



CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Resources for Members

Learn and Discover

CalSTRS career webpages

- Your “one stop shop” for retirement information
- Links to forms and publications for each specific career stage
- Available 24 / 7 / 365

[Members – CalSTRS](#)



myCALSTRS login

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- Employers
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Retirement webinars are available online

Learn more about your retirement benefits from the comfort of your home.

Learn More

Top member resources



Estimate your retirement



Retirement considerations



Job and life changes





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- Midcareer
- Near retirement
- Part-time educator
- Job and life changes
- Understand your benefits
- Benefits planning services
- Videos and webinars
- Tools and FAQs
- Calculators
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Midcareer

You've been a member with us for some time now. You may be aware of all the resources that CalSTRS offers—if not, we're here to help you.

CalSTRS offers many ways to learn about your benefits, including tools, resources and services to assist you throughout the planning process.



What is myCalSTRS?

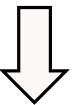
myCalSTRS is your online resource to access and manage your personal information on file with CalSTRS.

Know your benefits


CalSTRS shares your retirement goal – a secure financial future. Whether you're just starting your career or you've been enjoying it for a while, we can help you understand your benefits and resources.

Midcareer considerations

As a CalSTRS member, you participate in a hybrid retirement system consisting of traditional defined benefit (Defined Benefit Program), cash balance (...)



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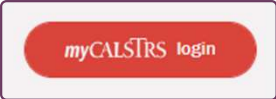
Boost your retirement savings with Pension2

You’re already off to a great start to your secure future with your CalSTRS retirement benefit. Next you’ll likely need personal savings and investments.



Retirement Benefits Calculator

This calculator is provided as a retirement planning tool to help you estimate your future retirement benefit. Calculations are estimates only.



This item appears on

Cancel direct deposit on myCalSTRS

Update direct deposit on myCalSTRS

Enroll in direct deposit on myCalSTRS

Request a verification of benefits letter

Reset your myCalSTRS password

myCalSTRS: Discover What You Can Do webinar

Midcareer

Retirees

Part-time educator

Near retirement

Early career

What is myCalSTRS?

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- Access your *Retirement Progress Report*.
- Manage your beneficiary recipient designations.
- Change your state and federal tax withholding preferences.
- View your account balances.
- Complete and submit CalSTRS forms electronically.
- Elect a preretirement election of an option.
- Apply for Service Retirement.
- View and print your Form 1099-R and benefit payment statements.
- Sign up for direct deposit.
- Ask questions about your accounts and receive prompt, secure answers.
- Request e-delivery of newsletters, notifications and statements.

myCALSTRS

Sign up for myCalSTRS

Access your CalSTRS information online, any time. Complete and submit forms, update your contact information and more.

myCalSTRS help videos

Need help with something on myCalSTRS? These videos help you reset your password, enroll in direct deposit or update or cancel direct deposit and more.

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Know your midcareer benefits

The image displays two screenshots of the CALSTRS website, illustrating the 'Know your midcareer benefits' page for different member types. The top screenshot is for 'Midcareer' members, and the bottom screenshot is for 'Part-time educator' members. Both pages feature a navigation menu, a sidebar with links, and a main content area with sections for 'Know your midcareer benefits', 'Understand your benefits', 'Midcareer publications', 'Midcareer videos', and 'Midcareer FAQs'. A video thumbnail is also visible on the right side of the main content area.

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Know your midcareer benefits

CALSTRS shares your retirement goal – a secure financial future. Whether you're just starting your career or you've been enjoying it for a while, we can help you understand your benefits and resources.

Understand your benefits

CALSTRS provides retirement, disability and survivor benefits for full-time and part-time California public school educators through a hybrid retirement system consisting of its Defined Benefit, Defined Benefit Supplement and Cash Balance Benefit programs, and a voluntary defined contribution plan called CALSTRS Pension2.

Midcareer publications

These publications give an overview of your benefits.

Midcareer videos

Watch these quick videos to learn about your benefits.

Midcareer FAQs

Find answers to frequently asked midcareer questions.

Learn and Discover: Midcareer

Helps you understand the retirement decisions you'll need to make.

