

California State Teachers'  
Retirement System

**CALSTRS**  
HOW WILL YOU SPEND YOUR FUTURE?

# Purchase Additional Service Credit

ADDITIONAL SERVICE CREDIT WILL IMPROVE  
YOUR RETIREMENT BENEFIT

2005–2006

# Contents

Introduction .....	1
Types of Service Credit to Purchase .....	2
Redeposit .....	2
Permissive Service Credit.....	3
Nonqualified Service Credit .....	4
The Cost to Buy .....	5
Making the Purchase.....	8
Forms .....	11
• Redeposit or Purchase of Permissive or Nonqualified Service Credit	
• Out-of-State Service Credit Certification	
• Verification for University of California Service	
CalSTRS Resources .....	inside back cover

The information in this brochure applies to Defined Benefit Program members of the California State Teachers' Retirement System. If a conflict arises between this information and the Teachers' Retirement Law, the law has precedence.

The Governor and Legislature occasionally make statutory changes that may affect your CalSTRS benefits and that may affect any decision you make concerning your career or retirement. CalSTRS makes every effort to communicate these changes to our members, but legislation can undergo rapid change.

To stay informed about any possible changes, consult a variety of sources including the California State Legislative Counsel Web site at [www.leginfo.ca.gov](http://www.leginfo.ca.gov) or the CalSTRS Web site at [www.calstrs.com](http://www.calstrs.com). Or call CalSTRS at 800-228-5453, or contact CalSTRS benefits counselors, your union and elected legislative representatives.

# Introduction

As a CalSTRS member, you may add to your service credit, which is used to calculate your service retirement benefit. The more service credit you have, the larger your monthly retirement benefit. This brochure covers the ways to increase service credit, shares information to help you make an informed decision and provides the necessary forms to initiate your purchase.

You may purchase a portion, rather than all, of any permissive service you have earned. However, you cannot purchase service credit if you have received, or are eligible to receive, credit for the service in another public retirement system. If you plan to purchase additional service credit just before retirement, you must complete payment for the service credit before the effective date of your retirement.

## Retirement Formula

To better understand the importance of service credit, it is helpful to know how your service retirement benefit is figured. The calculation formula is set by law and multiplies three elements: your years or partial years of service credit; a percentage based on your age at retirement, called the age factor; and your highest average monthly earnable compensation (either 12 or 36 consecutive months) called final compensation.

## Rewards for Higher Service Credit

Benefit changes enacted over the past few years provide incentives for CalSTRS members to retire with as much service credit as possible. Please see the *Member Handbook*

for additional details on the following benefit enhancements:

### Career Factor

If you retire with 30 or more years of service credit, 0.2 percent will be added to the age factor, up to a maximum combined age factor and career factor of 2.4 percent.

### One-Year Final Compensation

If you retire with 25 or more years of service credit, the highest 12 consecutive months of your average earnable compensation during a school year will be used in your retirement benefit calculation, rather than the average of your 36 highest consecutive months of earnable compensation.

### Longevity Bonus

If you retire with at least 30 years of service credit that you accumulated before January 1, 2011, a longevity bonus will be permanently added to your monthly unmodified retirement benefit. The longevity bonus amount ranges from \$200 to \$400, depending on the years of service credit at retirement. Service credit purchases must be fully paid by December 31, 2010 to apply toward the longevity bonus.

## Figuring Your Benefit

To see how your service credit purchase will increase your retirement benefit, click on *Calculators* at [www.calstrs.com](http://www.calstrs.com). Use the *Retirement Benefit Calculator* to estimate your monthly benefit with and without the additional service credit.





