

Worksheets

Benefit Estimate Worksheet

Learn more about your benefits by attending a workshop to prepare for your retirement. If you still have questions, call and make an appointment to talk to a CalSTRS benefits counselor.

Your Estimate

You plan to retire at age _____.

Step 1: Determine Service Credit and Age Factor

Service Credit = _____
 (years of service)

Age Factor = _____
 (see Age Factor Table, next page)
 (if applicable, include career factor)

Step 2: Determine Final Compensation

Enter your highest three consecutive school years of earnable compensation (if applicable, use one-year final compensation. [See Final Compensation](#) on page 41.)

\$ _____

\$ _____

\$ _____

Total Earnable Compensation = \$ _____
 ÷ 36 months
 (if eligible, use one-year
 final compensation ÷ 12 months)

Monthly Final Compensation = \$ _____

Step 3: Calculate Benefit

Service Credit _____

x Age Factor x _____

x Final Compensation x _____

+ Longevity Bonus + _____
 (if applicable)

Your Member-Only
 Monthly Benefit = \$ _____

Example

Mary is retiring at age 60 with 24.250 years of service.

Step 1: Determine Service Credit and Age Factor

Service Credit = 24.250
 (years of service)

Age Factor = 2%
 (based on Mary's age at retirement,
 see Age Factor Table, next page)

Step 2: Determine Final Compensation

Mary's highest three consecutive school years of earnable compensation

2007-2008	\$48,000
2006-2007	\$47,000
2005-2006	\$45,000
Total Earnable Compensation	\$140,000
	÷ 36 months
Monthly Final Compensation	= \$3,888.89

Step 3: Calculate Benefit

Service Credit	24.250
x Age Factor	x .02
x Final Compensation	x \$3,888.89
Mary's Member-Only Monthly Benefit	= \$1,886.11

Age Factor Table

The age factor is a percentage determined by your age in years and months on the last day of the month in which your retirement is effective. The age factor is increased by a career factor of 0.2 percent if you have 30 or more years of service credit on the day you retire.

The age factor equals 2 percent at age 60.

From age 55 to 60, the factor is reduced by 0.01 (one one-hundredth) of a percent for each month or fraction of a month in which

you are under age 60. For example, if you are age 55 and six months when you retire, your age factor is 1.46 percent.

Between ages 60 and 63, the 2 percent age factor is increased by 0.033 for each quarter year of age that the member is over age 60, up to a maximum age factor of 2.4 percent. If you qualify for the 0.2 percent career factor by having at least 30 years of service credit, you reach the maximum age factor of 2.4 percent at age 61 and six months.

Age Factor Table (expressed as percentages)

	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
63	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400
62	2.267	2.267	2.267	2.300	2.300	2.300	2.333	2.333	2.333	2.367	2.367	2.367
61	2.133	2.133	2.133	2.167	2.167	2.167	2.200	2.200	2.200	2.233	2.233	2.233
60	2.00	2.00	2.00	2.033	2.033	2.033	2.067	2.067	2.067	2.100	2.100	2.100
59	1.88	1.89	1.90	1.91	1.92	1.93	1.94	1.95	1.96	1.97	1.98	1.99
58	1.76	1.77	1.78	1.79	1.80	1.81	1.82	1.83	1.84	1.85	1.86	1.87
57	1.64	1.65	1.66	1.67	1.68	1.69	1.70	1.71	1.72	1.73	1.74	1.75
56	1.52	1.53	1.54	1.55	1.56	1.57	1.58	1.59	1.60	1.61	1.62	1.63
55	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50	1.51
54	1.34	1.345	1.35	1.355	1.36	1.365	1.37	1.375	1.38	1.385	1.39	1.395
53	1.28	1.285	1.29	1.295	1.30	1.305	1.31	1.315	1.32	1.325	1.33	1.335
52	1.22	1.225	1.23	1.235	1.24	1.245	1.25	1.255	1.26	1.265	1.27	1.275
51	1.16	1.165	1.17	1.175	1.18	1.185	1.19	1.195	1.20	1.205	1.21	1.215
50	1.10	1.105	1.11	1.115	1.12	1.125	1.13	1.135	1.14	1.145	1.15	1.155

Note: You must have 30 years of service credit to retire between the ages of 50 and 55.