- Understand your benefits
- Publications
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Midcareer publications

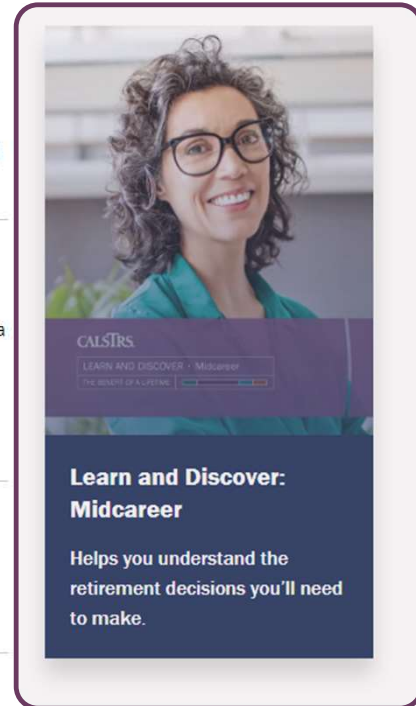
These publications give an overview of your benefits.

Midcareer videos

Watch these quick videos to learn about your benefits.

Midcareer FAQs

Find answers to frequently asked midcareer questions.



Learn and Discover: Midcareer



- 10 things to do at this stage of your career
- Read about your CalSTRS benefits
- Learn how to estimate and increase your retirement benefit
- Start picturing what retirement will look like

This item appears on

Know your midcareer benefits

Midcareer videos

Watch these quick videos to learn about your benefits.



Purchasing service credit

Learn about the two types of service credit you may purchase to increase your CalSTRS retirement benefit.



Disability benefits

Basic information about CalSTRS disability coverage, eligibility requirements and the application process.



Introduction to Social Security

Discover how two governmental offsets may impact your Social Security benefits.



Defined Benefit Supplement Program:



Defined Benefit Supplement Program:



Defined Benefit Supplement Program:

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Midcareer considerations

- Elect an option
- Redeposit or purchase service credit
- Name your one-time death benefit recipient

The image displays two screenshots of the CALSTRS website, both showing the 'Midcareer considerations' page. The top screenshot shows the page with a navigation menu and a sidebar. The main content area is titled 'Midcareer considerations' and includes sections for 'Electing an option', 'Redeposit or purchase service credit', and 'Name your one-time death benefit recipient'. The bottom screenshot is identical to the top one, showing the same content from a slightly different perspective or scroll position.

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Midcareer considerations

As a CALSTRS member, you participate in a hybrid retirement system consisting of traditional defined benefit (Defined Benefit Program), cash balance (Defined Benefit Supplement Program) and voluntary defined contribution (CALSTRS Pension2S) plans.

Your service retirement benefit under the Defined Benefit Program is based on your years of service credit, your age at retirement and your final compensation. The more service credit you have, the higher your monthly retirement benefit will be.

Electing an option

To provide a lifetime monthly benefit to someone when you die, you can elect an option at retirement. An option allows you to distribute your retirement benefit over your life and the life of your option beneficiaries.

Redeposit or purchase service credit

Complete and submit your request to redeposit or purchase service credit online using your myCALSTRS account for faster processing. You can also download a print copy of the Redeposit or Purchase of Permissive Service Credit form to complete, then send it to us or hand deliver it to a local CALSTRS office.

Name your one-time death benefit recipient

If you haven't designated your one-time death benefit recipient yet, take a few minutes now to

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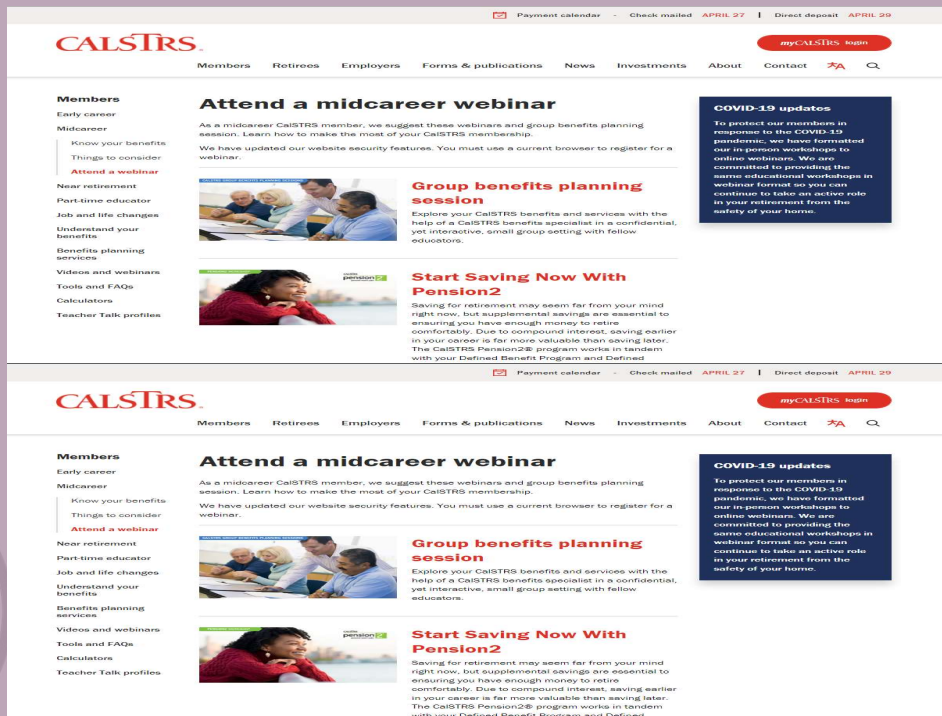
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Attend a midcareer webinar