## Types of Service Credit to Purchase

### Redeposit

If you previously terminated CalSTRS-covered employment and withdrew your retirement contributions and interest (refund), you can make a redeposit if:

- you return to CalSTRS membership
- you are a member of certain other California public retirement systems
- your former spouse or registered domestic partner withdrew contributions as part of a community property settlement

A redeposit allows you to restore the service credit represented by your earlier refund. To receive the same amount of service credit you had when you took the refund, you will have to pay the interest that the refunded amount would have earned had the funds remained in your CalSTRS account. The longer the elapsed time between your refund and redeposit, the higher the redeposit amount will be. Redepositing does not re-establish your earlier membership date or satisfy the requirement to work one year after reinstatement for eligibility for certain benefits.

You can choose to redeposit a portion, rather than all, of a refund along with applicable interest. To redeposit multiple refunds, CalSTRS adds each refunded amount, plus interest, together to arrive at a total cost. You can then redeposit a portion of that total cost.

You may not redeposit refunded Defined Benefit Supplement contributions and interest.

### CalSTRS/Other Public Retirement Systems

If you previously terminated CalSTRS-covered employment and withdrew your retirement funds, you can make a redeposit if you return to CalSTRS-covered employment or are a member of another public system in California:

- Legislators' Retirement System
- Public Employees' Retirement System
- San Francisco City and County Employees' Retirement System
- University of California Retirement System

- County Employees' Retirement Law of 1937 — Includes systems covered by the act from the following counties: Alameda, Contra Costa, Fresno, Imperial, Kern, Los Angeles, Marin, Mendocino, Merced, Orange, Sacramento, San Bernardino, San Diego, San Joaquin, San Mateo, Santa Barbara, Sonoma, Stanislaus, Tulare and Ventura.

### Community Property Settlement

In some community property settlements, a member's contributions and interest are divided to create a separate account for the former spouse or partner. If the former spouse or partner takes a refund of his or her account, the member can then choose to redeposit all or a portion of the amount awarded to the former spouse or partner.

### Permissive Service Credit

You can purchase service credit for performing certain other, non-CalSTRS activities. You may purchase a portion, or all, of any permissive service credit you have earned. Summer school time performed prior to July 1, 2002 cannot be purchased.

For your convenience, forms are included in this booklet.

To purchase service credit for the following activities, use the *Redeposit or Purchase of Permissive or Nonqualified Service Credit* form:

- **Nonmember service:** part-time or substitute service in the California public school system before you were a CalSTRS member or between refunding and becoming a CalSTRS member again.
- **Maternity or paternity leave:** employer-approved leave not to exceed two years.\*
- **Family care and medical leave:** employer-approved family care and medical leave for up to four months in any 12-month period after January 1, 1992.\*
- **Sabbatical leave:** qualified employer-approved leave as authorized by your school district.\*
- **Fulbright leave:** employer-approved time in any program under the Federal Mutual Educational and Cultural Exchange Program.\*
- **Job Corps:** a certificated position for up to two years in a federally administered Job Corps Center in California if you were a CalSTRS member in the year before entering the Job Corps and returned to a CalSTRS-covered position within six months of leaving the Job Corps.\*
- **Child care center:** a certificated position in a California child care center operated by a county superintendent of schools or school district.\*
- **Indian school:** a certificated position in a federally administered and supported Indian school in California.\*
- **School for the blind or deaf:** teaching in the California School for the Deaf or the California School for the Blind or other special classes operated by California public schools for deaf or blind persons.\*
- **Certain active U.S. military service:** Before 1994, active CalSTRS membership within one year prior to entering military is required. A copy of the DD214 must accompany this request. If your military service is after 1994, contact your employer.
- **Workers' Compensation:** receipt of Workers' Compensation payments not endorsed by your employer or reported to CalSTRS for a job-related injury after January 1980. A copy of the Award Letter must accompany this request.

\*These types of permissive service credit purchases require verification from the employer who approved the leave. It must be on the employer's letterhead, identify the time frame (to and from dates) and the type of leave that was approved. The verification needs to accompany the *Redeposit or Purchase of Permissive or Nonqualified Service Credit* form.

