



Welcome to CalSTRS

Benefits and services
for new educators



Dear CalSTRS member,

Welcome to CalSTRS! As your retirement plan, we are dedicated to your secure financial future and helping you get there.

This booklet provides a quick overview of your benefits as a CalSTRS member, including your monthly retirement benefit, which is calculated using a formula that provides a fixed percentage of your final compensation based on your age at retirement and your years of service.

Your income in retirement is a shared responsibility between CalSTRS and you. On average, the CalSTRS retirement benefit replaces approximately 50% of a career educator's salary. Need more for your future? Pension2[®], the CalSTRS voluntary supplemental savings plan, can help fill the gap.

If you haven't already done so, be sure to register for *myCalSTRS*, our secure online website for managing your CalSTRS accounts and personal information. Also check out **CalSTRS.com** to sign up for workshops, view member education videos and download publications and forms.

Thank you for choosing education for your career.

Sincerely,



Cassandra Lichnock
Chief Executive Officer

Sustainability for the future

CalSTRS was established more than a century ago in 1913 as the pension plan for California's public school educators. We have since grown to represent more than 1 million dedicated educators and their beneficiaries. Our membership spans from new teachers just starting out to retired educators enjoying the fruits of decades of teaching in the classroom. As a global investor, we have a fiduciary duty to be principled and effective within our operations to meet our financial commitments to our members this century and beyond.

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CalSTRS is governed by the Teachers' Retirement Law, available at CalSTRS.com, and other governing laws. If there is a conflict between the law and this booklet, the law prevails. CalSTRS makes reasonable effort to provide accurate information in its publications, but such information is not meant to replace the law or provide legal or financial advice. To stay informed, consult a variety of sources, including CalSTRS.com, the California State Legislative Counsel website at leginfo.legislature.ca.gov, your union and elected legislative representatives. CalSTRS can provide you with information on your benefit choices but does not provide any legal, financial, tax or other advice. For such advice, consider consulting a professional in the relevant field.



Welcome to CalSTRS

CalSTRS provides retirement, disability and survivor benefits to California’s public school educators and their beneficiaries.

Pension2[®], the CalSTRS voluntary supplemental savings program, offers low-cost 403(b), 457(b), Roth 403(b) and Roth 457(b) investment plans for additional retirement income.

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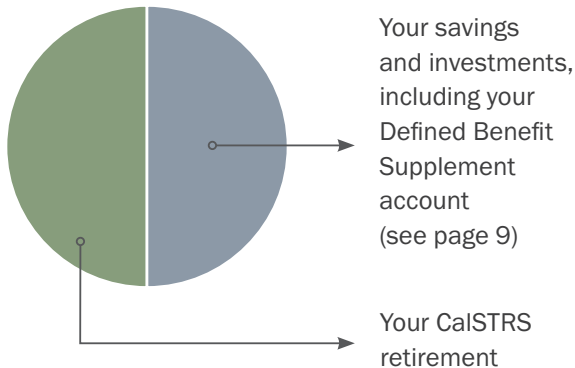
We’re here for you

CalSTRS offers services and information for every stage in your career:

- Your annual *Retirement Progress Report*, which provides a summary of your CalSTRS accounts and service credit.
- Convenient, secure online services and access to your account information with *myCalSTRS*.
- Customer service by secure online messages, phone or letter.
- Benefits specialists to help you understand your benefits and more.
- Member education videos and publications.
- Benefit and retirement planning workshops and webinars.
- Financial awareness workshops and webinars that focus on financial literacy and money-management skills.
- CalSTRS Pension2 investment plans with low costs and flexible investment options.
- Side-by-side comparisons of your district’s 403(b) plans at 403bCompare.com.

> Find the CalSTRS *Member Handbook* at CalSTRS.com/publications.

Your income in retirement is a shared responsibility between CalSTRS and you



Your CalSTRS retirement benefit—will it be enough?

On average, the CalSTRS retirement benefit replaces approximately 50% of a career educator's salary. Consider closing any gap between your target retirement income goal and your retirement benefit with savings and investments, such as CalSTRS Pension2 403(b), Roth 403(b), 457(b) and Roth 457(b) plans.



