

Midcareer Educator: Learn and Discover

Before the webinar begins:

- ✓ This event will have subtitles. You can turn the subtitles on and off by clicking on **Live Transcript** and selecting **Show Subtitles/Hide Subtitles**.
- ✓ When you leave, or the host ends this webinar, you will be asked to participate in a survey. We would greatly appreciate your time to provide feedback.



CALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Midcareer Educator

Learn and Discover

Trust CALSTRS, not impersonators

CalSTRS authorized representatives:

- Have an email address ending in @CalSTRS.com.
- Can provide a CalSTRS ID badge or business card.
- Do not provide refreshments at offsite events.
- Will never meet at your home.
- Do not sell insurance products.



Trust CALSTRS®, not impersonators

CalSTRS authorized representatives:

- Have access to your CalSTRS or Pension2® account information.

Some Voya Financial representatives work exclusively with Pension2.

Their names and photos are listed at [CalSTRS.com/trust-CalSTRS](https://www.calstrs.com/trust-CalSTRS).

To verify a CalSTRS representative, contact us at 888-394-2060 or RepCheck@CalSTRS.com.





Objectives

Review the midcareer webpage and access *myCalSTRS*.

Read and understand your *Retirement Progress Report*.

Learn to use the *Retirement Benefits Calculator*.



Polling question

1

CalSTRS midcareer webpage

- Your “one stop shop” for retirement information
- Links to forms and publications for midcareer educators
- Available 24 / 7 / 365



Retirement webinars are available online

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

[Learn More](#)

Top member resources



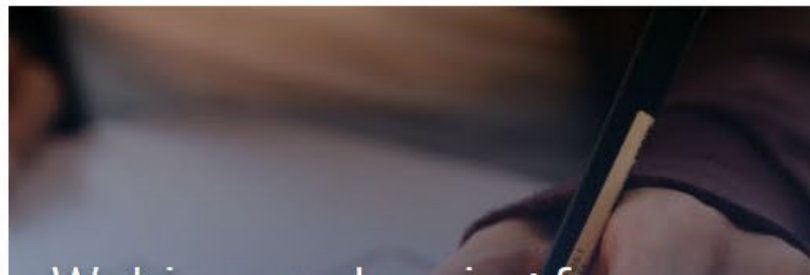
Estimate your retirement



Retirement considerations



Job and life changes





- Early career
- Midcareer**
- Near retirement
- Part-time educator
- Job and life changes
- Understand your benefits
- Benefits planning services
- Videos and webinars
- Tools and FAQs
- Calculators
- Teacher Talk profiles


Retirement
available

Learn more about your retirement

Learn More



Top member resources



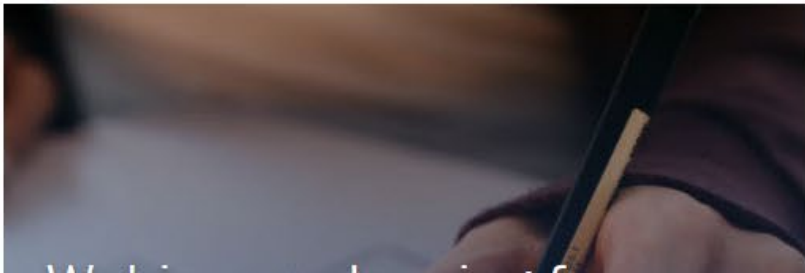
Estimate your retirement



Retirement considerations



Job and life changes



Members

Early career

Midcareer

Know your benefits

Things to consider

Attend a webinar

Near retirement

Part-time educator

Job and life changes

Understand your benefits

Benefits planning services

Videos and webinars

Tools and FAQs

Calculators

Teacher Talk profiles

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?

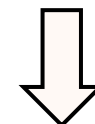
myCalSTRS is your online resource to access and manage your personal information on file with CalSTRS.

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 (...)



Things to consider

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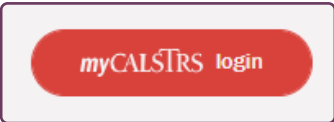
Boost your retirement savings with Pension2

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?

myCalSTRS is your online resource to access and manage your personal information on file with CalSTRS. [Log in now](#) to:

- 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.

Your *my*CalSTRS account

myCALSTRS
HOW WILL YOU SPEND YOUR FUTURE?

Home | Services | Help CALSTRS.com ▶

View your messages from *my*CalSTRS:

- Form 1099-R tax season

Your 2021 Form 1099-R is available for download on myCalSTRS and have been mailed. The form includes benefit payments issued from January 1, 2021 through December 31, 2021.

Log In & Get Started

*my*CalSTRS is your online resource to access and manage your personal information on file with CalSTRS. Log in now to:

- Access your *Retirement Progress Report*.
- Manage your beneficiary recipient designations.
- Change your state and federal tax withholding preferences.
- View your account balances.
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- Apply for Service Retirement.
- View and print your 1099-R forms 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.

Log In

Enter Your Username:

Set Up Your Account
Manage your account online with CalSTRS today.

[Forgot your username or password?](#)

Need help registering? Watch the [myCalSTRS registration video](#).

Need help with direct deposit, changing your

- View and update your account information
- Submit forms and send secure online messages
- Access your *Retirement Progress Report*



Your Online Services

As a CalSTRS Representative you may assist customers by selecting from the services below or by using the main drop down navigation menu.



View Your Messages

Receive secure messages in your myCalSTRS Inbox.



Update Your Profile

Keep your personal and myCalSTRS account information up-to-date.



View & Update Your Tax Withholdings

View or update current tax withholdings for your benefit payments.

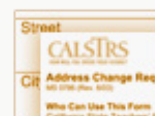


Benefits Planning



Complete & Submit Forms

Find requests, applications and other forms to submit to CalSTRS.



