



**Publication:** *Purchase Additional Service Credit: Additional Service Credit Could Increase Your Retirement Benefit*

**Permissive Service Credit Contribution Rates update (page 9)**

The following page reflects updates to the Permissive Service Credit Contribution Rates as of July 1, 2020, and replaces page 9 of this booklet.

## Permissive Service Credit

The cost to purchase permissive service credit depends on your highest compensation earnable in the most recent three school years of CalSTRS-covered employment, the amount of service credit being purchased, and the current permissive service credit contribution rate for your age and benefit structure (see table on the right).

Visit [CalSTRS.com/calculators](https://www.calstrs.com/calculators) to estimate the cost to purchase permissive service credit. To manually calculate your cost:

1. Multiply the amount of service credit (years) you want to purchase by the contribution rate for your age and benefit structure.
2. Multiply the result by your highest compensation earnable during the most recent three school years.

### Permissive Service Credit Cost Example

In August 2020, Anthony wants to purchase one year of service credit for his employer-approved paternity leave. Anthony is 31 years old and a 2% at 60 member, so his contribution rate is 21.5%. His highest compensation earnable in the most recent three school years is \$50,000.

Years of Service to Purchase		Permissive Contribution Rate		Highest Compensation Earnable	=	Cost to Buy
1	x	21.5%	x	\$50,000	=	<b>\$10,750</b>

If Anthony retires at age 60 with 29 years of service credit (including the paternity leave service credit) and a highest average annual compensation earnable of \$80,000, his monthly retirement benefit will increase by \$133 per month.

- **If you are not currently working in CalSTRS-covered employment, additional regular interest will be added to the cost of your purchase. Contact us for more information.**

Permissive Service Credit Contribution Rates		
Age	CalSTRS 2% at 60	CalSTRS 2% at 62
<b>Under 28</b>	<b>21.5%</b>	<b>18.8%</b>
28	21.5%	18.8%
29	21.5%	18.8%
30	21.5%	18.8%
31	21.5%	18.8%
32	21.5%	18.8%
33	21.5%	18.8%
34	21.5%	18.8%
35	21.5%	18.8%
36	21.5%	18.9%
37	21.6%	18.9%
38	21.8%	19.0%
39	21.9%	19.2%
40	22.1%	19.3%
41	22.3%	19.5%
42	22.6%	19.8%
43	22.8%	20.0%
44	23.1%	20.3%
45	23.5%	20.6%
46	23.8%	20.9%
47	24.2%	21.3%
48	24.7%	21.7%
49	25.1%	22.1%
50	25.6%	22.5%
51	26.1%	23.0%
52	26.7%	23.5%
53	27.2%	24.0%
54	27.8%	24.5%
55	28.5%	25.1%
56	29.1%	25.7%
57	29.8%	26.3%
58	30.6%	27.0%
59	31.3%	27.7%
60	32.1%	28.4%
61	32.9%	29.1%
62	33.8%	29.9%
63	34.7%	30.7%
64	34.3%	31.5%
65	33.6%	32.4%
66	32.9%	32.3%
67	32.2%	31.6%
68	31.5%	30.9%
69	30.8%	30.2%
70	30.0%	29.5%
71	29.2%	28.7%
72	28.4%	28.0%
73 and above	27.6%	27.2%

*Permissive service credit contribution rates are adjusted periodically.*



## Purchase Additional Service Credit

Additional Service Credit Could Increase Your Retirement Benefit



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*CalSTRS is governed by the Teachers' Retirement Law, available at [CalSTRS.com](http://CalSTRS.com), and other governing laws. If there is a conflict between the law and this booklet, the law prevails. CalSTRS makes reasonable effort to provide accurate information in its publications, but such information is not meant to replace the law or provide legal or financial advice. To stay informed, consult a variety of sources, including [CalSTRS.com](http://CalSTRS.com), the California State Legislative Counsel website at [leginfo.legislature.ca.gov](http://leginfo.legislature.ca.gov), your union and elected legislative representatives. CalSTRS can provide you with information on your benefit choices but does not provide any legal, financial, tax or other advice. For such advice, consider consulting a professional in the relevant field.*

# Introduction

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.

You may purchase all or a portion of any additional service credit you have available. However, you cannot purchase service credit if you have received, or are eligible to receive, credit for the service in another public retirement system.

This brochure describes purchasing service credit and shares information to help you make an informed decision.

**If you plan to purchase additional service credit just before retirement, CalSTRS must receive your payment in full before your retirement date.**

**You cannot purchase service credit if you are already retired.**

## Two CalSTRS Benefit Structures

The California Public Employees' Pension Reform Act of 2013 made changes to the plan structure that primarily affect benefits for members first hired to perform service that could be credited to the Defined Benefit Program on or after January 1, 2013. As a result, CalSTRS has two benefit structures:

- **CalSTRS 2% at 60:** Members first hired on or before December 31, 2012.
- **CalSTRS 2% at 62:** Members first hired on or after January 1, 2013.