Invest sooner rather than later. That's the top recommendation from a poll of California educators aged 40 to 49 when asked what retirement advice they would give their younger colleagues. It's never too early to start investing in your future.

➤ Learn more about the plans available through Pension2 on page 14.



Access your information on myCalSTRS

myCalSTRS offers easy, secure and convenient access to your CalSTRS accounts and forms. Start at [myCalSTRS.com](https://mycalstrs.com). Once you complete the one-time, five-step registration process, your myCalSTRS account will be active.

With myCalSTRS, you can:

- Keep your contact information current.
- View your account and service credit balances.
- Name and update your one-time death benefit recipient designations.
- Ask questions and receive prompt, secure answers.
- View your current and past *Retirement Progress Reports*.
- Complete and submit forms online.



Need help registering?

View the self-paced, interactive online registration guide on [myCalSTRS.com](https://mycalstrs.com).

Your CalSTRS retirement at a glance

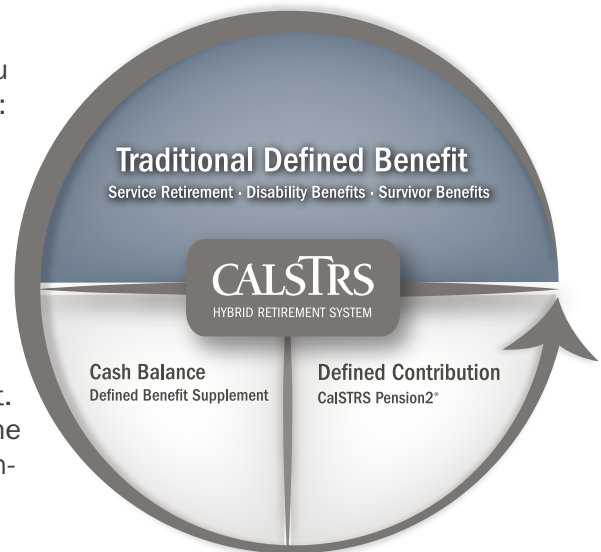
CalSTRS administers a hybrid retirement system consisting of traditional defined benefit, cash balance and voluntary defined contribution plans:

- **Traditional defined benefit plan:** Your CalSTRS retirement benefit is a defined benefit pension. It's based on the following formula, not on how much you contribute or how well CalSTRS investments perform:


service credit × age factor × final compensation = your retirement benefit


- **Cash balance plan:** The CalSTRS Defined Benefit Supplement Program is a cash balance plan. A portion of your and your employer's contributions on earnings for service in excess of one year are credited to your Defined Benefit Supplement account. Your account earns guaranteed interest and, when the Teachers' Retirement Board declares, additional earnings credits. At retirement, you receive a benefit that is equal to your total account balance. The CalSTRS Cash Balance Benefit Program, an alternative to the Defined Benefit Program for part-time educators, is also a cash balance plan.

- **Defined contribution plan:** With CalSTRS Pension2, you can set aside additional savings for retirement. Select from a variety of investment plans, then contribute to your tax-advantaged account through paycheck deductions. The amount you have at retirement depends on your contributions, investment gains or losses, and account expenses.



Not sure which retirement plan you belong to?

 **Are you a full-time educator?** You are already a member of the CalSTRS Defined Benefit Program.

 **Do you work part time?** You have a choice between the CalSTRS Defined Benefit Program or an alternative retirement plan, such as the CalSTRS Cash Balance Benefit Program, if offered by your employer.

- To learn more about mandatory membership in the Defined Benefit Program for certain part-time employees, and Cash Balance Benefit Program eligibility, see the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications).

CalSTRS Defined Benefit Program

If you're a full-time California public school preK–12 teacher, community college instructor or public school administrator, or are performing other service creditable to CalSTRS on a full-time basis, you're automatically a member of the Defined Benefit Program. If you're a part-time or substitute educator, you may choose to be a member of the Defined Benefit Program or an alternative program, such as the Cash Balance Benefit Program, if offered by your employer.