To purchase service credit earned in another state, use the *Out-of-State Service Credit Certification* form:

- **Out-of-state teaching:** working in a public education system that was covered by a public retirement system in another state or U.S. territory, or offered by the U.S. for its citizens abroad. If you buy service credit you earned in an out-of-state public retirement system, you must give up benefits you would have received from that system.

To purchase service credit earned at a University of California or State University, use the *Verification for University of California Service* form:

- **University:** teaching in a publicly supported and administered California university that is not credited or possible for purchase in another retirement system.

Contact CalSTRS to purchase the following permissive service credit:

- **Cash Balance service:** If you are a member currently contributing to the Defined Benefit Program and used to be a part-time teacher who contributed to the Cash Balance Benefit Program, your

Cash Balance Benefit Program service can now be converted for service credit under the Defined Benefit Program. For more information call CalSTRS at 800-228-5453 and ask about the *Consolidation of Benefits* package or visit our Web site at [www.calstrs.com](http://www.calstrs.com) and look under *Forms* to view or print the package.

### Nonqualified Service Credit

Members with at least five years of CalSTRS service credit may purchase up to five years of nonqualified service credit, also known as “air time.” Nonqualified service is not connected to any specific prior employment.

Nonqualified service credit cannot be used to qualify for the career factor, longevity bonus or the 25-year threshold for one-year final compensation. However, nonqualified service credit can be used for the 30-year service credit requirement to qualify for service retirement between the ages of 50 and 55.

To request a purchase of nonqualified service credit, use the *Redeposit or Purchase of Permissive or Nonqualified Service Credit* form at the back of this brochure. For more information call CalSTRS at 800-228-5453.



# The Cost to Buy

## Nonqualified Service Credit

The purchase of nonqualified service credit is calculated differently from the purchase of other service. To estimate your cost of nonqualified service, visit [www.calstrs.com](http://www.calstrs.com) and click *Calculators* or call 800-228-5453.

The cost depends on your age, service credit and annual earnable salary at the time of purchase. The cost is lower if you are younger, since funds will have a longer time to earn compounded interest before the retirement benefit begins.

### Examples

- Maria, age 30, has five years of CalSTRS-covered service credit and earns \$30,000 per year. It will cost her \$5,100 to purchase one year of nonqualified service credit or \$25,500 to purchase five years of nonqualified service credit.
- JoAnn, age 40, has 10 years of CalSTRS-covered service credit and earns \$40,000 per year. She has \$5,000 in her 403(b) plan which she would like to roll over to CalSTRS to purchase nonqualified service credit. If JoAnn rolls over her \$5,000 she would purchase .676 years of service credit with CalSTRS (although she could use other available funds to purchase a total of up to five years of credit). If JoAnn retires at age 60 with an average annual salary of \$60,000 and 30 years of service credit, the purchased nonqualified service credit would increase her monthly retirement benefit by \$76.
- Dwayne, age 55, has 18 years of CalSTRS-covered service credit and earns \$50,000 per year. It will cost him \$11,190 to purchase one year of nonqualified service credit or \$55,950 to purchase five years of nonqualified service credit. Retiring at age 60 with an average

annual salary of \$60,000, the five years of nonqualified service credit Dwayne bought to bring his total service credit to 28 years would increase his retirement benefit an additional \$510 per month.

The differences in the cost to purchase are age and salary. Maria does not know when she plans to retire, but realizes a purchase of nonqualified service credit will increase her retirement benefit and cost her the least amount now.

## Permissive Service Credit

The cost to purchase permissive service credit depends on your highest annual earnable compensation in the last three years of CalSTRS-covered employment, the amount of service credit desired and the current permissive service credit contribution rate for your age (see table below).

To estimate the cost to purchase permissive service credit, visit [www.calstrs.com](http://www.calstrs.com) and click on *Calculators* or manually calculate your cost:

1. Multiply the amount of service credit (years) you want to purchase by the contribution rate for your age group.

### Contribution Rates

Age Group	Contribution Rate until 6/30/05*	Contribution Rate effective 7/1/05-6/30/06*
20 - 29	17.9%	17.1%
30 - 39	18.2%	17.9%
40 - 49	20.4%	20.1%
50 - 59	24.5%	24.3%
60 - 69	27.9%	28.1%
70 and over	23.4%	23.2%

\* Rates can go up or down each July 1. The new rates are available each spring by calling CalSTRS at 800-228-5453.

