

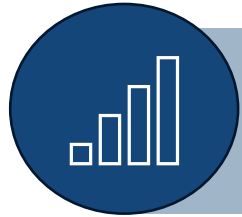


CALSTRS®

Retirement Readiness

Member education

Topics



Career stages



CalSTRS.com



Member services



Outreach

Career stages



**Early
career**



Midcareer



**Near
retirement**



**Newly
retired**



**Part-time
educator**

Career stages

Learn and Discover

Ready to discover what CalSTRS can do for you?
Whether you're a new teacher or an experienced educator, CalSTRS has resources and services available for you. Attend a *Learn and Discover* presentation designed to keep your CalSTRS benefits on track at each stage of your career.

Early Career

Now that you've started your teaching career, it's a good time to start learning about—and saving for—retirement.

Learn about your:

- Retirement benefits.
- Disability and survivor benefits.
- Personalized Retirement Progress Report.
- Eligibility to purchase service credit.

Midcareer

The middle of your career is the perfect time to start planning for retirement.

Discover how to:

- Navigate your Retirement Progress Reports.
- Calculate your own retirement benefit estimates.
- Take advantage of CalSTRS tools available to you.

Near Retirement

Retirement will be here soon. Are you prepared?

Learn how to:

- Estimate your retirement benefit using our online calculator.
- Use myCalSTRS to access your account information including your Retirement Progress Report.
- Provide a lifetime monthly benefit for a loved one after your death.

Early Career

My Retirement three-part series

Our three-part *My Retirement* series takes an in-depth look at your CalSTRS membership and covers what you need to know about your benefits at every stage of your career.

My Retirement System

You'll discover:

- ★ How the CalSTRS hybrid system works and what resources are available to you.
- ★ How we calculate your CalSTRS monthly retirement benefit.
- ★ Why it pays to start a 403(b) or 457(b) supplemental savings plan sooner rather than later.
- ★ What you can do now to increase your benefit in retirement.

My Retirement Benefits

You'll learn about:

- ★ The CalSTRS benefits available to you.
- ★ How we calculate your CalSTRS monthly retirement benefit.
- ★ Ways to bridge any gap between your CalSTRS monthly benefit and your retirement income goal.
- ★ What you can do to increase your retirement benefit.
- ★ How to take advantage of all the CalSTRS resources.

My Retirement Decisions

You'll understand:

- ★ How we calculate your CalSTRS monthly retirement benefit.
- ★ Your options for providing a lifetime monthly benefit to a beneficiary and how each option would affect your monthly benefit.
- ★ Your choices for receiving the funds in your Defined Benefit Supplement account.
- ★ Ways to submit your *Service Retirement Application*.
- ★ What you need to know if you return to work in the California public school system after you retire.

Attend one or all three presentations as a workshop or webinar. Call 800-228-5453, option 3, or visit [CalSTRS.com/webinars](https://www.calstrs.com/webinars) for more information and to register.

Advance registration is required.

RR 1859 (rev 4/24)