CalSTRS has two benefit structures:

- **CalSTRS 2% at 62:** Members first hired on or after January 1, 2013, to perform service that could be credited to the Defined Benefit Program and who never before performed service that could be credited to the Defined Benefit Program under a different retirement system, including Social Security.
- **CalSTRS 2% at 60:** Members first hired on or before December 31, 2012, to perform service that could be credited to the Defined Benefit Program, even if they were subject to coverage under a different retirement system, including Social Security.

The 2% refers to the percentage of your final compensation, also known as the age factor, you'll receive as a retirement benefit for every year of service credit if you retire at the indicated age.

- **The information in this booklet is for CalSTRS 2% at 62 members. If you're a CalSTRS 2% at 60 member, see the *Member Handbook* at CalSTRS.com/publications.**

Your retirement benefit

When you have five years of service credit, you are entitled to a lifetime monthly benefit when you retire. Your CalSTRS monthly retirement benefit is a defined benefit pension calculated using a formula that provides a fixed percentage of your final compensation based on your age at retirement and your years of service:

service credit × age factor × final compensation = your retirement benefit

Service credit

Service credit is the number of years, including partial years, you have worked and contributed to CalSTRS.

- You earn service credit every day you perform creditable service or are on a paid leave of absence.
- You can earn up to one year of service credit in a school year.

If you earn more than one year of service in a school year, a portion of the contributions made by you and your employer on earnings from the additional service will be credited to your Defined Benefit Supplement account each fall after the school year.


Age factor

The age factor for normal retirement age at 62 is 2%. The age factor for early retirement at age 55 is 1.16%. The maximum age factor is 2.4% at age 65.

Final compensation

As a CalSTRS 2% at 62 member, your final compensation is calculated using your highest average annual compensation earnable for 36 consecutive months, up to the compensation cap. Learn more at CalSTRS.com/limits.

- **You can choose to provide a lifetime monthly benefit to someone after your death. If you choose an option beneficiary, your monthly retirement benefit will be reduced.**

 View the *Understanding the Formula* video at CalSTRS.com/videos.

Contributions to your CalSTRS retirement

CalSTRS pays retirement benefits using a combination of investment income and contributions.

Member contributions

As a CalSTRS 2% at 62 member, your contribution rate is connected with the normal cost of your retirement benefits. When changes in the normal cost meet certain thresholds defined by law, your contribution rate is adjusted. The normal cost is determined based on the actuarial valuation, the snapshot of CalSTRS' financial status presented to the Teachers' Retirement Board each spring.

➤ **Learn more about member contributions at CalSTRS.com/contributions.**

Employer and state contributions

Your employer and the State of California also contribute to the Defined Benefit Program based on a percentage of your earnings. The amount is set each spring by the Teachers' Retirement Board.

In addition, the state contributes approximately 2.5% of member earnings each year to support inflation protection for retirees.

Eligibility to retire

As a CalSTRS 2% at 62 member, you can retire as early as age 55 with at least five years of service credit—or fewer years, if you retire under the special circumstances of concurrent retirement with one or more other eligible California public retirement systems. See the *Member Handbook* at CalSTRS.com/publications for more information.

Inflation protection

Your retirement benefit is protected against rising prices in two ways:

- Starting September 1 after the first anniversary of your retirement date, your benefit automatically increases each year by an amount equal to 2% of your initial benefit. The increase is not compounded or tied to changes in the cost of living.
- If inflation erodes the purchasing power of your retirement benefit, you'll receive an additional quarterly payment, subject to the availability of funds set aside for purchasing power protection. Currently, supplemental benefits protect 85% of the purchasing power of retirees' initial monthly benefits.

Your survivor and disability benefits

Depending on your years of service credit and if you die before or after retirement, your survivors may receive a one-time death benefit and a monthly benefit or a refund of the balance in your account.

The basic disability benefit is 50% of your final compensation earned. The maximum disability benefit you can receive, including benefits for eligible dependent children, is 90% of your final compensation earned.