Download Forms & Publications

Download current CalSTRS forms and publications or request by mail.



View Your Retirement Progress Reports

Check your retirement progress and print your report.



Manage Your Beneficiary Selections

Add, edit and/or delete your recipient designations and submit to CalSTRS.



Access Your 1099-R

View, print and save your 1099-R & related documents.



Access Your Benefit Payments

View and print your benefit payment activity.



Use Our Calculators

Take advantage of our specialized benefit calculators to help you make informed decisions.



Access Your CalSTRS Pension2 Account

Change investments, check balances, request a disbursement. No account? [Enroll Now.](#)



403bCompare

Your guide to choosing the 403(b) retirement savings product that best matches your needs.

Things to consider

Attend a webinar

Near retirement

Part-time educator

Job and life changes

Understand your benefits

Benefits planning services

Videos and webinars

Tools and FAQs

Calculators

Teacher Talk profiles



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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

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Attend a midcareer webinar

As a midcareer CalSTRS member, we suggest these webinars and group benefits planning session. Learn how to make the most of your CalSTRS membership.



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.

Know your midcareer benefits

The screenshot shows the CALSTRS website with a navigation bar at the top. The main content area is titled 'Know your midcareer benefits'. On the left, there is a sidebar menu with categories: Members, Early career, Midcareer (selected), Near retirement, Part-time educator, Job and life changes, Understand your benefits, Benefits planning services, Videos and webinars, Tools and FAQs, Calculators, and Teacher Talk profiles. The main content area has a sub-header 'Know your midcareer benefits' and a brief introduction. Below this are four sections: 'Understand your benefits', 'Midcareer publications', 'Midcareer videos', and 'Midcareer FAQs'. A featured image of a woman with glasses is shown on the right side of the page.

Payment calendar - Check mailed **OCTOBER 28** | Direct deposit **NOVEMBER 1**

CALSTRS myCALSTRS login

Members Retirees Employers Forms & publications News Investments About Contact

Members

- Early career
- Midcareer
 - Know your benefits**
 - Things to consider
 - Attend a webinar
- Near retirement
- Part-time educator
- Job and life changes
- Understand your benefits
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Know your midcareer benefits

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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
- Videos
- FAQ

Understand your benefits

- Defined Benefit Program benefit structure
- CalSTRS hybrid retirement system
- CalPERS Long-Term Care Program

Payment calendar - Check mailed APRIL 27 | Direct deposit APRIL 29

CALSTRS myCALSTRS login

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Defined Benefit Program benefit structure

CalSTRS Defined Benefit Program is a traditional defined benefit plan that provides retirement, survivor and disability benefits. Your Defined Benefit retirement benefit is based on a formula set by law using your age, service credit and final compensation.

Defined Benefit Program	If you were first hired...	You are covered under the following benefit structure:	Your eligibility for retirement is:
Defined Benefit Supplement Program	On or before December 31, 2012	CalSTRS 2% at 60	Age 50 with at least 30 years of service credit or age 55 with five years of service credit—or under special circumstances*
Cash Balance Benefit Program	On or after January 1, 2013	CalSTRS 2% at 62	Age 55 with at least five years of service—or under special circumstances*

*Special circumstances of concurrent retirement with certain other California public retirement systems.

Benefits planning services

Videos and webinars: CalSTRS hybrid retirement system

Tools and FAQs

Calculators

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CALSTRS
LEARN AND DISCOVER • Midcareer
THE BENEFIT OF A LIFETIME

Learn and Discover: Midcareer

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

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

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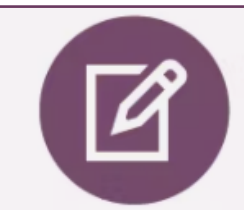
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Attend a midcareer webinar

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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

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Midcareer considerations

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

Payment calendar - Check mailed APRIL 27 | Direct deposit APRIL 29

CALSTRS myCALSTRS login

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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 Pension2®) 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

[Download forms & publications](#)

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Attend a midcareer webinar

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Payment calendar - Check mailed APRIL 27 | Direct deposit APRIL 29

CALSTRS. myCALSTRS login

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We have updated our website security features. You must use a current browser to register for a webinar.

Group benefits planning session

Explore your CalSTRS benefits and services with the help of a CalSTRS benefits specialist in a confidential, yet interactive, small group setting with fellow educators.

Start Saving Now With Pension2

Saving for retirement may seem far from your mind right now, but supplemental savings are essential to ensuring you have enough money to retire comfortably. Due to compound interest, saving earlier in your career is far more valuable than saving later. The CalSTRS Pension2® program works in tandem with your Defined Benefit Program and Defined

COVID-19 updates

To protect our members in response to the COVID-19 pandemic, we have formatted our in-person workshops to online webinars. We are committed to providing the same educational workshops in webinar format so you can continue to take an active role in your retirement from the safety of your home.

