



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?

CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Are you a new educator?

Did you know all full-time California public school prekindergarten through community college instructors and administrators are automatically enrolled in the CalSTRS Defined Benefit Program?

What is the 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:

Service Credit × Age Factor × Final Compensation

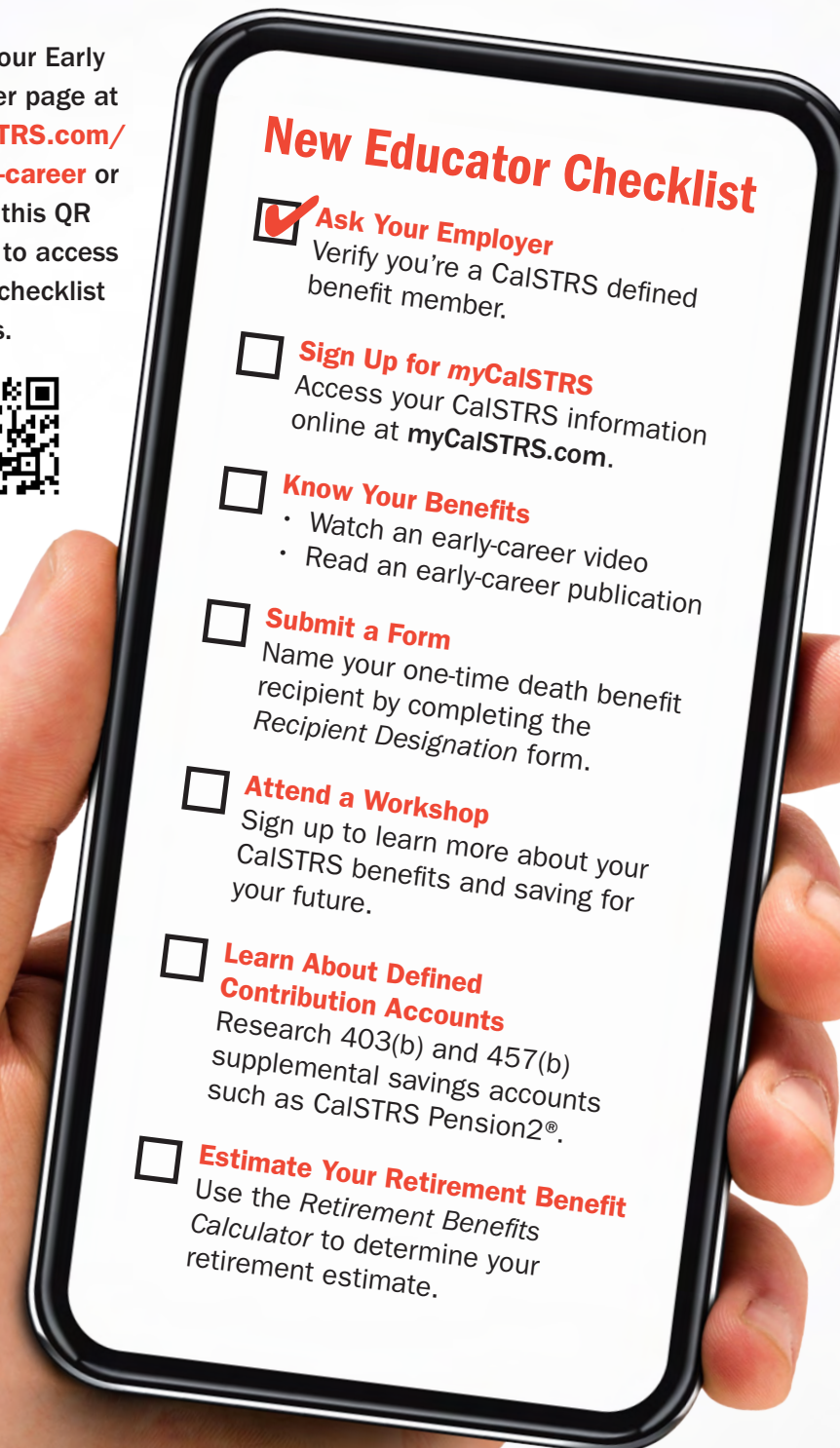
This formula provides a fixed percentage of your working salary based on your age and years of service at retirement.

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
- In-person assistance at our member service centers throughout California
- 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](https://www.calstrs.com).

Visit our Early Career page at [CalSTRS.com/early-career](https://www.calstrs.com/early-career) or scan this QR code to access your checklist items.



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](https://www.calstrs.com/myCalSTRS).
- 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.

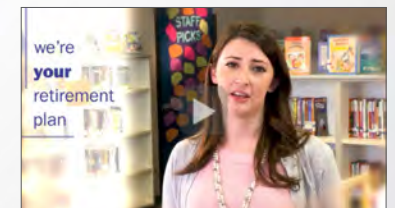
CalSTRS Value

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](https://www.calstrs.com/early-career).



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

