

# Defined Benefit Supplement Annuity Estimates

Your Defined Benefit and Defined Benefit Supplement elections

If your Defined Benefit election is ...	Then for your Defined Benefit Supplement distribution, you may elect ...
Member-Only Benefit	Lump-sum payment, Member-Only Annuity, period-certain annuity, or a combination of a lump-sum payment and annuity
Modified Benefit	Lump-sum payment, 100% Beneficiary Annuity, 75% Beneficiary Annuity, 50% Beneficiary Annuity, period-certain annuity, or a combination of a lump-sum payment and annuity

\* To elect an annuity for your Defined Benefit Supplement distribution, you must have \$3,500 or more in your Defined Benefit Supplement account. If you have less than \$3,500, your only choice is a lump-sum payment.

## Lump-sum payment

This is a one-time payment of the total amount in your Defined Benefit Supplement account as either a direct payment or a rollover to a qualified plan, such as CalSTRS Pension2®, if you have at least \$200 in your account to roll over.

## Period-certain annuity

### Period-certain annuity

This choice provides a monthly payment made for any number of whole years from three to 10.

If you die before the annuity period ends, the remaining payments will be paid to your one-time death benefit recipients.

Period-certain annuities of three to nine years may be rolled over to another qualified plan each month. A Period-Certain Annuity of 10 Years may not be rolled over.

### Defined Benefit Supplement period-certain annuity estimates

Defined Benefit Supplement account balance	Number of whole years							
	3	4	5	6	7	8	9	10
\$3,500	\$108	\$83	\$69	\$59	\$52	\$47	\$43	\$40
\$5,000	\$154	\$119	\$99	\$85	\$75	\$68	\$62	\$58
\$7,500	\$231	\$179	\$148	\$127	\$112	\$101	\$93	\$86
\$10,000	\$308	\$238	\$197	\$169	\$150	\$135	\$124	\$115
\$15,000	\$462	\$358	\$296	\$254	\$225	\$203	\$186	\$173
\$20,000	\$616	\$477	\$394	\$339	\$300	\$271	\$248	\$230
\$25,000	\$769	\$596	\$493	\$424	\$375	\$338	\$310	\$288
\$30,000	\$923	\$715	\$591	\$508	\$450	\$406	\$372	\$345
\$40,000	\$1,231	\$954	\$788	\$678	\$600	\$541	\$496	\$460
\$50,000	\$1,539	\$1,192	\$985	\$847	\$749	\$676	\$620	\$575

## Lifetime annuity: Member-Only Benefit

### Member-Only Annuity

This choice provides you with a lifetime monthly payment. The payments end on your death.

Any balance remaining in your account will be paid to your one-time death benefit recipients.

### Member-Only Annuity

Defined Benefit Supplement account balance	Your age at retirement			
	50	55	60	65
\$3,500	\$22	\$22	\$23	\$25
\$5,000	\$31	\$32	\$33	\$35
\$7,500	\$47	\$48	\$50	\$53
\$10,000	\$62	\$64	\$67	\$71
\$15,000	\$93	\$96	\$100	\$106
\$20,000	\$125	\$128	\$134	\$141
\$25,000	\$156	\$161	\$167	\$177
\$30,000	\$187	\$193	\$201	\$212
\$40,000	\$249	\$257	\$268	\$283
\$50,000	\$311	\$321	\$335	\$354

## Lifetime annuity: Modified Benefit

To elect one of the following annuity options for your Defined Benefit Supplement distribution, you must elect an option beneficiary (Modified Benefit) for your Defined Benefit election. The amount of your monthly payment depends on the beneficiary annuity you choose—100%, 75% or 50%—your age and the age of your annuity beneficiary. Your Defined Benefit Supplement annuity beneficiary will be the same person or persons you named as your Defined Benefit beneficiary.

### 100% Beneficiary Annuity

This choice provides a lifetime monthly annuity payment for your lifetime and the lifetime of your annuity beneficiary.

Upon your death, 100% of your monthly annuity amount will be paid to your annuity beneficiary.

If your annuity beneficiary dies first, your monthly annuity benefit will rise to the Member-Only annuity amount.