- Group benefits planning session
- Start Saving Now with Pension2
- My Retirement Benefits
- Plan for Your Future

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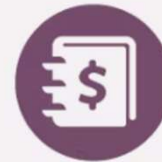
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CALSTRS

pension **2**
personal wealth plan

It's your future. Choose Pension2™.

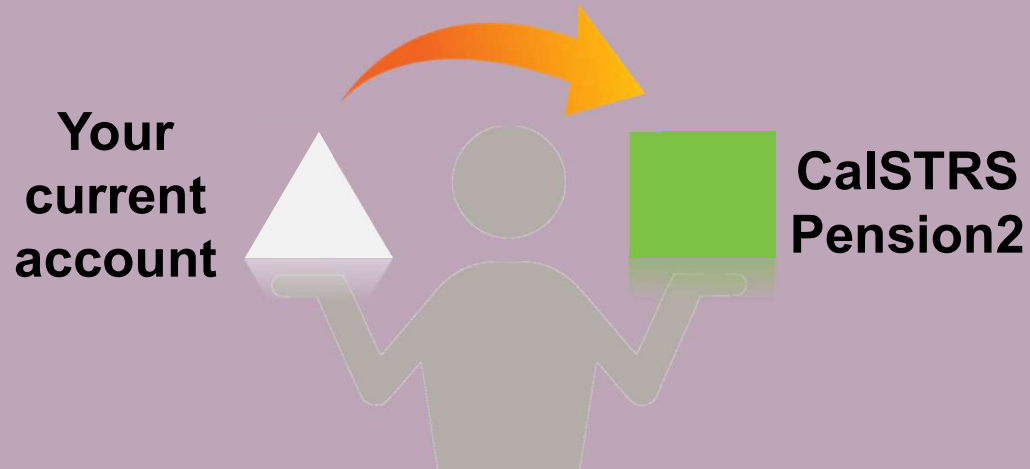


888-394-2060



Pension2.com
403bCompare.com

Other supplemental savings plan accounts can be rolled into Pension2.



Let us compare!
Call 888-394-2060 for a statement comparison.

Statement comparisons will be conducted by Voya Financial representatives working exclusively with Pension2. Their names and photos are listed at CalSTRS.com/Trust-CalSTRS.

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Retirement Benefits Calculator

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CALSTRS

Retirement Benefits Calculator

Estimate Your Retirement Benefits

Read the disclaimer before using this calculator.

Watch a video and learn how to generate an estimate of your CalSTRS monthly retirement benefit online.

Related Information

retirement benefits calculator

Are you under the CalSTRS 2% at 60 benefit structure? Yes No

Members under this benefit structure include those first hired on or before December 31, 2012 to perform CalSTRS creditable activities or who performed CalSTRS creditable activities under a different retirement system, including Social Security.

The date you want to retire: mm/dd/yyyy

Your date of birth: mm/dd/yyyy

Years of Service Credit you expect to have at retirement: Service Credit: 5,000 or more

Do not include unused sick leave, retirement incentives and nonqualified "air time" service.

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- Generate a retirement benefit estimate
- Customize your estimate by adding sick leave credit
- See how your benefit is impacted by working more or receiving a raise

Links

- Member Landing Page: [Members - CalSTRS](#)
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- Benefits Planning Services: [Benefits planning services - CalSTRS](#)

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800-228-5453
Monday – Friday
8 a.m. – 5 p.m.