CALSTRS

My Retirement System

CALSTRS

My Retirement Benefits

CALSTRS

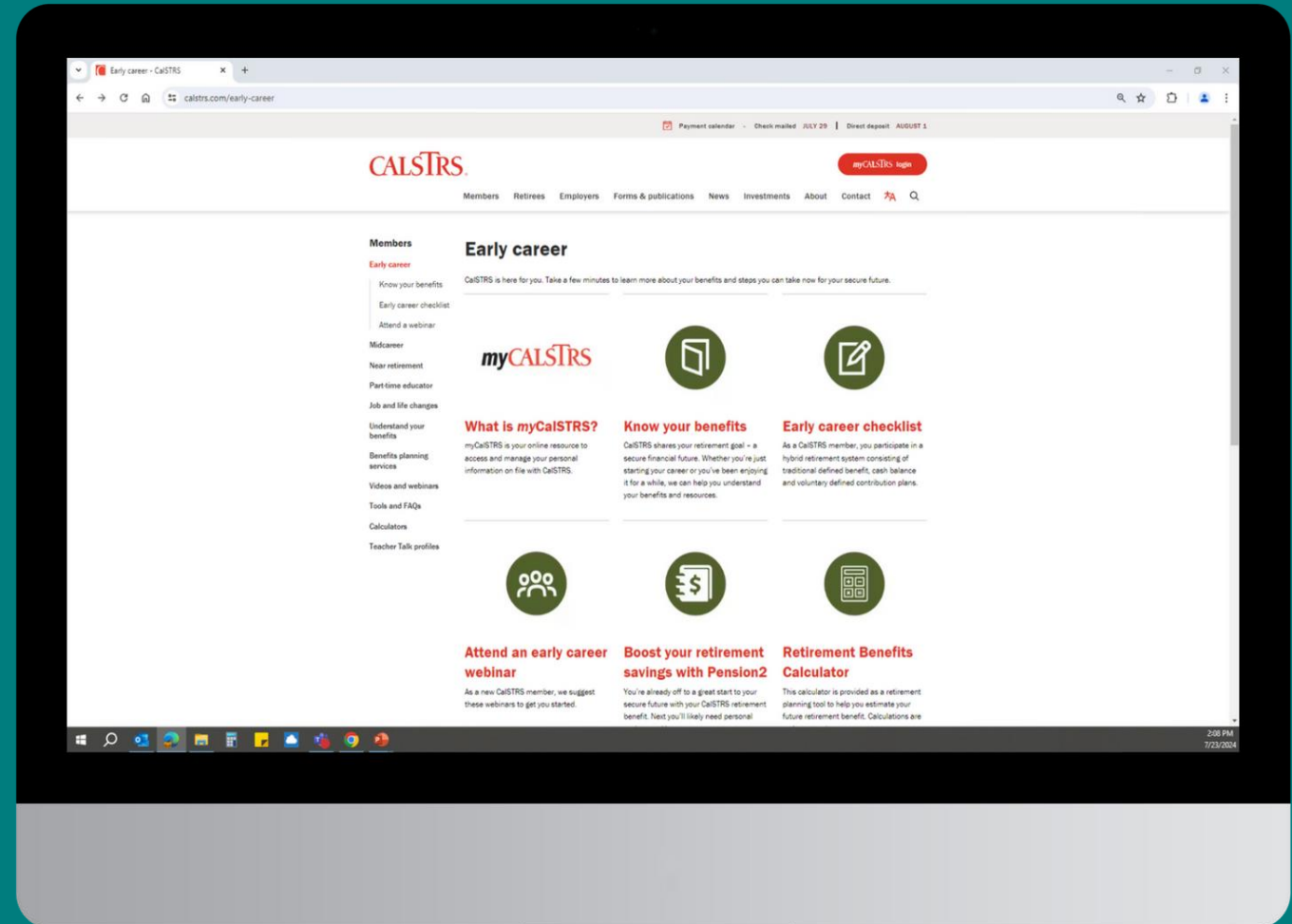
My Retirement Decisions

CalSTRS.com

Career stage webpage



- “One stop shop”
- Career stage checklist





myCALSTRS login

- Members
- Retirees
- Employers
- Forms & publications
- News
- Investments
- About
- Contact

- Early career
- Midcareer
- Near retirement
- Part-time educator
- Job and life changes
- Understand your benefits
- Benefits planning services
- Videos and webinars
- Tools and FAQs
- Calculators
- Teacher Talk profiles



Top member resources

- Estimate your retirement
- Retirement
- Job and life

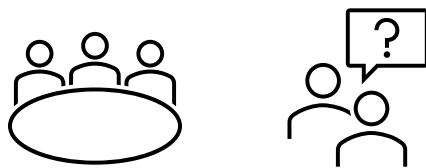
Member services



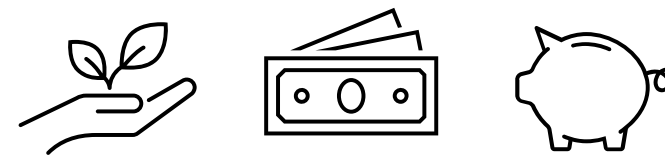
Workshops and webinars



Benefits planning sessions



Front counter services



Pension 2[®]