2. Multiply the result by your highest annual earnable compensation during the last three years (see example below).

**Permissive Service Credit Cost**

In July 2004, Tyrone wanted to purchase one year of service credit for his employer-approved paternity leave. Tyrone is in the 40 - 49 age group at a contribution rate of 20.4 percent. His highest annual earnable compensation from the last three years was \$30,000.

Years of Service to Purchase		Credit Contribution Rate		Highest Annual Earnable Compensation		Cost to Buy
1	x	.204	x	\$30,000	=	\$6,120

If Tyrone retired at age 60 with 29 years of service credit (including the paternity leave service credit) and earning \$60,000, his monthly retirement benefit would increase by \$100 per month.

**Redeposit**

The cost depends on how much service credit you wish to purchase and, since interest must be paid, the length of time between the refund and the request to redeposit the funds.

Because most members become interested in making a redeposit as they approach retirement age, the time gap between the refund and the redeposit is often large. This can make the purchase costly. You have the option to purchase a portion, rather than all, of the service credit represented by the refund(s) you received. If multiple refunds

were taken, the cost will be a weighted average of the total of all refunds plus interest.

**Example**

- Judy became a CalSTRS member in 1974 and then terminated her employment in 1985, taking a refund of \$18,500 for her 11 years of service credit. She returned to CalSTRS-covered employment in 1986, and in 2002, bought back those 11 earlier years of service credit. The full cost of that purchase was \$70,650 in 2002. This included her original refund of \$18,500 plus \$52,150 in interest.

**Benefit of Redeposit**

If Judy worked full time from 1986 until her retirement in 2005 at age 60, she would have 19 years of service credit without the purchase of the refunded service credit. However, with the additional 11 years, she would have 30 years of service credit, which would qualify her for the benefit enhancements career factor, one-year final compensation and longevity bonus.

**Before Purchase:** Multiply 19 years of service credit (1986-2005) x 2 percent age factor x \$5,000 final compensation (using highest average annual compensation: \$58,000; \$60,000; \$62,000) = \$1,900 monthly benefit.

Years of Service Credit		Age Factor		Average 36 Months Final Compensation		Monthly Benefit
19	x	.020	x	\$5,000	=	\$1,900

**After Purchase:** Multiply 30 years of service credit x 2.2 percent age factor x \$5,166 final monthly compensation (based on highest final compensation of \$62,000) = \$3,409 + \$200 longevity bonus = \$3,609 monthly benefit.

Years of Service Credit		Enhanced Age Factor		One Year Final Compensation ÷ 12		Monthly Benefit Plus \$200 Longevity Bonus
30	x	.022	x	\$5,166	=	\$3,609

This is a benefit increase of \$1,709 a month after purchasing the 11 years of service credit.



*Regardless of the type of service credit you purchase, you will want to compare the purchase price with the potential boost in your retirement benefit.*

### Figuring the Cost and the Benefit

Regardless of the type of service credit you purchase, you will want to compare the purchase price with the potential boost in your retirement benefit. To help you make an informed decision, a few simple steps can help provide you with an idea of the cost and how long it will take to recover that cost.

**1.** Calculate the cost to purchase the service credit online or manually.

- **Online:** go to CalSTRS Web site at [www.calstrs.com](http://www.calstrs.com) and click on *Calculators*.
- **Manually:** For permissive service credit, multiply the amount of service credit you want to purchase by the current contribution rate for your age group (see table on page 5).

Then multiply that amount by your highest annual earnable compensation in the last three years of CalSTRS-covered employment.