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

Things to consider

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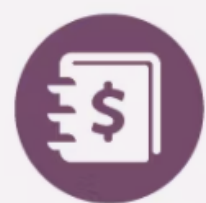
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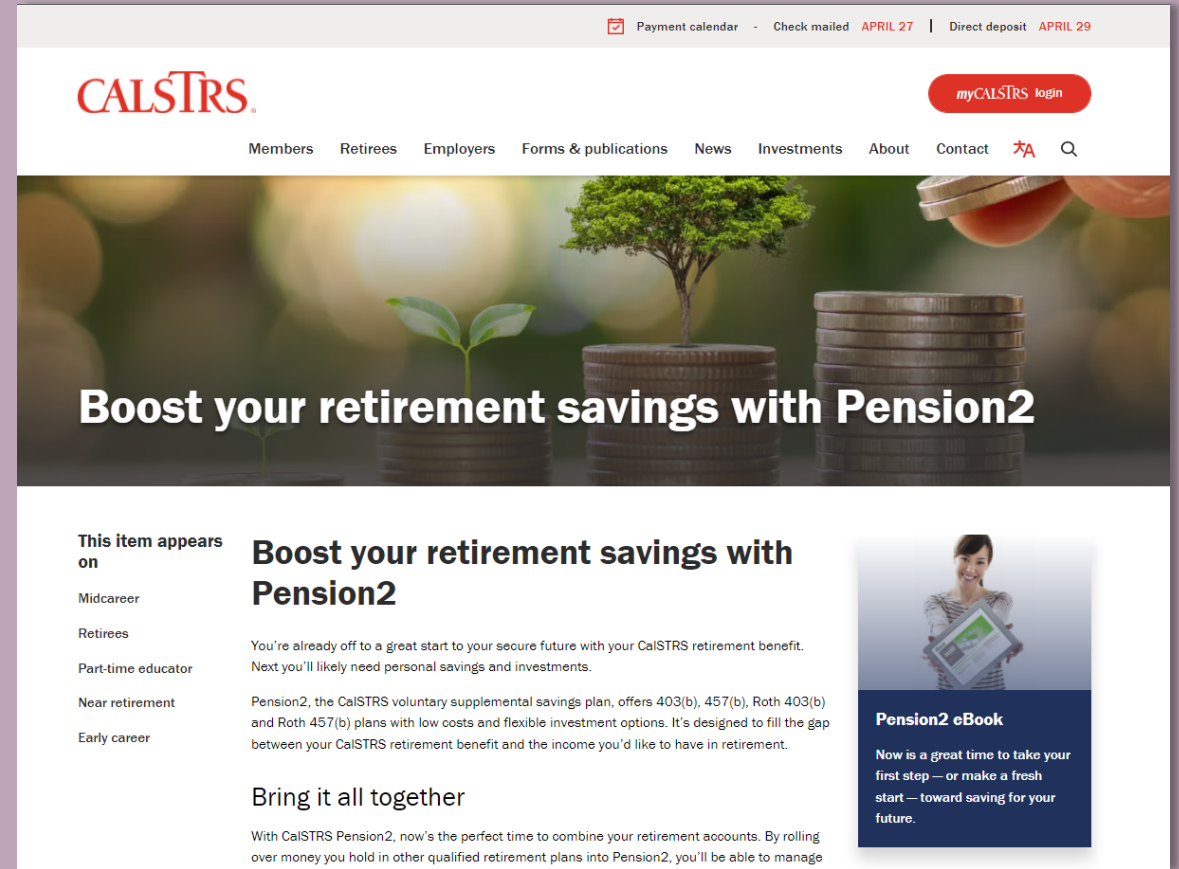


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Boost your retirement savings with Pension2

- Voluntary supplemental savings plan
- Roll over money from other qualified retirement plans
- Save on fees
- Visit **403bCompare.com**



The screenshot shows the CALSTRS website. At the top right, there are links for "Payment calendar", "Check mailed APRIL 27", and "Direct deposit APRIL 29". The CALSTRS logo is on the left, and a "myCALSTRS login" button is on the right. A navigation menu includes "Members", "Retirees", "Employers", "Forms & publications", "News", "Investments", "About", "Contact", and a search icon. The main banner features a tree growing from coins and the text "Boost your retirement savings with Pension2". Below the banner, a sidebar lists categories: "Midcareer", "Retirees", "Part-time educator", "Near retirement", and "Early career". The main content area has a heading "Boost your retirement savings with Pension2" and a paragraph: "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." Below this is another paragraph: "Pension2, the CalSTRS voluntary supplemental savings plan, offers 403(b), 457(b), Roth 403(b) and Roth 457(b) plans with low costs and flexible investment options. It's designed to fill the gap between your CalSTRS retirement benefit and the income you'd like to have in retirement." A section titled "Bring it all together" follows, with the text: "With CalSTRS Pension2, now's the perfect time to combine your retirement accounts. By rolling over money you hold in other qualified retirement plans into Pension2, you'll be able to manage". On the right, there is a "Pension2 eBook" section with an image of a woman holding a tablet and the text: "Now is a great time to take your first step — or make a fresh start — toward saving for your future."

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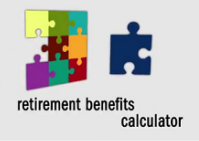
Back to CalSTRS.com

CALSTRS Related Information ▾


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.



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

Years of Other Service Credit you expect to have at retirement:

- 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



**View your
*Retirement
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in your
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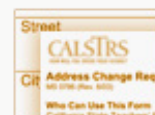