📺 **View the *Survivor Benefits and Disability Benefits* videos at CalSTRS.com/videos.**



Your Defined Benefit Supplement account

As a Defined Benefit Program member, you have a Defined Benefit Supplement account that provides additional savings for your retirement.

If you have earnings for service in excess of one year of service credit but below the compensation cap, contributions on those earnings will be credited to your Defined Benefit Supplement account. When you retire, you'll receive your CalSTRS retirement benefit and your Defined Benefit Supplement funds.

Excess contributions

The Defined Benefit Supplement member contribution rate, currently 9% for CalSTRS 2% at 62 members, is less than the contribution rate for compensation creditable to the Defined Benefit Program. If you earn compensation for service in excess of one year in a school year, contributions in excess of the 9% for this service will be returned to you by your employer.

CalSTRS will return any excess contributions to your employer in late September. Your employer is responsible for returning your excess member contributions to you, less any authorized adjustments or tax withholding. Any excess member contributions you made during the school year are reported on your *Retirement Progress Report*. Your myCalSTRS account shows a breakdown of excess contributions by employer. If you have questions regarding the return of your excess contributions, please contact your employer.

 View the Defined Benefit Supplement Program videos at [CalSTRS.com/videos](https://www.calstrs.com/videos) for more information.

Important considerations

Social Security, CalSTRS and you

As a CalSTRS member, you do not contribute to Social Security, so you will not receive Social Security benefits for your CalSTRS-covered employment. **If you expect to receive a Social Security benefit through other employment or your spouse, two federal rules—the Windfall Elimination Provision and the Government Pension Offset—could leave you with a smaller benefit or no benefit at all.** Your CalSTRS retirement benefit will not be reduced by these offsets.

➤ View the *Introduction to Social Security* video at [CalSTRS.com/videos](https://www.calstrs.com/videos) or see the fact sheet, *Social Security, CalSTRS and You*, at [CalSTRS.com/publications](https://www.calstrs.com/publications) to learn more.

Health insurance in retirement

CalSTRS does not provide health benefits. Your health benefits depend on your district's agreement with your employee bargaining unit. Ask your employer if you will have health benefits in retirement. Many retired educators have to contribute to or pay their own health insurance costs. **Consider setting aside extra money now for your future.**

You and your employer each pay 1.45% of your wages toward earning coverage under Medicare, the federal health insurance program for people age 65 and older.



Consider investing the 6.2% of your salary that would have gone to Social Security into a CalSTRS Pension2 tax-deferred 403(b) or 457(b) account for additional income in retirement.

What if you leave education?


You can keep your money with CalSTRS if you leave education, or you can request a refund. A refund includes the total balance of your own Defined Benefit Program contributions and interest, and a distribution of the total balance of your Defined Benefit Supplement account. You cannot withdraw employer contributions that were made to the Defined Benefit Program. Even if you think you may not return to public education, taking a refund may not make financial sense.

Benefits of leaving your contributions with CalSTRS:

- You'll keep your service credit.
- Your accounts will continue to accrue interest.
- You'll be eligible for a monthly retirement benefit when you're age 55 if you have at least five years of service credit—or under the special circumstances of concurrent retirement with one or more other eligible California public retirement systems.

Consequences of cashing out include:

- You'll no longer be a member of CalSTRS: You will give up all rights to your retirement benefit as well as survivor and disability benefits unless you return to CalSTRS-covered employment.
- Your refund may be subject to additional federal and state taxes if you take your refund before age 59½ and do not roll over your funds to a qualified retirement plan.
- If you take a refund, it's expensive if you return to public education and want to purchase, or redeposit, your service credit.


 View the *Refund: Consider the Consequences* video at CalSTRS.com/videos or see the fact sheet at CalSTRS.com/publications.

Ways to increase service credit

The more service credit you have at retirement, the greater your CalSTRS benefit. You may purchase service credit for:

- Eligible service in out-of-state or foreign public schools, the military, Peace Corps or Job Corps; and eligible leave, including maternity, paternity, sabbatical, and leave approved under the federal Family and Medical Leave Act and the California Family Rights Act.
- Nonmember service for part-time or substitute work performed before you were a CalSTRS member.
- Redeposits of previously refunded contributions, plus interest, after returning to CalSTRS-covered employment.