**2.** Estimate the monthly increase you would receive with the extra service credit. Click on *Calculators* at [www.calstrs.com](http://www.calstrs.com) and use the *Retirement Benefits Calculator* to estimate your monthly payment with and without the extra service credit.

**3.** Figure how long it will take to recover your cost to pay for the service credit.

For a rough estimate, divide step 1, the cost of buying the service credit by step 2, your monthly benefit increase. Then divide this amount by 12 (months) (see example below).

#### Time to Recover Costs

In the redeposit example of Judy on page 6, it will take her more than three years to recover the purchase cost.

Purchase Cost	Monthly Increase	Time to Recover Costs
\$70,650	÷ \$1,709	= 41.35 ÷ 12 months = 3.5 years

Judy's membership date will remain 1986. The redeposit does not restore her original membership date of 1974.



## Making the Purchase

After you estimate the service credit purchase cost, the increase to your monthly benefit and the recovery time, your next action is to make the purchase.

There are three required steps to make the purchase:

- Complete and submit the proper form for your type of purchase (included in this brochure).
- CalSTRS verifies your eligibility and sends you a billing statement.
- You select your payment choice and return your billing statement within 35 days.

If you wish to purchase out-of-state service credit, complete the *Out-of-State Service Credit Certification* form. Your former retirement system must complete page two of this form and return it to CalSTRS.

If you wish to purchase University of California or State University service credit, complete the *Verification for University of California Service* form.

To initiate the purchase process for all other types of service credit or a redeposit, complete the *Redeposit or Purchase of Permissive or Nonqualified Service Credit* form. Be sure to include documentation from your employer described on page 3, if necessary.

You can also download all forms from [www.calstrs.com](http://www.calstrs.com) or request them from CalSTRS at 800-228-5453.

After you return the completed form, CalSTRS will verify your eligibility for the purchase or redeposit and will send you a billing statement. If you decide to purchase the service credit, you must indicate your preferred payment method on the billing statement:

- a lump-sum payment
- rollover from a qualified plan
- up to 120 monthly installments (not less than \$25 each) made by direct mail or payroll deduction. Interest is charged each month on the unpaid balance. You must complete payment before you retire.

For payroll deduction, take the billing statement to your payroll office to begin deductions. If you pay by payroll deduction, the payment may be tax deferred if authorized by your employer. Once you sign up for tax-deferred payments, you cannot change the payment method or period. You are locked into an irrevocable payroll authorization contract.

To complete this transaction, select your payment option by checking the appropriate box on the billing statement.

CalSTRS must receive the signed billing statement and your payment (lump sum or initial monthly installment), or rollover request, within 35 days of the billing statement date.

If you have submitted an application for retirement, your service credit purchase must be paid in full prior to your retirement date or within 35 days from the date of the

billing statement, whichever comes first. Members may receive prorated service credit at retirement for amounts already paid under certain conditions.

You may roll over funds from a qualified plan (such as a 403(b), 401(k), 457 or IRA) for all or a portion of the purchase amount. The rollover request is on the reverse side of the billing statement. Rollovers may be done in combination with installment plans but must be completed prior to beginning tax-deferred payroll deductions.

### **Estimating installment payments**

Interest will be charged on the unpaid portion of your balance if you pay in installments. You can estimate how much your payments would be by using the cash payments and payroll deductions *Finance Calculators* in the *Resources* section at [www.calstrs.com](http://www.calstrs.com).



*CalSTRS must receive the signed billing statement and your payment or rollover request within 35 days of the billing statement date.*



# Redeposit or Purchase of Permissive or Nonqualified Service Credit

MS 0287 (Rev. 4/05)

# CALSTRS

California State Teachers' Retirement System  
P.O.Box 15275, M.S. 88  
Sacramento, CA 95851-0275  
(800) 228-5453; TDD (916) 229-3541  
www.calstrs.com

Use this form if you are a CalSTRS member and wish to redeposit an earlier refund, if you would like to purchase service credit for specific service performed but not credited, or to purchase nonqualified service credit known as "air time."