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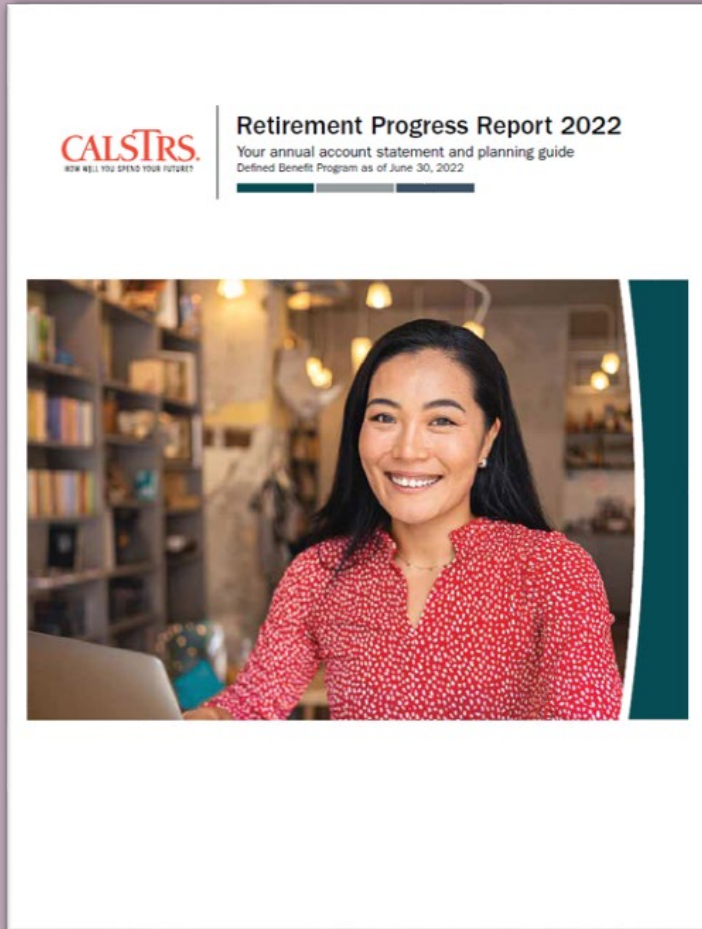
Your *Retirement Progress Reports* provide an overview of your CalSTRS benefits. Take the time to review your account and verify that the information is accurate. The facts and figures will ultimately be used to calculate your retirement benefit. Contact your employer to correct an error or report a discrepancy.

- To view a report, select the appropriate year for the account type you want to review. Reports dating as far back as 2002 are available on *myCalSTRS* for your convenience.
 - Select the *Glossary* if you have any questions about the terms used in the report for that year.
 - Select *Employer Details* to review your annual contributions, earnings and service credit reported by your employers for that year. Employer details are not available for inactive members, or for member accounts awarded in a community property settlement.

Retirement Progress Report

Year	Account Type		
2022	Active Member Account	Glossary	Employer Details
2021	Active Member Account	Glossary	Employer Details
2020	Active Member Account	Glossary	Employer Details
2019	Active Member Account	Glossary	Employer Details
2018	Active Member Account	Glossary	Employer Details
2017	Active Member Account	Glossary	Employer Details
2016	Active Member Account	Glossary	Employer Details
2015	Active Member Account	Glossary	Employer Details
2014	Active Member Account	Glossary	Employer Details
2013	Active Member Account	Glossary	Employer Details

Your Retirement Progress Report



- Membership and benefit information
- Service credit and account balances
- Employer reporting

A personal report for: Melinda Member
Client ID: 3333333333

Birth year: 1977

Initial membership date: 05/01/2007

Your *Retirement Progress Report* provides an overview of your CalSTRS benefits. Review this report and verify your account information is accurate. The information reported by your employer, such as your years of service credit, will be used to calculate your retirement benefit. Contact your employer to correct an error or report a discrepancy.

Your retirement benefit basics

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 Pension2®) plans.

Your benefit structure

CalSTRS 2% at 60: You are eligible to retire at age 50 with at least 30 years of service credit, at age 55 with five years of service credit or fewer if you are under the special circumstances of concurrent retirement.

Defined Benefit Program

Your retirement benefit is a defined benefit pension calculated using a formula that provides a fixed percentage of your final compensation based on your age when you retire and your years of service credit, not on how much you contribute or how well CalSTRS investments perform. The formula:

service credit x age factor x final compensation = your retirement benefit

Service credit is time, in full and partial years, that you earned creditable compensation for CalSTRS-covered service. Verify your service credit total listed below is accurate. Contact your employer to correct an error or report a discrepancy.

SERVICE CREDIT ACTIVITY	SERVICE CREDIT
DB beginning balance as of July 1, 2021	11.752
Current year service credit	1.000
DB ending balance as of June 30, 2022	12.752

Defined Benefit Program account activity shows your 2021-22 fiscal year contributions and interest. For 2021-22, Defined Benefit Program accounts earned 0.19% interest. Your monthly benefit is based on the formula above, not on your contributions or total account balance. For more information, see "Your Defined Benefit Program membership" in the *Member Handbook* at CalSTRS.com/publications.

DEFINED BENEFIT PROGRAM ACCOUNT ACTIVITY	MEMBER		INTEREST (\$)	TOTAL (\$)
	TAXED	TAX DEFERRED		
DB beginning balance as of July 1, 2021	0.00	56,789.26	3,738.20	60,527.46
Interest credited for 2021-2022			119.59	119.59
Current year contributions		7,674.69		7,674.69
Prior year contribution adjustments		-35.88		-35.88
DB ending balance as of June 30, 2022	0.00	64,428.07	3,857.79	68,285.86



Polling question

2

Age 45

Earliest age an estimate will be included in your RPR

Defined Benefit Program retirement estimates

Your retirement benefit is calculated using this formula set by law:

service credit x age factor x final compensation = your retirement benefit

We calculate your Member-Only Benefit estimates using your account information as of June 30, 2022, and consider that you are age 45 or older and will have at least five years of service credit at the two ages listed below. We assume in each future school year you will earn the same service credit as the previous school year. We then use your account information to calculate your estimates. Age X is when we project you will first be eligible to retire; age Y is a later age. The information used to calculate your final compensation is provided by your employer. Check the "Employer Details" screen on *myCalSTRS* to see what your employer has reported.

MONTHLY MEMBER-ONLY BENEFIT ESTIMATES	AGE X	AGE Y
	55	60
Projected retirement date	06/30/2032	06/30/2037
Service credit as of 06/30/2022	12.752	12.752
Service credit to projected retirement date +	10.000	15.000
Total service credit =	22.752	27.752
Age factor x	0.01400	0.02000
Final compensation* x	\$5,956.96	\$6,239.58
Monthly Member-Only Benefit =	\$1,897.46	\$3,463.22
Longevity bonus +	N/A	N/A
Total monthly Member-Only Benefit =	\$1,897.46	\$3,463.22

*Your final compensation for X is based on the following school year(s): 2019-2020, 2020-2021, 2021-2022.

