



Make the most of your retirement incentive

Retirement incentive checklist

- Contact your employer for retirement incentive information.
- Request an estimate of your CalSTRS benefits or sign up to attend a CalSTRS group benefits planning session by calling **800-228-5453** (option 3).
- Consider rolling over your retirement incentive into CalSTRS Pension2:
 1. Call **888-394-2060** to establish a Pension2 account or visit **Pension2.com**.
 2. Complete your employer's Retirement Incentive form.
 3. Complete the *Pension2 Rollover Contribution* form.

Invest your retirement incentive in CalSTRS Pension2 to help build more retirement income.

Pension2 offers:

- A simple, low-cost and transparent fee structure: there are no load fees, no transaction fees and no commissions.
- Investment options that include:
 - » Easy Choice Portfolios for simpler investing.
 - » A guaranteed rate of return investment option.
 - » Institutional class mutual funds with lower costs than retail mutual funds.
- Help with retirement planning and investing.
- A website with investment education and retirement income planning tools.
- Mobile device account management.