Defined Benefit Supplement 100% Beneficiary Annuity estimates																
Defined Benefit Supplement account balance	Your age at retirement															
	50				55				60				65			
	Age of annuity beneficiary at retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$21	\$21	\$21	\$21	\$21	\$21	\$21	\$22	\$21	\$21	\$22	\$22	\$21	\$21	\$22	\$22
\$5,000	\$30	\$30	\$30	\$30	\$30	\$30	\$31	\$31	\$30	\$30	\$31	\$32	\$30	\$31	\$31	\$32
\$15,000	\$89	\$90	\$90	\$91	\$89	\$90	\$92	\$93	\$90	\$91	\$93	\$95	\$90	\$92	\$94	\$96
\$25,000	\$148	\$149	\$151	\$152	\$149	\$151	\$153	\$154	\$150	\$152	\$155	\$158	\$150	\$153	\$157	\$161
\$40,000	\$237	\$239	\$241	\$243	\$238	\$241	\$244	\$247	\$239	\$243	\$248	\$252	\$240	\$245	\$251	\$257
\$50,000	\$296	\$299	\$301	\$303	\$298	\$302	\$305	\$309	\$299	\$304	\$310	\$315	\$300	\$306	\$313	\$321

### 75% Beneficiary Annuity

This choice provides a lifetime monthly annuity payment for your lifetime and the lifetime of your annuity beneficiary.

Upon your death, 75% of your monthly annuity amount will be paid to your annuity beneficiary.

If your annuity beneficiary dies first, your monthly benefit will rise to the Member-Only annuity amount.

Defined Benefit Supplement 75% Beneficiary Annuity estimates																
Defined Benefit Supplement account balance	Your age at retirement															
	50				55				60				65			
	Age of annuity beneficiary at retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$21	\$21	\$21	\$22	\$21	\$22	\$22	\$22	\$22	\$22	\$22	\$23	\$22	\$23	\$23	\$23
\$5,000	\$30	\$30	\$31	\$31	\$31	\$31	\$31	\$31	\$31	\$32	\$32	\$32	\$32	\$32	\$33	\$33
\$15,000	\$91	\$91	\$92	\$92	\$92	\$93	\$94	\$94	\$93	\$95	\$96	\$97	\$95	\$97	\$99	\$100
\$25,000	\$151	\$152	\$153	\$154	\$153	\$155	\$156	\$157	\$156	\$158	\$160	\$162	\$159	\$161	\$164	\$167
\$40,000	\$241	\$243	\$244	\$246	\$245	\$247	\$250	\$252	\$249	\$252	\$256	\$259	\$254	\$258	\$263	\$268
\$50,000	\$302	\$304	\$306	\$307	\$306	\$309	\$312	\$315	\$311	\$315	\$320	\$324	\$318	\$323	\$328	\$335

### 50% Beneficiary Annuity

This choice provides a lifetime monthly annuity payment for your lifetime and the lifetime of your annuity beneficiary.

Upon your death, 50% of your monthly annuity amount will be paid to your annuity beneficiary.

If your annuity beneficiary dies first, your monthly benefit will rise to the Member-Only annuity amount.

Defined Benefit Supplement 50% Beneficiary Annuity estimates																
Defined Benefit Supplement account balance	Your age at retirement															
	50				55				60				65			
	Age of annuity beneficiary at retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$21	\$22	\$22	\$22	\$22	\$22	\$22	\$22	\$23	\$23	\$23	\$23	\$23	\$24	\$24	\$24
\$5,000	\$31	\$31	\$31	\$31	\$31	\$32	\$32	\$32	\$32	\$32	\$33	\$33	\$33	\$34	\$34	\$35
\$15,000	\$92	\$92	\$93	\$93	\$94	\$95	\$95	\$96	\$97	\$97	\$98	\$99	\$100	\$101	\$102	\$104
\$25,000	\$153	\$154	\$155	\$155	\$157	\$158	\$159	\$159	\$161	\$162	\$164	\$165	\$167	\$168	\$171	\$173
\$40,000	\$245	\$246	\$247	\$248	\$251	\$252	\$254	\$255	\$258	\$260	\$262	\$264	\$267	\$270	\$273	\$276
\$50,000	\$307	\$308	\$309	\$310	\$313	\$315	\$317	\$319	\$322	\$325	\$328	\$330	\$333	\$337	\$341	\$345

Note: The Defined Benefit Supplement annuity estimates are not valid for CalSTRS disability benefit recipients. Annuity benefit estimates are adjusted periodically.