*Your final compensation for Y is based on the following school year(s): 2021-2022.

Estimate only, based on assumptions.

Electing a retirement option

As of June 30, 2022, our records show you have not elected a retirement option. Electing a retirement option is not required, but if you are eligible to retire, you can make an election.

By electing an option, you will provide a lifetime monthly benefit to one or more beneficiaries upon your death. You'll receive a reduced monthly benefit, which will be calculated using an actuarially determined factor called an option factor. The option factor is based on the option you elect, your age and the ages of your option beneficiaries at the time of election. Option factors may adjust annually, so if you make a preretirement election of an option, we will use the factor effective on the date of election or the date of retirement, whichever results in your highest benefit. Your benefit may be further reduced by an assessment if you change or cancel an existing option or option beneficiary, or if your option beneficiary dies before you retire. For more information on the advantages and disadvantages of making a preretirement option election, see "Planning for retirement" in the *Member Handbook*.

Before making this important decision, consider speaking with a CalSTRS benefits specialist to receive an estimate.

MODIFIED BENEFIT ESTIMATES	AGE X	AGE Y
NOT YET ELIGIBLE	N/A	N/A

You can name one or more recipients to receive a **one-time death benefit** if eligibility requirements are met. For information, see "Your survivor benefits" in the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications). Information about your recipients is below.

You have **COVERAGE B**; depending on your membership status at the time of your death, your beneficiaries may be eligible for a one-time death benefit. As of July 1, 2022, the payment is \$27,612 if you die before retirement or \$6,903 if you die after retirement.

Your primary recipient for your one-time death benefit is:

Marcus Member

Keep your benefit recipient information current. You can change your recipients at any time with no financial penalty. To change a recipient or multiple recipients, log in to your myCalSTRS account at [CalSTRS.com](https://www.calstrs.com) and select 'Manage Your Beneficiary Selections' or contact us to request a form.

Protecting a loved one

Lifetime benefit

- Provides a lifetime benefit to a loved one upon your passing
- Pre-elect when you're eligible to retire

OR

- Elect at retirement

One-time death benefit

- Provides a one-time payment to the recipient on file upon your passing
- Designate a recipient today!
- Update recipient information via *myCalSTRS*

Things to consider

Attend a webinar

Near retirement

Part-time educator

Job and life changes

Understand your benefits

Benefits planning services

Videos and webinars

Tools and FAQs

Calculators

Teacher Talk profiles



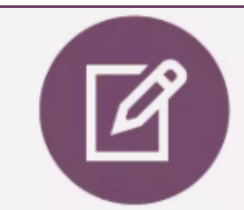
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Know your benefits

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

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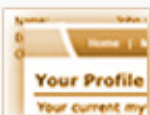
Your Online Services

As a CalSTRS Representative you may assist customers by selecting from the services below or by using the main drop down navigation menu.



View Your Messages

Receive secure messages in your myCalSTRS Inbox.



Update Your Profile

Keep your personal and myCalSTRS account information up-to-date.



View & Update Your Tax Withholdings

View or update current tax withholdings for your benefit payments.



Benefits Planning



Complete & Submit Forms

Find requests, applications and other forms to submit to CalSTRS.



Download Forms & Publications

Download current CalSTRS forms and publications or request by mail.



View Your Retirement Progress Reports

Check your retirement progress and print your report.



Manage Your Beneficiary Selections

Add, edit and/or delete your recipient designations and submit to CalSTRS.



Access Your 1099-R

View, print and save your 1099-R & related documents.



Access Your Benefit Payments

View and print your benefit payment activity.



Use Our Calculators

Take advantage of our specialized benefit calculators to help you make informed decisions.



Access Your CalSTRS Pension2 Account

Change investments, check balances, request a disbursement. No account? [Enroll Now](#).



403bCompare

Your guide to choosing the 403(b) retirement savings product that best matches your needs.

Your **disability and survivor benefits coverage** is described below.

You have **COVERAGE B**; you may qualify for long-term disability benefits if you have a medical condition that prevents you from working for at least a year. You may also receive benefits for your eligible dependent children. To qualify for a CalSTRS disability benefit, you must meet the requirements, including eligibility, service credit and legal requirements.

If you die before retirement, your spouse, registered domestic partner, children or other loved ones may be eligible for survivor benefits. If you die after retirement and have elected an option beneficiary, your option beneficiary will receive a lifetime monthly benefit.

Special messages

Information regarding option beneficiaries, excess contributions and other account details may be included below.

\$350.05 of your member contributions will be returned to your employer(s) for earnings on service in excess of one year of service credit. Your employer is responsible for returning this amount to you, less any adjustments or tax withholding. For additional information, see page 6 of this report.



Polling question

3

DBS

Contributions from any time worked in addition to your full-time contract will go into your Defined Benefit Supplement account.

Things to consider

Attend a webinar

Near retirement

Part-time educator

Job and life changes

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Tools and FAQs

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Retirement Benefits Calculator

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Defined Benefit Supplement Program

The **Defined Benefit Supplement Program** is a cash balance plan for Defined Benefit Program members. Your account provides additional income at retirement. Contributions for compensation from service in **excess of one year of service credit**, as well as limited-term payments for CalSTRS 2% at 60 members, are credited to your Defined Benefit Supplement account. Interest for the 2021–22 fiscal year was credited to your account at 1.53%. See page 6 for additional information.