Mail this completed form to the address above to initiate the process to determine the actual cost to purchase service credit. Your request will be verified and you will be billed. You will have 35 days to accept the costs and to make your first payment. By signing this form you are under no obligation to purchase service credit.

To purchase service credit earned in another state, use the *Out-of-State Service Credit Certification* form.

## Section A Member Information

NAME (LAST, FIRST, INITIAL) (INCLUDING ANY PREVIOUS NAMES USED)		SOCIAL SECURITY NUMBER
ADDRESS (STREET)	(APT #)	DATE OF BIRTH (MM/DD/YYYY)
CITY	STATE	ZIP CODE
( )	( )	
WORK TELEPHONE	OTHER TELEPHONE NUMBER	
<input type="checkbox"/> I plan to retire within the next 12 months _____ (date if known)		

tear off here

## Section B Redeposits

Are you a member of another California public retirement system?

- No       Yes      If yes, name of system \_\_\_\_\_
- I request a billing statement to redeposit my previously refunded contributions and interest.  
I would like to purchase \_\_\_\_\_ years of service credit. If the amount of years are not specified, a request for all available service will be processed.
- I request a billing statement to redeposit service credit that was awarded to my former spouse or registered domestic partner as community property. It is my understanding those funds have been refunded by that person.

*CalSTRS may require additional eligibility information.*



**Redeposit or Purchase of Permissive  
or Nonqualified Service Credit** continued

MEMBER'S NAME

MEMBER'S SOCIAL SECURITY NUMBER

**Section C Permissive Service Credit**

Type	Time Frame From — To mm/dd/yy — mm/dd/yy	Amount of Service Credit	
<input type="checkbox"/> Nonmember service	—		(i.e., substitute or part-time in CA public school system prior to becoming a CalSTRS member)
<input type="checkbox"/> Maternity or paternity leave	—		Employer verification is required with this form. The verification must be on the employer's letterhead and identify the time frame and type of leave approved.
<input type="checkbox"/> Family care and medical leave	—		
<input type="checkbox"/> Sabbatical	—		
<input type="checkbox"/> Fulbright leave	—		
<input type="checkbox"/> Job Corps	—		
<input type="checkbox"/> Child care center	—		
<input type="checkbox"/> Indian school	—		
<input type="checkbox"/> School for the blind or deaf	—		
<input type="checkbox"/> Certain active U.S. military service	—		If prior to 1994, military order required (DD214). If after 1994, see your employer.
<input type="checkbox"/> Workers' Compensation	—		Include award letter

**Section D Nonqualified Service Credit (air time)**

\_\_\_\_\_ (years to purchase)

You must be vested with five years of service credit and may only purchase up to five years. This service credit is not associated with specific employment and cannot be used to be eligible for the career factor, longevity bonus or one-year final compensation.

**Section E Signature**

**I understand this is not a contract and that my signature does not create an obligation on my part.**



\_\_\_\_\_  
SIGNATURE OF MEMBER

\_\_\_\_\_  
DATE (MM/DD/YYYY)

# Out-of-State Service Credit Certification

OSSC 304 (Rev. 4/05)

# CALSTRS

California State Teachers' Retirement System  
P.O. Box 15275, M.S. 88  
Sacramento, CA 95851-0275  
(800) 228-5453; TDD (916) 229-3541  
www.calstrs.com

**Attention Member:** Complete and sign page 1 of this form. Send the form to your former retirement system. Your former retirement system must complete and sign page 2 of this form and return it to CalSTRS. In order to purchase out-of-state service credit, you must meet the following requirements:

1. You are a member of CalSTRS.
2. You paid contributions into a public retirement system.
3. You performed service in a public education position.
4. You have forfeited or agree to forfeit benefits in the former retirement system.

