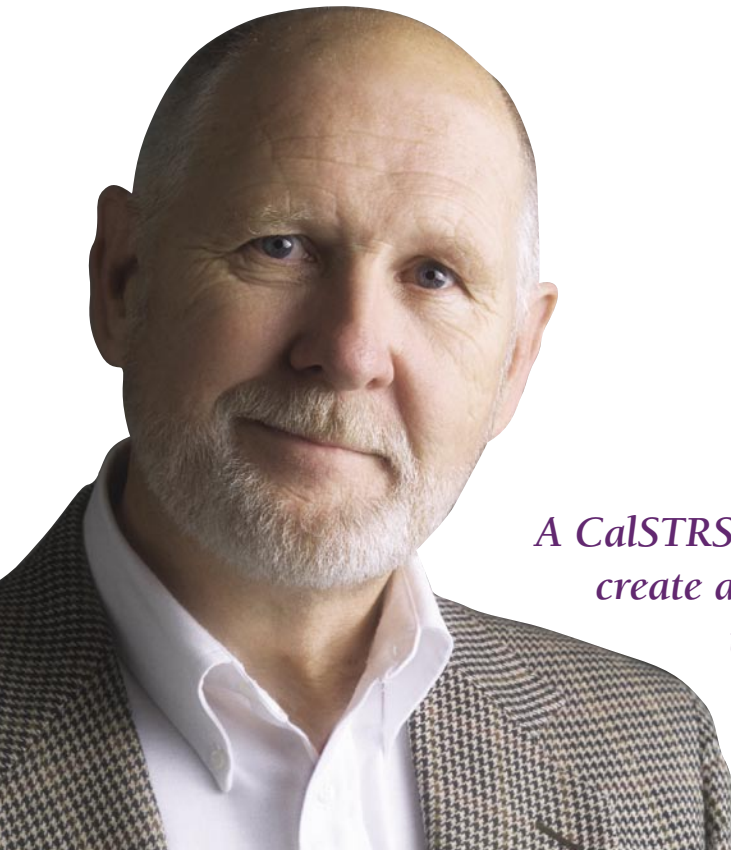
CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

**You Deserve
Personal Attention**

TALK WITH A BENEFITS COUNSELOR

CalSTRS counseling sessions can be beneficial at any time in your teaching career

Talking with a CalSTRS benefits counselor is an important step in planning your financial future. CalSTRS counseling sessions can be helpful at any time in your teaching career, but to get the most out of your counseling session, we recommend you attend a CalSTRS targeted workshop first. You can find information about the workshops in your area and register for one by visiting our Web site at www.CalSTRS.com/Workshops or by calling us at 800-228-5453.



A CalSTRS benefits counselor can help you create a CalSTRS retirement plan tailored to your needs.

Why You Should Talk to a CalSTRS Counselor

A CalSTRS benefits counselor can help you create a CalSTRS retirement plan tailored to your needs. Before your appointment, the counselor will research your work history, salaries and other data. During your session, the counselor will give you a retirement estimate and go over the calculations with you. The counselor can also explain the decisions you will need to make before you retire, including choosing an option. Our counselor also can provide you with important information if you are facing retirement or disability, or if you experience other life-changing events such as the birth of a child. This information will help you make educated decisions for a secure financial future.

How to Schedule an Appointment – You Have a Choice

Counseling appointments can be face to face or over the phone.

Face to Face

To meet with a CalSTRS benefits counselor in person, simply contact the office convenient to you. Office locations and phone numbers are listed on

the back of this brochure. Appointments are available Monday through Friday during regular business hours.

By Phone

Call 800-228-5453 Monday through Friday, from 8 a.m. to 5 p.m., to schedule an appointment. Phone appointments are available weekdays through early evening and on Saturdays.

What You'll Need

Please be prepared to provide the following:

- Personal information including Social Security number, birth date, address and phone number.
- Your projected retirement date.
- Your unused sick leave days and the number of days in your contract.
- The name and birth date of someone you want to consider for a continuing benefit upon your death.

The counselor will research your employment history and prepare your customized estimates.

For phone counseling appointments, the information will be mailed to you in advance so you can prepare a list of questions before your appointment.