DEFINED BENEFIT SUPPLEMENT ACCOUNT ACTIVITY	CONTRIBUTIONS AND CREDITS			INTEREST (\$)	TOTAL (\$)
	MEMBER		EMPLOYER		
	TAXED	TAX DEFERRED	TAX DEFERRED		
DBS beginning balance as of July 1, 2021	0.00	4,035.01	1,981.75	1,035.23	7,051.99
Interest credited for 2021-2022				127.80	127.80
Current year excess service and enhancements		916.60	916.60		1,833.20
Prior year excess service and enhancements		355.86	355.86		711.72
Additional earnings credit for 2020/2021		931.57			931.57
DBS ending balance as of June 30, 2022	0.00	6,239.04	3,254.21	1,163.03	10,656.28

For your **Defined Benefit Supplement Program** estimates, we use your account information as of June 30, 2022. Defined Benefit Supplement annuities are calculated based on the balance of your Defined Benefit Supplement account and the present value factor, an actuarially determined factor that may change periodically.

The estimates below include a few of the available choices for your Defined Benefit Supplement funds. For more information about your Defined Benefit Supplement payment options, refer to "Your Defined Benefit Supplement account distribution" in the *Member Handbook*.

DEFINED BENEFIT SUPPLEMENT ACCOUNT ESTIMATES	AGE X	AGE Y
Projected retirement date	55 06/30/2032	60 06/30/2037
Balance as of 06/30/2022	\$10,656.28	\$10,656.28
Projected additional interest +	\$1,747.36	\$2,725.71
Total projected DBS balance =	\$12,403.64	\$13,381.99

DEFINED BENEFIT SUPPLEMENT ANNUITY ESTIMATES	AGE X	AGE Y
Member-Only Annuity	55 \$79.50	60 \$89.36
Period-certain annuity 3 years	\$381.77	\$411.88
5 years	\$244.35	\$263.62
10 years	\$142.64	\$153.89

Estimate only, based on assumptions. Estimates are nonbinding between you and CalSTRS. CalSTRS is governed by the Teachers' Retirement Law, Education Code section 22000 et seq. The law takes precedence over any conflicting statements or information provided herein.

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.

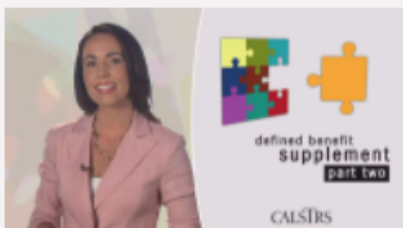


Introduction to Social Security

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



Defined Benefit Supplement Program:



Defined Benefit Supplement Program:



Defined Benefit Supplement Program:

Your CalSTRS retirement at a glance

Your CalSTRS retirement at a glance

CalSTRS is your retirement plan. We are committed to your secure financial future and helping you get there. Your CalSTRS retirement plan is a hybrid system consisting of traditional defined benefit, cash balance and voluntary defined contribution plans. If you're like most educators, your retirement income will come from four main sources:

- Your CalSTRS monthly retirement benefit.
- Your CalSTRS Defined Benefit Supplement account funds.
- Your investment savings, such as CalSTRS Pension2 403(b), 457(b), Roth 403(b) and Roth 457(b) accounts.
- Other personal savings.



✓ Your retirement checklist

- Activate your *myCalSTRS* account at myCalSTRS.com to view your account balances and service credit, update your contact information and more online.
- Check this report to verify the accuracy of your service credit. Let your current or former employer know about any discrepancies.
- Begin, or increase contributions to, a tax-advantaged supplemental savings plan such as a CalSTRS Pension2 personal wealth plan. Visit Pension2.com to learn more.
- Attend benefit and financial awareness webinars. Learn more at CalSTRS.com/webinars.
- Designate or review your one-time death benefit recipient on *myCalSTRS* or submit a *Recipient Designation* form, available at CalSTRS.com/forms.
- Estimate your retirement benefit using the *Retirement Benefits Calculator* at CalSTRS.com/calculators.
- Consider purchasing permissive service credit or redepositing service credit, if eligible to do so. Use the *Permissive Service Credit Calculator* or the *Redeposit Cost Calculator* at CalSTRS.com/calculators.

You're eligible to retire at age 50 with at least 30 years of service credit (CalSTRS 2% at 60) or at age 55 with five or more years of service credit (CalSTRS 2% at 60 and CalSTRS 2% at 62).

- Read the *Your Retirement Guide* booklet, which lists the required forms and explains the decisions you'll need to make before you retire. Visit CalSTRS.com/publications.

To learn more about being a CalSTRS member:

- Scan to view publications about your benefits
CalSTRS.com/publications
- Scan for quick access to member education videos
CalSTRS.com/videos
- Watch to learn more about your Defined Benefit Supplement account
CalSTRS.com/dbs_video
- Read about how to increase your retirement benefit with Pension2
Pension2.com
- View the glossary for explanations of terms used in this report
CalSTRS.com/rprglossary



What's not included in your RPR?

- Incomplete service credit purchase
- Unused sick leave credit
- Current year salary
- Retirement incentives

Things to consider

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Near retirement

Part-time educator

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Retirement Benefits Calculator

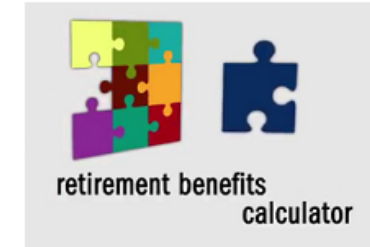
This calculator is provided as a retirement planning tool to help you estimate your future retirement benefit. Calculations are estimates only.

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.



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.