It costs less to buy service credit earlier in your career than later.

 View the *Purchasing Service Credit* video at CalSTRS.com/videos or see the fact sheet at CalSTRS.com/publications.



Transfer unused sick leave if you change districts

At service retirement, CalSTRS will convert your unused sick leave to additional service credit based on what's reported to us by your employers during the last year you earned creditable compensation. If you change employers during your career, be sure to coordinate with your former employer to arrange for the transfer of your accumulated unused sick leave to your new employer.

CalSTRS Cash Balance Benefit Program

For part-time educators

The Cash Balance Benefit Program is a retirement plan that employers may choose to offer their part-time educators as an alternative to participating in the Defined Benefit Program.

Your retirement benefit

When you become a Cash Balance Benefit Program participant, you qualify for a retirement benefit when you reach age 55 and are no longer performing creditable service.

Your retirement benefit is the amount of money in your Cash Balance Benefit account. If you have less than \$3,500, you must take a lump-sum payment. If your account balance is \$3,500 or more, you can choose to receive a lump sum or a monthly benefit over a specific period of time or over your lifetime and, if you elect to do so, the lifetime of your beneficiary. If you elect to receive your retirement benefit as a lump-sum payment, your benefit will be payable 180 calendar days after the date you terminated employment.

Your contributions

Your employer contributes at least 4% of your salary, and generally, you also contribute 4%. Alternative rates may be bargained; however, the combined employer and employee contribution must be at least 8%. In addition, the employee contribution rate cannot be less than the employer contribution rate starting with contracts entered into or changed on or after January 1, 2014.

Disability and death benefits

As a Cash Balance Benefit Program participant, you also have disability and death benefits. Visit [CalSTRS.com/cash-balance-benefit-program](https://www.calstrs.com/cash-balance-benefit-program) to learn more.

What if you leave public education?

You have two options:

- Leave your contributions with CalSTRS where they will continue to accrue interest.
- Withdraw your funds or roll them over to another qualified retirement plan. If you choose to withdraw your funds, your benefit will be payable 180 calendar days following the date you terminated employment. If you later return to CalSTRS-covered employment, you will not be able to withdraw funds again for five years. You cannot redeposit any Cash Balance funds you withdraw.

As a part-time employee, you may have a choice of retirement plans. Your employer must offer the Defined Benefit Program and may offer an alternative program such as the Cash Balance Benefit Program.

Need to save more for your future?

CalSTRS Pension2 offers flexible, low-cost 403(b) and 457(b) plans. See pages 14–15 to learn more.



Part-time educators

Choosing the Defined Benefit Program or an alternative plan

As a part-time employee, you may have a choice of retirement plans—the CalSTRS Defined Benefit Program or an alternative program such as the CalSTRS Cash Balance Benefit Program. Contact your employer to determine your plan eligibility.

In most cases, you can continue as a Cash Balance Benefit Program participant if you move to another school district that offers the program and you continue to work less than 50% of full time or on a temporary basis. If you become a member of the Defined Benefit Program and are no longer contributing to the Cash Balance Benefit Program, you may be eligible to transfer your Cash Balance Benefit funds into the Defined Benefit Program. You'll receive Defined Benefit service credit for your previous transferable Cash Balance Benefit service.

➤ You may choose to become a Defined Benefit Program member at any time during your career.

Choose the plan that works best for you

Choose the CalSTRS Defined Benefit Program if you:

- Plan to work as a California educator long enough to become eligible for a CalSTRS retirement benefit (five years of service credit).
- Want a monthly benefit that is based on a percentage of your average full-time equivalent salary and any remuneration in addition to salary.
- Are comfortable contributing a percentage of your pay toward your retirement. Your contribution rate is 10.205% and is subject to change annually based on the normal cost of benefits.

➤ See the *Cash Balance Benefit Program* publication and the *Considerations for Part-time Educators* fact sheet at [CalSTRS.com/publications](https://www.calstrs.com/publications).