Career Factor

If you have 30 or more years of credited service, add 0.2 percent to the age factor on the above chart. The maximum age factor with the career factor is 2.4 percent.

Example:	Age	Without Career Factor	With Career Factor	* Maximum age factor
	61 - 3 mos.	2.167%	2.367%	
	61 - 9 mos.	2.23%	2.400%*	

Option Worksheets

If you are considering an option, use these worksheets to estimate your own reduced retirement benefit, using the age and Option Factor Tables in this section. You can also get a benefit estimate at www.CalSTRS.com/calculators.

The following examples show reduced retirement benefits based on both you and your option beneficiary being age 60 on the effective date of retirement.

NOTE

These examples are based on factors retrieved from the Option Factor Tables later in this section and applied to the Member-Only Benefit calculated on page 51. Minor differences may occur when actual calculations are performed as your age and the age of your option beneficiary are based on the nearest quarter year of age.

100% Beneficiary Option

Under the 100% Beneficiary Option, upon your death, your option beneficiary will continue to receive the same reduced benefit you were receiving for your lifetime. If your option beneficiary predeceases you, your benefit will rise to the Member-Only amount.

Example	Your Estimate
\$1,886.11 (payable to you upon the death of your option beneficiary)	\$
x Option Factor* .8665	x
= 100% Beneficiary Option Benefit to you or your option beneficiary \$1,634.31	\$

75% Beneficiary Option

Under the 75% Beneficiary Option, upon your death, your option beneficiary will receive 75 percent of the reduced benefit you were receiving for your lifetime. If your option beneficiary predeceases you, your benefit will rise to the Member-Only amount.

Example	Your Estimate
\$1,886.11 (payable to you upon the death of your option beneficiary)	\$
x Option Factor* .9004	x
= 75% Beneficiary Option Benefit to you \$1,698.25	\$
75% to your Option Beneficiary \$1,273.69	\$

50% Beneficiary Option

Under the 50% Beneficiary Option, upon your death, your option beneficiary will receive 50 percent of the reduced benefit you were receiving for your lifetime. If your option beneficiary predeceases you, your benefit will rise to the Member-Only amount.

Example	Your Estimate
\$1,886.11 (payable to member upon death of Option Beneficiary)	\$
x Option Factor* .9408	x
= 50% Beneficiary Option Benefit to you \$1,774.45	\$
50% to your Option Beneficiary \$ 887.23	\$

* To find the option factor, find your age, option beneficiary's age and option number starting on [page 56](#). Option factors are subject to change every four years.

Compound Option

Under the Compound Option, you will receive a reduced retirement benefit. When you die, your option beneficiaries will each receive a reduced benefit as provided by the calculation formula used according to each option selected. You may select two or more beneficiaries under the Compound Option or you may select one beneficiary and retain a portion as Member-Only.

Following the example below, use the worksheet on the following page to estimate how much you and your option beneficiaries will receive if you select this option.

Use additional worksheets if selecting more than two option beneficiaries.

NOTE

Compound Option Example

	Member	Beneficiary 1	Beneficiary 2
1. Your Member-Only Benefit	\$1,886.11		
2. Percentages of Member-Only Benefit allotted as Member-Only to you (if any) and to each beneficiary	40%	40%	20%
3. Amount of Member-Only Benefit allotted to you and each beneficiary (Multiply #1 by #2)	\$754.44	\$754.44	\$377.22
4. Option selected for each beneficiary		50% Beneficiary Option	75% Beneficiary Option
5. Age	60	60	45
6. Option factor (Using the Option Factor Tables, locate factor based on your age, beneficiary's age and option)		.9408	.8502
7. Modified benefit to member (Multiply amounts in #3, columns 2 and 3, by #6, columns 2 and 3, respectively)		\$709.78	\$320.71
8. Benefit to each option beneficiary upon your death (Multiply #7 by #4)		\$354.89	\$240.54
9. Your reduced benefit (Add amounts in #7 to column 1 of #3)	\$754.44 + \$709.78 + \$320.71 = \$ 1,784.93		