Years of **Other Service Credit** you expect to have at retirement:

Other Service Credit:
0 - 5.000

A personal report for: Melinda Member

Client ID: 3333333333

Birth year: 1977

Initial membership date: 05/01/2007

Your *Retirement Progress Report* provides an overview of your CalSTRS benefits. Review this report and verify your account information is accurate. The information reported by your employer, such as your years of service credit, will be used to calculate your retirement benefit. Contact your employer to correct an error or report a discrepancy.

Your retirement benefit basics

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 Pension2®) plans.

Your benefit structure

CalSTRS 2% at 60: You are eligible to retire at age 50 with at least 30 years of service credit, at age 55 with five years of service credit or fewer if you are under the special circumstances of concurrent retirement.

Defined Benefit Program

Your retirement benefit is a defined benefit pension calculated using a formula that provides a fixed percentage of your final compensation based on your age when you retire and your years of service credit, not on how much you contribute or how well CalSTRS investments perform. The formula:

service credit x age factor x final compensation = your retirement benefit

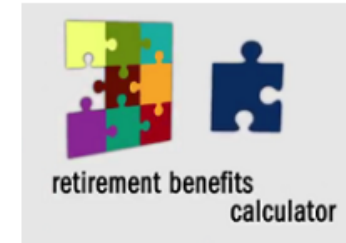
Service credit is time, in full and partial years, that you earned creditable compensation for CalSTRS-covered service. Verify your service credit total listed below is accurate. Contact your employer to correct an error or report a discrepancy.

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.



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:

06/30/2036 
mm/dd/yyyy

Your date of birth:

03/01/1977
mm/dd/yyyy

Years of **Service Credit** you expect to have at retirement:

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

Service Credit:
5.000 or more

The date you want to retire:

06/30/2036

mm/dd/yyyy

Your date of birth:

03/01/1977

mm/dd/yyyy

Years of **Service Credit** you expect to have at retirement:

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

Service Credit:

5.000 or more

Years of **Other Service Credit** you expect to have at retirement:

Nonqualified "air time" service. Do not include retirement incentive service credit.

Other Service Credit:

0 - 5.000

Enter the amount of **Sick Leave Credit**:

Unused Sick Leave Days:

Contract Base Service Days:

Do you expect to receive a two-year service credit **Retirement Incentive**?

Yes No

Annual salaries from your highest three consecutive years of work:

If you have 25 or more years of service credit, you only need to enter your single highest annual salary. Enter prior annual salaries only if you have less than 25 years of service credit.

Highest Earnable Salary:

Second Highest Earnable Salary:

Third Highest Earnable Salary:

SERVICE CREDIT ACTIVITY	SERVICE CREDIT
DB beginning balance as of July 1, 2021	11.752
Current year service credit	1.000
DB ending balance as of June 30, 2022	12.752
<i>balance + projected</i> 12.752 + 14.000	

Defined Benefit Program account activity shows your 2021-22 fiscal year contributions and interest. For 2021-22, Defined Benefit Program accounts earned 0.19% interest. Your monthly benefit is based on the formula above, not on your contributions or total account balance. For more information, see "Your Defined Benefit Program membership" in the *Member Handbook* at CalSTRS.com/publications.

DEFINED BENEFIT PROGRAM ACCOUNT ACTIVITY	MEMBER		INTEREST (\$)	TOTAL (\$)
	TAXED	TAX DEFERRED		
DB beginning balance as of July 1, 2021	0.00	56,789.26	3,738.20	60,527.46
Interest credited for 2021-2022			119.59	119.59
Current year contributions		7,674.69		7,674.69
Prior year contribution adjustments		-35.88		-35.88
DB ending balance as of June 30, 2022	0.00	64,428.07	3,857.79	68,285.86

Including Social Security.

The date you want to retire:

06/30/2036



mm/dd/yyyy

Your date of birth:

03/01/1977

mm/dd/yyyy

*balance + projected
12.752 + 14.000*

Years of **Service Credit** you expect to have at retirement:

Service Credit: 26.752

5.000 or more

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

Years of **Other Service Credit** you expect to have at retirement:

Other Service Credit:

0 - 5.000

Nonqualified "air time" service. Do not include retirement incentive service credit.

Enter the amount of **Sick Leave Credit**:

Unused Sick Leave Days: 90

Contract Base Service Days: 185

Do you expect to receive a two-year service credit Retirement Incentive?

Yes No

Annual salaries from your highest three consecutive years of work:

Highest Earnable Salary:

Second Highest Earnable Salary:

If you have 25 or more years of service credit, you only need to enter your single highest annual salary. Enter

Years of **Service Credit you expect to have at retirement:**

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

Service Credit:

5.000 or more

Years of **Other Service Credit you expect to have at retirement:**

Nonqualified "air time" service. Do not include retirement incentive service credit.

Other Service Credit:

0 - 5.000

Enter the amount of **Sick Leave Credit:**

Unused Sick Leave Days:

Contract Base Service Days:

Do you expect to receive a two-year service credit Retirement Incentive?

Yes No

Annual salaries from your highest three consecutive years of work:

If you have 25 or more years of service credit, you only need to enter your single highest annual salary. Enter prior annual salaries only if you have less than 25 years of service credit.

Highest Earnable Salary:

Second Highest Earnable Salary:

Third Highest Earnable Salary:

Defined Benefit Program retirement estimates

Your retirement benefit is calculated using this formula set by law:

service credit x age factor x final compensation = your retirement benefit

We calculate your Member-Only Benefit estimates using your account information as of June 30, 2022, and consider that you are age 45 or older and will have at least five years of service credit at the two ages listed below. We assume in each future school year you will earn the same service credit as the previous school year. We then use your account information to calculate your estimates. Age X is when we project you will first be eligible to retire; age Y is a later age. The information used to calculate your final compensation is provided by your employer. Check the "Employer Details" screen on *myCalSTRS* to see what your employer has reported.