## Section A Member Information (To be completed by member)

NAME (LAST, FIRST, INITIAL) (INCLUDING ANY PREVIOUS NAMES USED)		SOCIAL SECURITY NUMBER
ADDRESS (STREET)	(APT #)	DATE OF BIRTH (MM/DD/YYYY)
CITY	STATE	ZIP CODE
( )	( )	
WORK TELEPHONE	OTHER TELEPHONE NUMBER	
<input type="checkbox"/> I plan to retire within the next 12 months _____ (date if known)		

## Section B Former Employer

NAME OF FORMER EMPLOYER \_\_\_\_\_

## Section C Former Retirement System

NAME OF FORMER RETIREMENT SYSTEM \_\_\_\_\_

ADDRESS (STREET) \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ TELEPHONE \_\_\_\_\_ ( )


## Section D Out-of-State Service

Amount of out-of-state service that you wish to purchase: \_\_\_\_\_ years.

Check here if you wish to roll over funds from your former retirement system to CalSTRS.

## Section E Signature

By agreeing to purchase the amount of service credit indicated above, I fully understand that I am forfeiting all benefits from my former retirement system. I may be placing myself in jeopardy with the IRS by not forfeiting benefits from an out-of-state retirement system. I hereby authorize the above-named system and/or employer to release any information concerning my service and/or account balance to CalSTRS, as listed above, in connection with my application to purchase out-of-state service credit.

 SIGNATURE OF MEMBER \_\_\_\_\_ DATE (MM/DD/YYYY) \_\_\_\_\_



OSSC304

tear off here

**Attention Former Retirement System:** Complete the required information below so CalSTRS can determine the cost for the interested member. Please sign the form and mail it to CalSTRS, PO Box 15275 MS 88, Sacramento, CA 95851-0275.

MEMBER'S NAME \_\_\_\_\_

MEMBER'S SOCIAL SECURITY NUMBER \_\_\_\_\_

**Section F Credited Service Information (To be completed by former retirement system)**

1. Was this individual ever a member of your retirement system? (If the answer is "NO" please sign below and return this form to CalSTRS.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Did this member receive credit in your plan for service performed in public education? (If the answer is "NO" please explain the type of service performed.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Please enter dates of service (Month/Year). From: _____ To: _____ From: _____ To: _____		
4. Did this member forfeit the right to all benefits under former retirement system? Date of refund: _____ Amount of service credit cancelled by refund: _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. If this member does not return to teaching in your state, will he/she be eligible to receive a benefit from your system? If the answer is "YES", please explain in the space below. CalSTRS does not allow members to purchase service credit if the member is entitled to retirement benefits under the previous employer's retirement plan.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. If the individual is still a member of your retirement system, how many years of service does the member have credited in your system and what is the total amount of contribution and interest on account at this time? Service Credit: _____ years. Contributions and Interest \$ _____		
Comments _____		

**Section G Signature of Former Retirement System Representative**

I verify that the information provided in Section F of this document was taken from the official records of this system.

NAME OF FORMER RETIREMENT SYSTEM	( ) TELEPHONE NUMBER
NAME OF FORMER RETIREMENT SYSTEM REPRESENTATIVE SIGNATURE	DATE (MM/DD/YYYY)

If unable to complete Section F, please complete Section H or send pages 1 and 2 to the member's former employer to complete Section H.

**Section H Employment and Salary Information**

(To be completed by employer only if Section F cannot be completed by the former retirement system.)

Employment History by Month and Year	Number of Full-Time Base Days in School Year	Number of Base Days Member Worked in School Year	Service Credit Earned (if applicable)

NAME OF FORMER EMPLOYER	TELEPHONE NUMBER
NAME OF FORMER EMPLOYER REPRESENTATIVE SIGNATURE	DATE (MM/DD/YYYY)

# Verification for University of California Service

SC 1732 (Rev. 4/05)

# CALSTRS

California State Teachers' Retirement System  
 P.O.Box 15275, M.S. 88  
 Sacramento, CA 95851-0275  
 (800) 228-5453; TDD (916) 229-3541  
 www.calstrs.com

- If you were employed by a California public university in a teaching position and:
  - a. did **not** contribute to a public retirement system, please complete only Section A and forward this form to your **former university employer** to complete and return to CalSTRS.
  - b. **did** contribute to a public retirement system, please complete only Section A and forward this form to your **former retirement system** to complete and return to CalSTRS.
- If you are a current or former member of the California Public Employees' Retirement System, you are not eligible to purchase this service credit. Please contact CalPERS for additional information.
- You may not redeposit CalPERS funds in CalSTRS.

