

Attend a Workshop

CalSTRS counseling sessions can be helpful at any time in your teaching career. However, to get the most out of your counseling session, we recommend you attend a CalSTRS targeted workshop first. You can find the workshops in your area and how to register at CalSTRS.com/workshops or by calling us at 800-228-5453.

Demystifying CalSTRS is a one-hour workshop for members early in their career or who have not attended a CalSTRS workshop that explains how your CalSTRS pension is the foundation of your personal retirement plan.

CalSTRS Fundamentals is a 1½-hour workshop providing a look into the essentials of the CalSTRS benefits relevant to mid-career educators.

Retirement Checkup is a 1½-hour workshop for late-career members that provides details on how your retirement benefit is calculated, providing a lifetime benefit for another person, your disability and survivor benefits, the retirement process, working after retirement and resources for prospective retirees.

Retirement Income Management is a workshop that includes details on identifying retirement income and expenses, understanding the four retirement risks, closing income and expense gaps, and planning to preserve, protect and manage income.

CalSTRS Resources

WEB 	CalSTRS.com Click <i>Contact Us</i> to e-mail 403bCompare.com www.Pension2.com CalSTRSBenefits.us
CALL 	800-228-5453 7 a.m. to 6 p.m. Monday through Friday 866-384-4457 Home Loan Program 888-394-2060 CalSTRS Pension2® Personal Wealth Plan
WRITE 	CalSTRS P.O. Box 15275 Sacramento, CA 95851-0275
VISIT 	Member Services 100 Waterfront Place West Sacramento, CA 95605
FAX 	916-414-5040





Talking with a
CalSTRS benefits
counselor is an
important step in
planning your
financial future.

Why You Should Talk to a CalSTRS Benefits Counselor

A CalSTRS benefits counselor can help you create a CalSTRS retirement plan tailored to your needs.

The counselor can explain the decisions you will need to make before you retire, including how to provide for someone after your death. Our counselors can also provide important information if you are facing retirement or disability, or if you experience other life-changing events such as the birth of a child.

Before your appointment, the counselor will research your work history, salaries and other data. During your session, the counselor will give you a retirement estimate and go over the calculations with you.

Counseling Offices Now Accept Forms

You can now submit your CalSTRS forms to counseling offices throughout the state. The date you submit the form to the office will be considered the form's receipt date. You can also schedule an appointment with a counselor to review your forms before submitting them.

Before you submit paperwork, be sure to:

- Review all forms to ensure accuracy.
- If you would like a CalSTRS benefits counselor to review your forms, call your local office to schedule an appointment.
- Copy all forms for your personal records prior to submission.

Scheduling a Counseling Appointment

You can schedule counseling appointments for in person or over the phone.

In Person

You can go to [CalSTRS.com/counseling](https://www.calstrs.com/counseling) for a listing of counseling offices and phone numbers and how to schedule an appointment. Appointments are available Monday through Friday during regular business hours.

Be prepared to bring:

- Your last check stub, unused sick leave days and the number of days in your contract.
- Your most recent CalSTRS *Retirement Progress Report*.
- Your social security annual statement, if applicable.

By Phone

Call 800-228-5453 Monday through Friday, from 7 a.m. to 6 p.m., to schedule a phone appointment. Appointments are available week-days through early evening and on Saturdays.

Please be prepared to provide the following:

- Your personal information, including your Client ID or Social Security number, birth date, address and phone number.
- Your projected retirement date.
- Your unused sick leave days and the number of days in your contract.
- The name and birth date of someone you want to consider for a continuing benefit upon your death.

Information will be mailed to you in advance so you can prepare a list of questions before your appointment.