



Your Retirement Reference Sheet

As a vested CalSTRS member, you're eligible to receive a lifetime monthly benefit when you retire. If you're thinking about retiring or taking a retirement incentive, you likely have many questions. Use this reference sheet as a guide.

I'm considering retiring. Where do I start?

There are several ways to learn about the CalSTRS retirement process:

- Read **Your Retirement Guide** to help you make decisions about your benefits and beneficiaries. This publication includes timelines, checklists and examples to help you plan, prepare and navigate the retirement process.
- Attend a **Retire Now or Later** webinar or in-person workshop to help you decide when to retire.
- Check your Defined Benefit Program retirement estimates on page 2 of your *Retirement Progress Report* via **myCalSTRS**.
- Use the **Retirement Benefits Calculator** to estimate additional retirement benefit calculations. Find your service credit on page 1 of your *Retirement Progress Report*.
- Call us at 800-228-5453, option 3, to:
 - Make an appointment—Appointments fill up fast and are scheduled up to six weeks in advance.
 - Request updated estimates—If you've already met with us via an individual or group benefits planning session, we can provide up to three new comparative estimates.

My employer offered me a retirement incentive. What do I need to know?

In order to qualify for a retirement incentive, you must be eligible for service retirement. Check with your school district for deadlines and additional details.

Learn. Calculate. Get informed.



Your Retirement Guide

Read this guide to find out the steps to take before you retire.



myCalSTRS

Log into your **myCalSTRS** account to access your *Retirement Progress Report* and review your retirement estimates.



Retire Now or Later presentation

Attend via webinar or in-person workshop to better understand your retirement options.



Retirement Benefits Calculator

Use the **Retirement Benefits Calculator** to help estimate your retirement benefit.

I've decided to retire. What do I do now?

That's exciting! Now it's time to begin the retirement process.

1

Log in to your **myCalSTRS** account to complete and submit these forms:

- *Service Retirement Application* (required).
- *Recipient Designation* form (recommended).



myCalSTRS

Access your *Retirement Progress Report*, and submit your *Service Retirement Application* and *Recipient Designation* form, via your myCalSTRS account.



Service Retirement Application

Submit this application when you're ready to retire.



Recipient Designation form

If you're a Defined Benefit Program member, submit this form to designate your one-time death benefit recipient.

2

Go to **CalSTRS.com/forms** and print, complete the applicable sections and sign these forms:

- *Express Benefit Report*, then provide to your district (required).
- *Direct Deposit Authorization* form, then submit to CalSTRS (recommended).



Express Benefit Report

Complete section 1 and provide to your employer, who will then complete the employer sections and submit the form to CalSTRS.



Direct Deposit Authorization form

Use this form to sign up for direct deposit of your CalSTRS retirement payment.

Service Retirement Application Demonstration



Receive step-by-step instructions on how to fill out your *Service Retirement Application* online or as a paper form. Register for a webinar or in-person workshop today.