Compound Option Worksheet

Your Estimate	Member	Beneficiary 1	Beneficiary 2
1. Your Member-Only Benefit	\$		
2. Percentages of Member-Only Benefit allotted as Member-Only to you (if any) and to each beneficiary*	%	%	%
3. Amount of Member-Only Benefit allotted to you and each beneficiary (Multiply #1 by #2)	\$	\$	\$
4. Option selected for each beneficiary			
5. Age**			
6. Option factor (Using Option Factor Tables, locate factor based on your age, beneficiary age and option)†			
7. Modified benefit to member (Multiply amounts in #3, columns 2 and 3, by #6, columns 2 and 3, respectively)			
8. Benefit to each option beneficiary upon your death (Multiply #7 by #4)		\$	\$
9. Your reduced benefit (Add amounts in #7 to column 1 of #3)	\$		

* Percentages assigned to all option beneficiaries and the percentage, if any, retained as Member-Only must equal 100 percent.

** See page 46 for age restrictions for nonspouse option beneficiaries.

† To find the option factor, find your age, option beneficiary's age and option selection starting on page 56. Option factors are subject to change every four years.

Service Retirement Option Factor Tables

MBR	BEN	100% Option	75% Option	50% Option	MBR	BEN	100% Option	75% Option	50% Option
55	5	0.8061	0.8506	0.9014	59	5	0.7574	0.8100	0.8734
55	10	0.8086	0.8527	0.9030	59	10	0.7597	0.8121	0.8750
55	15	0.8118	0.8555	0.9051	59	15	0.7629	0.8148	0.8772
55	20	0.8160	0.8591	0.9079	59	20	0.7670	0.8185	0.8800
55	25	0.8217	0.8639	0.9115	59	25	0.7726	0.8233	0.8838
55	30	0.8292	0.8702	0.9162	59	30	0.7800	0.8298	0.8888
55	35	0.8388	0.8782	0.9220	59	35	0.7897	0.8381	0.8952
55	40	0.8507	0.8879	0.9291	59	40	0.8021	0.8486	0.9031
55	45	0.8649	0.8993	0.9372	59	45	0.8175	0.8614	0.9125
55	50	0.8812	0.9121	0.9461	59	50	0.8357	0.8762	0.9232
55	55	0.8986	0.9255	0.9553	59	55	0.8563	0.8926	0.9347
55	60	0.9160	0.9387	0.9640	59	60	0.8781	0.9095	0.9463
55	65	0.9324	0.9508	0.9719	59	65	0.8996	0.9260	0.9573
55	70	0.9469	0.9614	0.9787	59	70	0.9197	0.9409	0.9671
56	5	0.7948	0.8413	0.8950	60	5	0.7437	0.7983	0.8654
56	10	0.7973	0.8434	0.8966	60	10	0.7460	0.8004	0.8670
56	15	0.8004	0.8462	0.8987	60	15	0.7491	0.8031	0.8692