Choose the CalSTRS Cash Balance Benefit Program if you:

- Want a program that provides immediate vesting of your benefit, which includes your member contributions, your employer's contributions, guaranteed interest and any additional earnings credits.
- Want a lump-sum payment or lifetime monthly benefit based on the total balance credited to your account.
- Are comfortable with the contribution rate, which is typically 4% of your earnings. Your contribution and your employer's contribution must equal at least 8%. Employers must contribute at least 4%, and your contribution rate cannot be less than the employer contribution rate.

Questions to ask

If your employer offers an alternative program other than the Cash Balance Benefit Program, ask:

- Does the plan offer a monthly retirement benefit for life, or is it a non-lifetime benefit based on contributions and interest?
- What is the contribution rate? Is it matched by your employer?
- Is there a minimum requirement to be eligible for benefits?
- Does the plan charge administrative fees?
- Is there a guaranteed annual interest rate?
- Does the plan have a sound investment record?
- When does the plan permit distribution of your account?

Your Retirement Progress Report

Keep up on your CalSTRS account and service credit balances by reviewing your *Retirement Progress Report* each year.

Your report summarizes:

- The service credit you earned as of the end of the previous school year.
- Your total accumulated service credit.
- The name of your one-time death benefit recipient.
- Accumulated contributions and interest in your Defined Benefit, Defined Benefit Supplement or Cash Balance Benefit accounts.

The report is provided online through your *myCalSTRS* account. If you would like to receive your report by mail, use your *myCalSTRS* account to request your preference or complete the *Retirement Progress Report Preference* form, available at [CalSTRS.com/forms](https://www.calstrs.com/forms).

- **If you believe there's a discrepancy in your report, do not wait to correct errors. Contact your employer immediately.**



CalSTRS resources

Take advantage of our resources to help you understand your benefits and plan for your secure future. In addition, CalSTRS representatives are available by email or phone to answer your questions.

Webinars: Find descriptions of webinars tailored to each career stage at [CalSTRS.com/webinars](https://www.calstrs.com/webinars).

Financial Awareness Series: Learn how to make smart financial decisions about your future today at [CalSTRS.com/financial-awareness](https://www.calstrs.com/financial-awareness).

Member benefit videos: View videos that explain the retirement formula, how to determine your retirement income gap, and how two federal offsets may impact your Social Security benefits at [CalSTRS.com/videos](https://www.calstrs.com/videos).

Benefit calculators: Estimate your retirement benefit or the cost to purchase service credit using the calculators at [CalSTRS.com/calculators](https://www.calstrs.com/calculators).

Connections newsletter: Keep up to date by reading *Connections* online at [CalSTRS.com/member-newsletters](https://www.calstrs.com/member-newsletters). *Connections* is going digital-only to help us conserve natural resources and reduce costs. Be sure your email address in your *myCalSTRS* account is current. We'll send you an email letting you know when each edition is available.

Pension Sense blog: Get helpful information about your benefits, the CalSTRS Investment Portfolio, our corporate engagement activities and more by subscribing to our blog at [CalSTRS.com/pension-sense-blog](https://www.calstrs.com/pension-sense-blog).

Social media: Connect with us online and get timely updates and useful information about CalSTRS at [CalSTRS.com/stay-connected](https://www.calstrs.com/stay-connected).



Your future starts now with CalSTRS Pension2

You're already off to a great start to your secure future with your CalSTRS retirement benefit. Next, you'll likely need personal savings and investments.

Pension2, the CalSTRS voluntary supplemental savings plan, offers 403(b), 457(b), Roth 403(b) and Roth 457(b) plans with low costs and flexible investment options. It's designed to fill the gap between your CalSTRS retirement benefit and the income you'd like to have in retirement.

