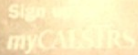









New Educator

Mid-Career

Near Retirement

	<p>Access your CalSTRS information online, any time. Complete and submit forms, update your contact information and more.</p> <p>➤ Register at myCalSTRS.com.</p>		
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<p>Submit a form</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> Recipient Designation to name your one-time death benefit recipient 	<ul style="list-style-type: none"> <input type="checkbox"/> Redeposit or Purchase Service Credit to confirm eligibility and more 	<ul style="list-style-type: none"> <input type="checkbox"/> Preretirement Election of an Option to protect your survivors with a lifetime benefit <input type="checkbox"/> Service Retirement Application, online for faster processing <p>➤ Complete and submit some forms on myCalSTRS or download forms at CalSTRS.com/forms.</p>
<p>Attend a workshop</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> My Retirement System 	<ul style="list-style-type: none"> <input type="checkbox"/> My Retirement Benefits 	<ul style="list-style-type: none"> <input type="checkbox"/> My Retirement Decisions <p>➤ Find workshops and benefits planning sessions at CalSTRS.com/benefits-planning-services.</p>
<p>View a video</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> Understanding the Formula <input type="checkbox"/> The Gap <input type="checkbox"/> Refund: Consider the Consequences <input type="checkbox"/> Survivor Benefits 	<ul style="list-style-type: none"> <input type="checkbox"/> Introduction to Social Security <input type="checkbox"/> Purchasing Service Credit <input type="checkbox"/> Defined Benefit Supplement Program <input type="checkbox"/> Disability Benefits 	<ul style="list-style-type: none"> <input type="checkbox"/> Beneficiary Options <input type="checkbox"/> Working After Retirement <p>➤ Browse our library of member education videos at CalSTRS.com/videos.</p>
<p>Learn about Pension2 for supplemental savings</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> Start a 403(b) or 457(b) account <input type="checkbox"/> Increase your monthly contributions <input type="checkbox"/> Roll over your Defined Benefit Supplement funds into your Pension2 account when you retire <p>Will your CalSTRS benefit be enough? It's never too early to start your supplemental savings account.</p> <p>➤ See the Pension2 E-book at Pension2.com. ➤ Compare your employer's 403(b) plans at 403bCompare.com.</p>		
<p>Use a calculator</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> "Why Wait" and "What If" savings calculators 	<ul style="list-style-type: none"> <input type="checkbox"/> Redeposit Calculator <input type="checkbox"/> Permissive Service Credit Calculator <input type="checkbox"/> Finance Calculator 	<ul style="list-style-type: none"> <input type="checkbox"/> Retirement Benefits Calculator <p>➤ Find calculators at CalSTRS.com/calculators.</p>
<p>Improve your financial literacy</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> Save for Your Future <input type="checkbox"/> Plan for Your Future <input type="checkbox"/> Protect Your Future <p>Attend all three workshops to learn how to make smart financial decisions about your future.</p> <p>➤ Register at CalSTRS.com/financial-awareness.</p>		

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Your Retirement Progress Report

Your annual *Retirement Progress Report* summarizes your account balances, total service credit and more. Find it online in September on your [myCalSTRS](http://myCalSTRS.com) account.

CALSTRS
pension 2
 personal wealth plan

Pension2, CalSTRS' defined contribution plan, complements your CalSTRS retirement benefit with low-cost 403(b) and 457(b) plans for additional income for your future.