My First Steps

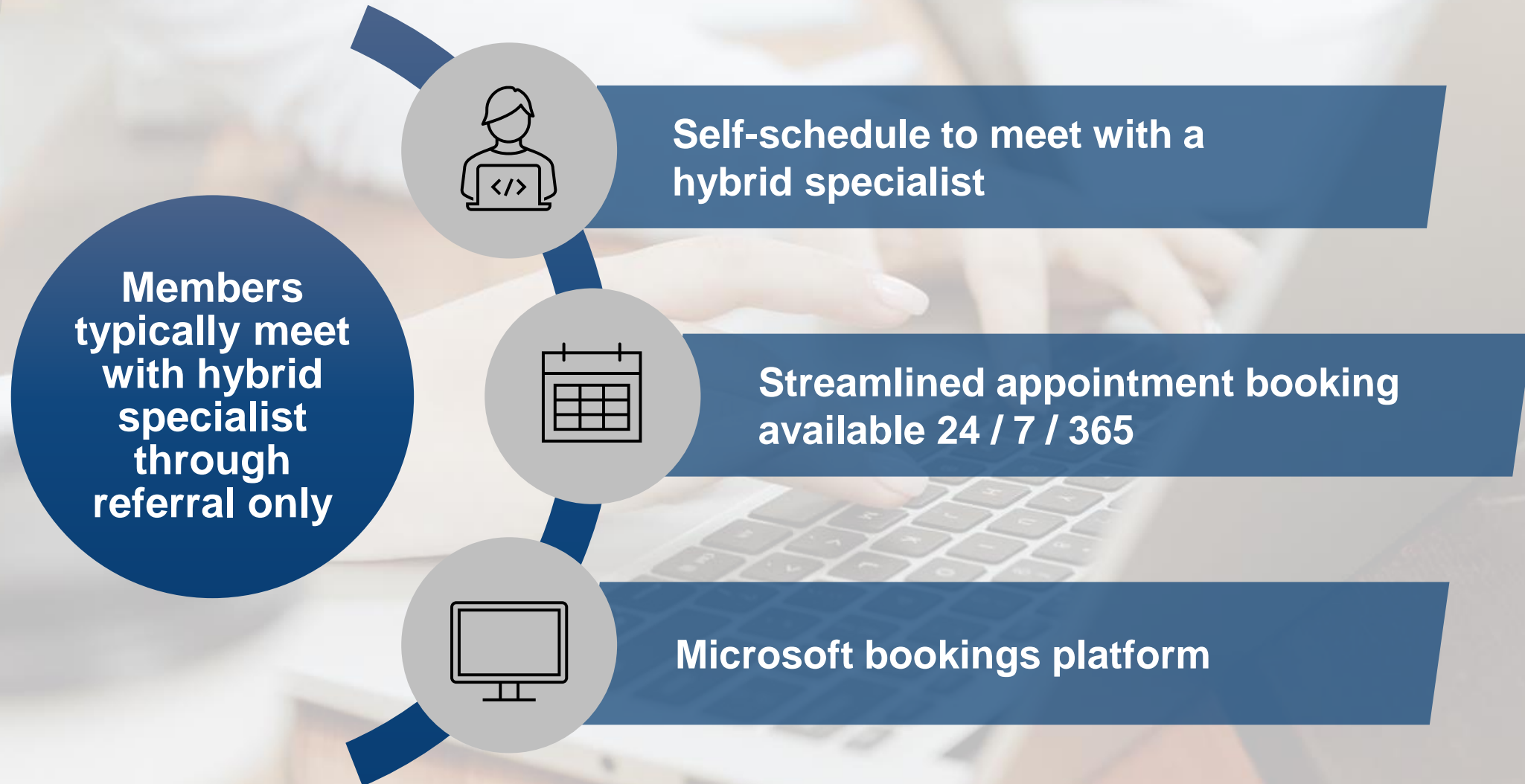
**New webinar debuts
August 2024**

**Introduces pensions,
replacement ratio and gap**

30-minute presentation



Pension2 member self-schedule



Outreach

Presentations and publications

On-site or virtual

ExternalAffairs@CalSTRS.com



THE BENEFIT OF A LIFETIME

As a new educator, did you know you have a defined benefit plan that can provide monthly income for the rest of your life?

CHECK OUT...

- myCalSTRS**
You'll use your myCalSTRS account often during your career in education. Register at myCalSTRS.com soon so you'll be able to:
 - Update contact information
 - View your account balances
 - Submit forms
 - Manage your beneficiary designations
- 403bCompare**
As a California public school employee, you have access to additional savings plans such as CalSTRS Pension2. 403bCompare is an online tool that lets you compare the fees, services and performance of your district's 403(b) plans. Visit 403bCompare.com.

Contact Us
CalSTRS.com
800-228-5453

STAY CONNECTED

CALSTRS.
HOW WILL YOU SPEND YOUR FUTURE?

RR 1889 (new 5/19)



CalSTRS Defined Benefit Program?

The CalSTRS Defined Benefit Program provides retirement benefits to California public school educators and their beneficiaries. At age 55 with five years of service credit, you're eligible to receive lifetime income in retirement. The amount of your monthly income is based on this formula set by California law:

$$\text{Service Credit} \times \text{Age Factor} \times \text{Final Compensation}$$

This formula provides a fixed percentage of your working salary based on your age and years of service at retirement.

As a CalSTRS member, you get:

- Lifetime monthly retirement payments, once eligible
- Access to disability benefits while working
- Survivor benefits to provide financially for your loved ones throughout California
- In-person assistance at our member service centers
- Resources for every stage in your career

If you're planning on working part time or substituting, you can still become a CalSTRS Defined Benefit member. See the Member Handbook on CalSTRS.com.

New Educator Checklist

- Ask Your Employer**
Verify you're a CalSTRS defined benefit member.
- Sign Up for myCalSTRS**
Access your CalSTRS information online at myCalSTRS.com.
- Know Your Benefits**
 - Watch an early-career video
 - Read an early-career publication
- Submit a Form**
Name your one-time death benefit recipient by completing the Recipient Designation form.
- Attend a Workshop**
Sign up to learn more about your CalSTRS benefits and saving for your future.
- Learn About Defined Contribution Accounts**
Research 403(b) and 457(b) supplemental savings accounts such as CalSTRS Pension2.
- Estimate Your Retirement Benefit**
Use the Retirement Benefits Calculator to determine your retirement estimate.

Who We Are

CalSTRS is your retirement plan. We're here to help you secure a strong financial future. After you retire from your career in education, you'll receive monthly income from us for the rest of your life.

CalSTRS Value

We're here for you as you begin your career and throughout your retirement. We also provide:

- Disability benefits
- Survivor benefits
- Supplemental savings plans

Welcome Video

Watch our new educator video, *Welcome to CalSTRS*, which explains your CalSTRS benefits at CalSTRS.com/early-career.

Thank you

for your continued support
and partnership!