## Section A Member Information (To be completed by member)

NAME (LAST, FIRST, INITIAL) (INCLUDING ANY PREVIOUS NAMES USED)		SOCIAL SECURITY NUMBER
ADDRESS (STREET)	(APT #)	DATE OF BIRTH (MM/DD/YYYY)
CITY	STATE	ZIP CODE
( )	( )	
WORK TELEPHONE	OTHER TELEPHONE NUMBER	
<input type="checkbox"/> I plan to retire within the next 12 months _____ (date if known)		

tear off here

## Section B University of California Information

Name of Former University of California employing campus \_\_\_\_\_

Please answer the questions below regarding the above-named individual's work activity as an employee or member of your system. Please complete page 2 of this form as requested.

1. Was this individual ever a member of your retirement system or did this individual contribute to a public retirement system while employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Did the individual's employment involve teaching or classroom instruction? What was this individual's job title while employed? _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Did the service performed require a certificate, credential or permit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Did the above-named individual refund the contributions in your retirement system? If the answer to question 4 is "NO" please sign and date this document and return it to CalSTRS.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. If the individual refunded the contributions and interest in your retirement system, is the individual eligible to redeposit the contributions and interest in your system?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

6. Date of Refund: \_\_\_\_\_

Years Member Performed Service (MM/YY) \_\_\_\_\_ to \_\_\_\_\_

Amount of Service Credit Cancelled by Refund \_\_\_\_\_

(Please complete Page 2 if unable to answer the service credit portion of question 6.)



SC1732

MEMBER'S NAME

MEMBER'S SOCIAL SECURITY NUMBER

**Section C Employment and Salary Information**

Please complete this information as specified. CalSTRS will divide the salary earned by the pay rate to determine a proportionate service credit equivalent. Please separate each payroll line by month/year. Do not attach payroll ledgers.

Employment History by Month and Year	Hourly/Daily/Monthly Pay Rate	Salary Earned on Each Pay Rate	Service Credit Earned (If applicable)

Additional Information if Needed:

**Section D Signature**

I certify that the information provided in Section B and/or C was taken from the employment or retirement system records.

NAME OF FORMER EMPLOYER OR RETIREMENT SYSTEM

TELEPHONE NUMBER

NAME OF EMPLOYER OR RETIREMENT SYSTEM REPRESENTATIVE (PLEASE PRINT)

TITLE

SIGNATURE OF EMPLOYER OR RETIREMENT SYSTEM REPRESENTATIVE

DATE (MM/DD/YYYY)

# CalSTRS Resources



**WEB** [www.calstrs.com](http://www.calstrs.com)

- Click *Contact Us* to e-mail
- *myCalSTRS* – certain personal account information

[www.403bcompare.com](http://www.403bcompare.com) – online information bank



**WRITE** CalSTRS  
P.O. Box 15275  
Sacramento, CA 95851-0275



**CALL** 800-228-5453  
TTY 916-229-3541

*Workshop Registration*  
888-394-2060

*Home Loan Program*  
866-384-4457



**VISIT** Member Services  
7919 Folsom Blvd.  
Sacramento, CA 95826



**FAX** 916-229-3879

# CALSTRS

HOW WILL YOU SPEND YOUR FUTURE?

California State Teachers' Retirement System  
P.O. Box 15275  
Sacramento, CA 95851-0275  
800-228-5453/TTY 916-229-3541  
[www.calstrs.com](http://www.calstrs.com)