CALSTRS

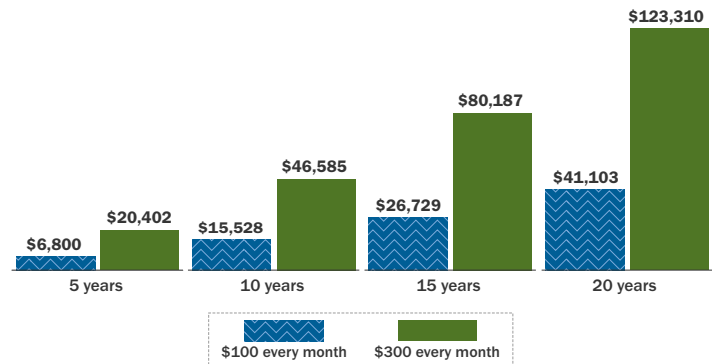
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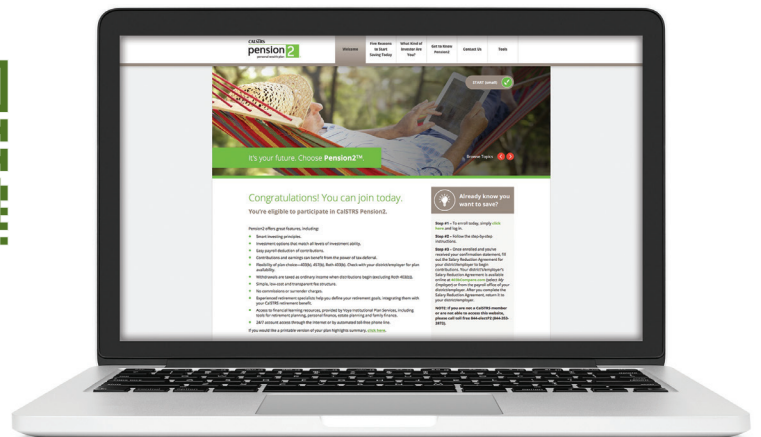
A little now can really add up later

Let's say you contribute \$100 every month to your account. If your account averages a 5% rate of return annually, after 20 years you could have \$41,103. If you increase your monthly contribution to \$300, your savings could grow to \$123,310. An added benefit of tax-deferred contributions: Your \$300 investment may reduce your paycheck by only \$173.

This hypothetical illustration assumes a combined 37% state and federal tax rate. It's not meant to represent the performance of any investment product and should not be used to predict investment performance. Any taxes and expenses associated with an actual investment are not reflected. While taxes are paid when funds are withdrawn, investors are often in a lower tax bracket at retirement. CalSTRS Pension2 does not guarantee any rate of return on investments. Investing involves risk, including risk of loss of principal.



➤ Learn more at [Pension2.com](https://pension2.com), call 888-394-2060 or scan the QR code.








You can save a little or a lot—and you can change your contribution amount any time.

403bCompare.com

403bCompare.com is your resource for information on the 403(b) products offered by your employer. There you will learn about the advantages of a 403(b) account, find your employer's approved list of 403(b) vendors, compare 403(b) products side by side (including fees, services and performance) and get information about how to start easy paycheck contributions. Visit **403bCompare.com** today to explore your options and easily compare hundreds of plans.


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Calls from within the U.S.
916-414-1099
Calls from outside the U.S.
888-394-2060
CalSTRS Pension2®
Personal wealth plan
844-896-9120
CalSTRS Compliance and Ethics Hotline
CalSTRShotline.ethicspoint.com
- WRITE**
 **Postal mail**
P.O. Box 15275
Sacramento, CA 95851-0275
Overnight delivery to CalSTRS Headquarters
100 Waterfront Place
West Sacramento, CA 95605
- VISIT**
 Find your nearest CalSTRS office at
CalSTRS.com/local-offices.
Call ahead for the hours and
services available at your local office.
- FAX**
 **916-414-5040**


STAY CONNECTED


Moved or planning a move soon?


Three ways to update your contact information:

 *myCalSTRS* makes it easy. From the homepage, select *Update Your Profile*, then follow the instructions.


myCalSTRS.com

 Fill out the *Address Change Request* form online, sign electronically and submit.

CalSTRS.com/fillable-member-forms

 Complete the *Address Change Request* form, sign, date and mail it to us.

CalSTRS.com/forms

 For your security, when you update your mailing or email address, we will send you a letter and an email confirming the update. Make sure we have your personal email address, so we'll be able to reach you.