56	20	0.8047	0.8498	0.9015	60	20	0.7532	0.8068	0.8720
56	25	0.8104	0.8547	0.9052	60	25	0.7587	0.8116	0.8759
56	30	0.8179	0.8610	0.9100	60	30	0.7661	0.8181	0.8809
56	35	0.8275	0.8691	0.9159	60	35	0.7758	0.8265	0.8874
56	40	0.8396	0.8790	0.9232	60	40	0.7883	0.8371	0.8954
56	45	0.8541	0.8908	0.9317	60	45	0.8038	0.8502	0.9051
56	50	0.8709	0.9042	0.9411	60	50	0.8224	0.8654	0.9163
56	55	0.8892	0.9183	0.9508	60	55	0.8436	0.8825	0.9284
56	60	0.9077	0.9324	0.9602	60	60	0.8665	0.9004	0.9408
56	65	0.9253	0.9456	0.9688	60	65	0.8894	0.9180	0.9527
56	70	0.9412	0.9572	0.9763	60	70	0.9110	0.9343	0.9634
57	5	0.7830	0.8315	0.8882	61	5	0.7295	0.7861	0.8569
57	10	0.7854	0.8336	0.8898	61	10	0.7318	0.7882	0.8586
57	15	0.7885	0.8363	0.8920	61	15	0.7348	0.7909	0.8607
57	20	0.7928	0.8400	0.8948	61	20	0.7389	0.7945	0.8636
57	25	0.7984	0.8449	0.8985	61	25	0.7443	0.7993	0.8675
57	30	0.8059	0.8512	0.9033	61	30	0.7516	0.8058	0.8725
57	35	0.8156	0.8594	0.9094	61	35	0.7613	0.8143	0.8791
57	40	0.8278	0.8696	0.9169	61	40	0.7738	0.8250	0.8874
57	45	0.8426	0.8817	0.9257	61	45	0.7894	0.8383	0.8974
57	50	0.8600	0.8956	0.9355	61	50	0.8084	0.8540	0.9090
57	55	0.8790	0.9105	0.9459	61	55	0.8302	0.8718	0.9217
57	60	0.8987	0.9255	0.9560	61	60	0.8541	0.8906	0.9349
57	65	0.9176	0.9397	0.9654	61	65	0.8783	0.9094	0.9477
57	70	0.9348	0.9524	0.9735	61	70	0.9015	0.9269	0.9593
58	5	0.7705	0.8211	0.8810	62	5	0.7147	0.7733	0.8480
58	10	0.7729	0.8231	0.8826	62	10	0.7170	0.7753	0.8497
58	15	0.7760	0.8259	0.8848	62	15	0.7200	0.7780	0.8519
58	20	0.7802	0.8295	0.8876	62	20	0.7240	0.7816	0.8548
58	25	0.7858	0.8344	0.8914	62	25	0.7293	0.7865	0.8586
58	30	0.7933	0.8408	0.8963	62	30	0.7366	0.7929	0.8638
58	35	0.8030	0.8491	0.9025	62	35	0.7462	0.8014	0.8704
58	40	0.8153	0.8594	0.9102	62	40	0.7587	0.8123	0.8789
58	45	0.8304	0.8719	0.9193	62	45	0.7744	0.8257	0.8891
58	50	0.8482	0.8863	0.9296	62	50	0.7936	0.8419	0.9011
58	55	0.8681	0.9019	0.9405	62	55	0.8161	0.8602	0.9145
58	60	0.8888	0.9179	0.9514	62	60	0.8408	0.8801	0.9285
58	65	0.9090	0.9332	0.9615	62	65	0.8665	0.9000	0.9422
58	70	0.9276	0.9470	0.9705	62	70	0.8913	0.9189	0.9548