MONTHLY MEMBER-ONLY BENEFIT ESTIMATES	AGE X	AGE Y
	55	60
Projected retirement date	06/30/2032	06/30/2037
Service credit as of 06/30/2022	12.752	12.752
Service credit to projected retirement date +	10.000	15.000
Total service credit =	22.752	27.752
Age factor x	0.02000	0.02000
Final compensation* x	\$6,239.58	\$6,239.58
Monthly Member-Only Benefit =	\$1,897.46	\$3,463.22
Longevity bonus +	N/A	N/A
Total monthly Member-Only Benefit =	\$1,897.46	\$3,463.22

Multiply by 12
\$6,239.58 x 12

*Your final compensation for X is based on the following school year(s): 2019-2020, 2020-2021, 2021-2022.

*Your final compensation for Y is based on the following school year(s): 2021-2022.

Estimate only based on assumptions.

incentive service credit.

Enter the amount of **Sick Leave Credit**:

Unused Sick Leave Days:

Contract Base Service Days:

Do you expect to receive a two-year service credit
Retirement Incentive?

Yes No

Annual salaries from your highest three consecutive years of work:

If you have 25 or more years of service credit, you only need to enter your single highest annual salary. Enter prior annual salaries only if you have less than 25 years of service credit.

Highest Earnable Salary:

Second Highest Earnable Salary:

Third Highest Earnable Salary:

*Multiply by 12
\$6,239.58 x 12*

Option Beneficiary:



None Single Beneficiary

Beneficiary's Date of Birth:
mm/dd/yyyy

Relationship:

Reset

Calculate



Retirement Benefits Calculator



The information you provided:

You plan to retire: 6/30/2036
Your age at retirement will be: 59 years, 3 months
Your years of service credit will be (includes service credit, unused sick leave): 27.238
Your years of other service credit will be: 0.000
Your age factor based on your date of birth will be: 0.0191

Your average monthly salary (final compensation): \$6,239.58

Retirement Calculation

The Member-Only Benefit shown below is calculated by multiplying your final compensation by your years of service credit and the age factor at the time of your retirement.

Service Credit	X	Age Factor	X	Final Compensation =	Member-Only Benefit	\$3,246.12
27.238		0.0191		\$6,239.58		

Your Estimated Member-Only Benefit: \$3,246.12

Disclaimer

This report is only an estimate and should not be your only source of information for retirement planning. You may elect an option that provides a monthly benefit to a beneficiary who outlives you. CalSTRS encourages you to obtain additional information regarding your benefits by attending a benefits planning session.

[Learn more about CalSTRS benefits planning sessions.](#)

[Return to Calculator](#)

Your retirement estimate

Your years of other service credit will be: **0.000**
Your age factor based on your date of birth will be: **0.0191**

Your average monthly salary (final compensation): **\$6,239.58**

Retirement Calculation

The Member-Only Benefit shown below is calculated by multiplying your final compensation by your years of service credit and the age factor at the time of your retirement.

Service Credit	X	Age Factor	X	Final Compensation	=	Member-Only Benefit	\$3,246.12
27.238		0.0191		\$6,239.58			

Your Estimated Member-Only Benefit: **\$3,246.12**

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Increasing your monthly benefit

Service credit

- Work longer
- Purchase service credit

Age factor

- Work longer
- Retire later

Final compensation

- Work at higher pay rates

Additional income in retirement



403(b)

Roth
403(b)

457(b)

Roth
457(b)

IRA

Other



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Things to consider

Attend a webinar

Near retirement

Part-time educator

Job and life changes

Understand your benefits

Benefits planning services

Videos and webinars

Tools and FAQs

Calculators

Teacher Talk profiles



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.



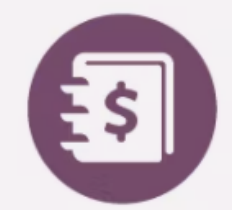
Midcareer considerations

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



Attend a midcareer webinar

As a midcareer CalSTRS member, we suggest these webinars and group benefits planning session. Learn how to make the most of your CalSTRS membership.



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.

Be your own advocate

- Create your *myCalSTRS* account
- Review your *Retirement Progress Report* annually
- Research supplemental savings plans like Pension2
- Verify your one-time death benefit information is correct





Polling question

4

- Early career
- Midcareer
- Near retirement
- Part-time educator
- Job and life changes
- Understand your benefits
- Benefits planning services
- Videos and webinars
- Tools and FAQs
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- Teacher Talk profiles




Retirement available

Learn more about your retirement options.


Learn More



Top member resources



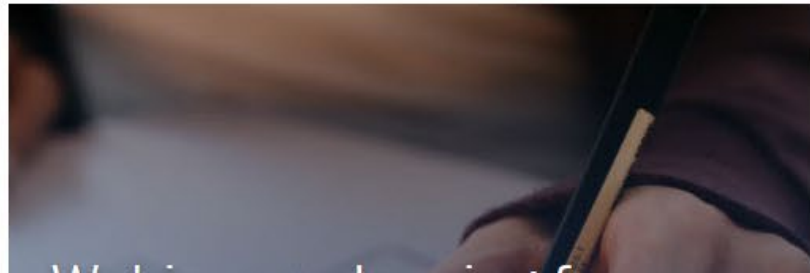
Estimate your retirement



Retirement considerations



Job and life changes



As you near retirement

- Continue to educate yourself on retirement
- Participate in additional webinars about benefits
- Attend a group benefits planning session
- Graduate from midcareer to near retirement webpage



For more information

Online resources

- *myCalSTRS*
- *Retirement Progress Report*
- Educational videos

Benefits planning

- Group benefits planning session webinar

Webinars

- My Retirement Benefits
- Financial Awareness Series

Things to consider

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8 a.m. – 5 p.m.



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