



A secure retirement goes beyond choosing a date for retirement.

It takes a plan for living well in retirement. A plan that secures your financial future.

A plan that focuses on accumulating resources to reach a goal and on making those resources last throughout your lifetime.

Such a plan can help you maintain the lifestyle you want in retirement amid rising health care costs, inflation and other challenges.

We can help you develop that plan.

A new CalSTRS workshop
Retirement Income Management
provides you with the tools to develop a structured plan for a successful retirement.

This workshop was created in partnership with the International Foundation for Retirement Education.



CalSTRS Resources



Web sites www.CalSTRS.com
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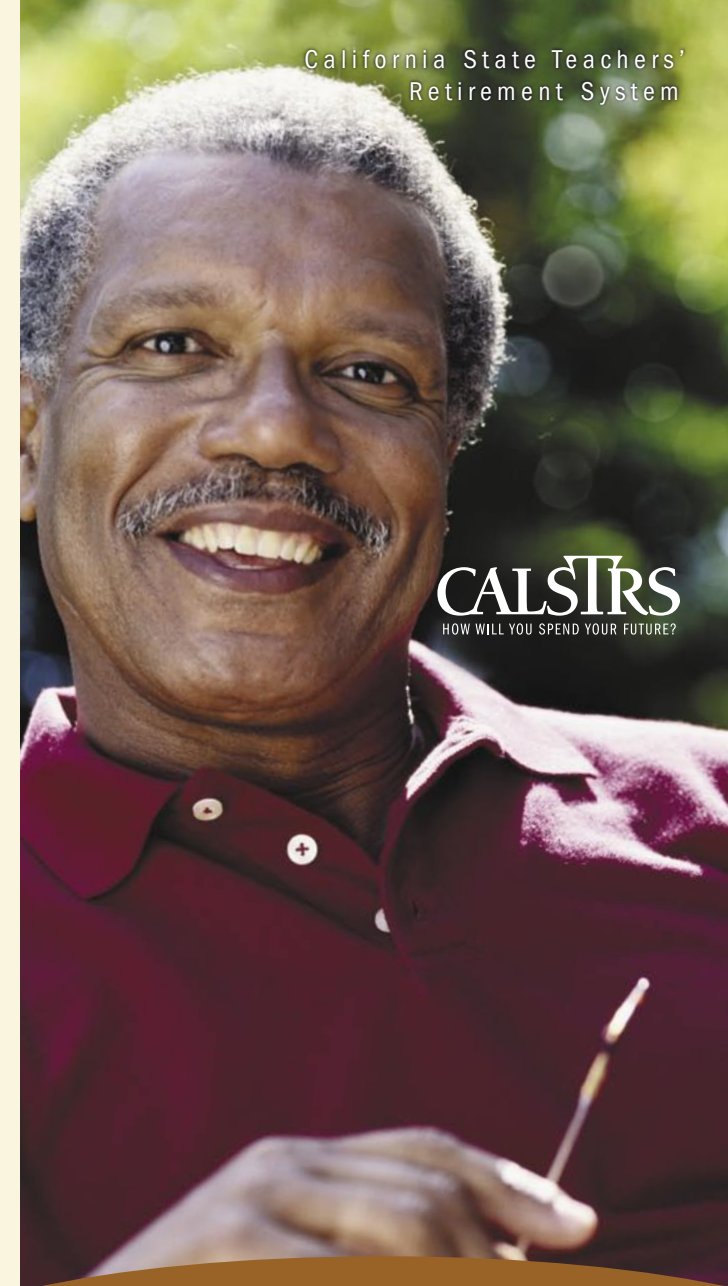
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California State Teachers' Retirement System
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California State Teachers'
Retirement System



CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Retirement Income Management

WHAT YOU NEED TO KNOW

Your secure financial future awaits. Let us help you get there.

Retirement Income Management Workshop offers details on:

- How to put a retirement plan in place
- Four potential sources of retirement risk
- How to identify your retirement expenses
- Five steps to managing your retirement income and making it last
- Tips for selecting a financial adviser

Using materials prepared by professional financial planning educators, workshop instructors offer impartial information on how you can make informed decisions about your future.

The planning workbook included in the class materials can be taken to a financial planner for answers to specific questions about your situation. The workshop offers a broad overview and does not provide individual financial advice.

CalSTRS members and their spouses or partners are welcome. There is no charge.

Who should attend a Retirement Income Management Workshop?

- Mid-career teachers
- Second-career teachers
- Retired teachers
- Teachers interested in developing a post-retirement plan
- CalSTRS members 45 years old and older

Additional CalSTRS workshops

CalSTRS members are encouraged to attend workshops geared to stages of their careers. The workshops help educators gain confidence in making decisions about their financial futures.

The additional workshops are:

- **Demystifying CalSTRS** – A one-hour overview of CalSTRS as the foundation of a personal financial plan. It is designed for members who are in the early stages of their career or have never attended a CalSTRS workshop.
- **CalSTRS Fundamentals** – A two-hour workshop highlighting the essentials of CalSTRS benefits relevant to members in the middle of their career. It includes basics details on CalSTRS benefits and financial planning.
- **CalSTRS Retirement Check-up** – A workshop that covers the CalSTRS benefits formula, the retirement process, lifetime benefits for another person, post-retirement employment and more.

Workshops are held throughout the state, usually at school district offices or nearby.

To register, call 800-228-5453 or visit us online at www.CalSTRS.com/Workshops.