Note: These option factors are subject to change on January 1, 2010.

Service Retirement Option Factor Tables

MBR	BEN	100% Option	75% Option	50% Option		MBR	BEN	100% Option	75% Option	50% Option
63	5	0.6994	0.7599	0.8387		67	5	0.6335	0.7007	0.7970
63	10	0.7016	0.7619	0.8404		67	10	0.6356	0.7027	0.7987
63	15	0.7046	0.7646	0.8426		67	15	0.6383	0.7053	0.8009
63	20	0.7085	0.7682	0.8455		67	20	0.6420	0.7087	0.8038
63	25	0.7138	0.7730	0.8494		67	25	0.6469	0.7133	0.8078
63	30	0.7210	0.7794	0.8545		67	30	0.6536	0.7196	0.8131
63	35	0.7305	0.7879	0.8613		67	35	0.6627	0.7280	0.8201
63	40	0.7430	0.7988	0.8699		67	40	0.6747	0.7390	0.8292
63	45	0.7588	0.8125	0.8804		67	45	0.6903	0.7531	0.8407
63	50	0.7782	0.8290	0.8928		67	50	0.7101	0.7707	0.8546
63	55	0.8012	0.8480	0.9068		67	55	0.7343	0.7917	0.8709
63	60	0.8268	0.8687	0.9216		67	60	0.7627	0.8157	0.8888
63	65	0.8537	0.8899	0.9363		67	65	0.7942	0.8415	0.9076
63	70	0.8802	0.9102	0.9499		67	70	0.8272	0.8679	0.9260
64	5	0.6836	0.7459	0.8289		68	5	0.6162	0.6848	0.7854
64	10	0.6858	0.7479	0.8306		68	10	0.6183	0.6868	0.7872
64	15	0.6887	0.7506	0.8328		68	15	0.6209	0.6893	0.7894
64	20	0.6925	0.7541	0.8357		68	20	0.6245	0.6927	0.7923
64	25	0.6978	0.7589	0.8396		68	25	0.6293	0.6973	0.7963
64	30	0.7049	0.7653	0.8449		68	30	0.6359	0.7035	0.8016
64	35	0.7143	0.7738	0.8517		68	35	0.6448	0.7118	0.8086
64	40	0.7267	0.7848	0.8604		68	40	0.6566	0.7228	0.8179
64	45	0.7425	0.7986	0.8712		68	45	0.6721	0.7370	0.8295
64	50	0.7621	0.8154	0.8840		68	50	0.6919	0.7547	0.8438
64	55	0.7855	0.8350	0.8986		68	55	0.7162	0.7761	0.8606
64	60	0.8119	0.8566	0.9142		68	60	0.7451	0.8007	0.8793
64	65	0.8401	0.8790	0.9298		68	65	0.7776	0.8277	0.8991
64	70	0.8682	0.9008	0.9446		68	70	0.8121	0.8555	0.9189
65	5	0.6673	0.7313	0.8187		69	5	0.5987	0.6686	0.7734
65	10	0.6694	0.7333	0.8204		69	10	0.6007	0.6705	0.7752
65	15	0.6723	0.7360	0.8226		69	15	0.6033	0.6730	0.7774
65	20	0.6761	0.7395	0.8255		69	20	0.6068	0.6764	0.7803
65	25	0.6812	0.7442	0.8295		69	25	0.6115	0.6809	0.7843
65	30	0.6882	0.7506	0.8347		69	30	0.6179	0.6870	0.7896
65	35	0.6975	0.7590	0.8416		69	35	0.6267	0.6953	0.7967
65	40	0.7098	0.7701	0.8505		69	40	0.6383	0.7062	0.8060
65	45	0.7256	0.7840	0.8615		69	45	0.6536	0.7204	0.8178
65	50	0.7453	0.8011	0.8747		69	50	0.6733	0.7382	0.8324
65	55	0.7690	0.8212	0.8899		69	55	0.6977	0.7599	0.8497
65	60	0.7962	0.8437	0.9063		69	60	0.7270	0.7852	0.8692
65	65	0.8256	0.8672	0.9229		69	65	0.7603	0.8133	0.8901
65	70	0.8553	0.8905	0.9389		69	70	0.7963	0.8426	0.9112
66	5	0.6505	0.7162	0.8081		70	5	0.5810	0.6520	0.7609
66	10	0.6527	0.7182	0.8098		70	10	0.5829	0.6539	0.7626
66	15	0.6555	0.7208	0.8120		70	15	0.5855	0.6564	0.7649
66	20	0.6592	0.7243	0.8149		70	20	0.5889	0.6597	0.7678
66	25	0.6642	0.7290	0.8188		70	25	0.5935	0.6641	0.7717
66	30	0.6711	0.7353	0.8241		70	30	0.5998	0.6702	0.7771
66	35	0.6803	0.7438	0.8311		70	35	0.6083	0.6784	0.7842
66	40	0.6924	0.7548	0.8401		70	40	0.6197	0.6892	0.7936
66	45	0.7082	0.7688	0.8513		70	45	0.6349	0.7034	0.8056
66	50	0.7279	0.7862	0.8649		70	50	0.6544	0.7213	0.8205
66	55	0.7520	0.8068	0.8806		70	55	0.6788	0.7433	0.8383
66	60	0.7798	0.8300	0.8978		70	60	0.7084	0.7692	0.8585
66	65	0.8103	0.8547	0.9155		70	65	0.7424	0.7982	0.8804
66	70	0.8416	0.8795	0.9327		70	70	0.7798	0.8290	0.9028

Note: These option factors are subject to change on January 1, 2010.



Defined Benefit Supplement Annuity Calculation Estimates

Member-Only Annuity

This provides a lifetime monthly payment. Any balance remaining upon your death will be paid to your one-time death benefit recipients.

Defined Benefit Supplement Account Balance	Your Age at Retirement			
	50	55	60	65
\$3,500	\$24	\$25	\$27	\$28
\$5,000	\$35	\$36	\$38	\$41
\$7,500	\$53	\$55	\$57	\$61
\$10,000	\$70	\$73	\$77	\$82
\$15,000	\$105	\$110	\$115	\$123
\$20,000	\$141	\$146	\$154	\$164
\$25,000	\$176	\$183	\$192	\$205

Defined Benefit Supplement 100% Beneficiary Annuity

This choice provides a monthly annuity for your lifetime and the lifetime of your annuity beneficiary. One hundred percent of your monthly annuity would be paid to your annuity beneficiary upon your death. If your beneficiary dies first, your benefit will increase to the Member-Only annuity amount.

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	\$23	\$23	\$24	\$24	\$23	\$23	\$24	\$24	\$23	\$23	\$24	\$24	\$23	\$24	\$24	\$25
\$5,000	\$32	\$33	\$33	\$33	\$33	\$34	\$34	\$35	\$33	\$34	\$34	\$35	\$32	\$33	\$34	\$35
\$7,500	\$49	\$50	\$50	\$51	\$49	\$50	\$51	\$51	\$50	\$51	\$52	\$53	\$50	\$51	\$52	\$54
\$10,000	\$66	\$67	\$68	\$68	\$66	\$67	\$68	\$69	\$67	\$68	\$70	\$71	\$66	\$68	\$69	\$71
\$15,000	\$99	\$100	\$101	\$102	\$100	\$101	\$103	\$104	\$100	\$102	\$104	\$106	\$100	\$102	\$105	\$108
\$20,000	\$133	\$134	\$135	\$137	\$133	\$135	\$137	\$139	\$133	\$136	\$139	\$141	\$132	\$136	\$139	\$143
\$25,000	\$166	\$167	\$169	\$170	\$167	\$169	\$171	\$174	\$167	\$170	\$174	\$177	\$166	\$170	\$175	\$180

Defined Benefit Supplement 75% Beneficiary Annuity

This choice provides a monthly annuity for your lifetime and the lifetime of your annuity beneficiary. Seventy-five percent of your monthly annuity would be paid to your annuity beneficiary upon your death. If your beneficiary dies first, your benefit will increase to the Member-Only annuity amount.

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	\$24	\$24	\$24	\$24	\$24	\$24	\$25	\$25	\$24	\$25	\$25	\$26	\$25	\$25	\$26	\$26
\$5,000	\$34	\$34	\$34	\$35	\$34	\$35	\$35	\$36	\$35	\$35	\$36	\$37	\$35	\$36	\$37	\$38
\$7,500	\$51	\$51	\$52	\$52	\$52	\$52	\$53	\$53	\$52	\$53	\$54	\$55	\$53	\$54	\$55	\$56
\$10,000	\$68	\$68	\$69	\$69	\$69	\$70	\$70	\$71	\$70	\$71	\$72	\$73	\$71	\$72	\$74	\$75
\$15,000	\$102	\$103	\$103	\$104	\$103	\$104	\$105	\$106	\$105	\$106	\$108	\$110	\$106	\$108	\$111	\$113
\$20,000	\$136	\$137	\$138	\$138	\$138	\$139	\$141	\$142	\$140	\$142	\$144	\$146	\$142	\$144	\$147	\$151
\$25,000	\$170	\$171	\$172	\$173	\$172	\$174	\$176	\$177	\$175	\$177	\$180	\$183	\$177	\$180	\$184	\$188

Defined Benefit Supplement 50% Beneficiary Annuity

This choice provides a monthly annuity for your lifetime and the lifetime of your annuity beneficiary. Fifty percent of your monthly annuity would be paid to your annuity beneficiary upon your death. If your beneficiary dies first, your benefit will increase to the Member-Only annuity.

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	\$24	\$24	\$24	\$24	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$26	\$27	\$27	\$27	\$28
\$5,000	\$34	\$34	\$34	\$34	\$35	\$35	\$36	\$36	\$36	\$36	\$37	\$37	\$37	\$38	\$38	\$39
\$7,500	\$51	\$52	\$52	\$52	\$52	\$53	\$53	\$54	\$55	\$55	\$56	\$56	\$57	\$58	\$59	\$60
\$10,000	\$69	\$69	\$69	\$70	\$70	\$71	\$71	\$72	\$73	\$74	\$75	\$76	\$76	\$77	\$78	\$79
\$15,000	\$103	\$103	\$104	\$104	\$106	\$107	\$107	\$108	\$110	\$111	\$112	\$113	\$114	\$116	\$117	\$119
\$20,000	\$138	\$139	\$139	\$140	\$141	\$142	\$143	\$144	\$146	\$147	\$149	\$150	\$152	\$154	\$156	\$158
\$25,000	\$172	\$173	\$174	\$174	\$177	\$178	\$179	\$180	\$183	\$185	\$187	\$189	\$190	\$193	\$196	\$199

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