Members under the **CalSTRS 2% at 60** benefit structure also include those who:

- Were a CalSTRS member before 2013, terminated their membership and then returned to active membership on or after January 1, 2013.
- Performed service that could be credited to the Defined Benefit Program but were covered under a different retirement system, including Social Security, on or before December 31, 2012.
- Were members of a concurrent retirement system on or before December 31, 2012, and who performed service under that system within six months of becoming a CalSTRS member.

➤ See the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications) to learn more.

## CalSTRS Retirement Formula

The retirement formula, set by law, multiplies three components:

- Your years of service credit.
- Your age factor—a percentage based on your age at retirement.
- Your final compensation, which is equal to your highest average annual compensation earnable for 36 consecutive months, or 12 consecutive months if you are eligible for the one-year final compensation benefit enhancement.

## Benefit Enhancements

At certain service credit milestones, if you are under the 2% at 60 benefit structure, you may become eligible for benefit enhancements, which provide additional incentives to retire with as much service credit as possible.

### One-Year Final Compensation

If you retire with 25 or more years of qualified service credit, your final compensation will be based on your highest average annual compensation earnable for 12 consecutive months rather than 36 consecutive months. CalSTRS 2% at 62 members are not eligible for one-year final compensation.

### Career Factor

If you retire with 30 or more years of service credit, 0.2% will be added to your age factor, up to a maximum combined age factor and career factor of 2.4%. CalSTRS 2% at 62 members are not eligible for the career factor.

- See the *Member Handbook* for details on benefit enhancements.

A CalSTRS benefits specialist can help you calculate costs and estimate the potential increase to your retirement benefit.

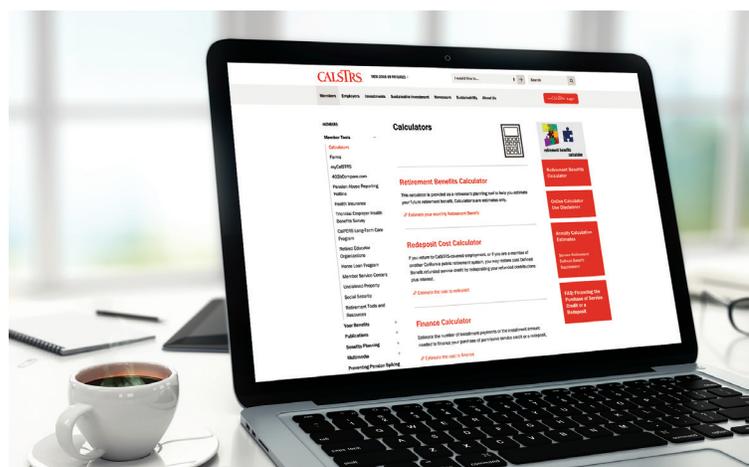
## Calculating Your Benefit

To see how your service credit purchase can increase your monthly retirement benefit, visit [CalSTRS.com/calculators](https://www.calstrs.com/calculators). Use the *Retirement Benefits Calculator* to estimate your monthly benefit with and without the additional service credit.

## Purchase Process Overview

To purchase service credit:

1. Understand the types of service credit available for purchase.
  2. Estimate the cost to purchase at [CalSTRS.com/calculators](https://www.calstrs.com/calculators).
  3. Decide if a service credit purchase is right for you. A CalSTRS benefits specialist can help you calculate costs and estimate the potential increase to your retirement benefit. Contact a financial professional for advice regarding your situation.
  4. Complete, print and submit service credit purchase forms from your *myCalSTRS* account or at [CalSTRS.com/forms](https://www.calstrs.com/forms).
  5. Review the billing statement CalSTRS sends, with the exact cost, if you're eligible to purchase service credit. Requesting and receiving a billing statement does not obligate you to purchase service credit.
  6. Make the purchase. Purchases must be paid in full prior to your retirement date.
- See [page 11](#) for details.



# Types of Service Credit to Purchase

## Redeposit

If you previously terminated CalSTRS-covered employment and refunded your CalSTRS contributions and interest, you can make a full or partial redeposit of your Defined Benefit contributions, plus interest, if you return to CalSTRS membership or if you are a member of one of these California public retirement systems:

- California Public Employees' Retirement System
- Legislators' Retirement System
- San Francisco Employees' Retirement System
- University of California Retirement System
- Systems under County Employees Retirement Law of 1937, which include 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

A redeposit allows you to restore the service credit you lost from your earlier refund. To receive the same amount of service credit you had when you took the refund, you will have to pay the amount you refunded with interest calculated from the date of your refund. The interest rate is equal to the actuarially assumed rate of return on CalSTRS investments, currently 7%.

If you were a member before 2013, took a refund and return to active membership on or after January 1, 2013, you will remain under the CalSTRS 2% at 60 benefit structure. However, redepositing does not reestablish your earlier membership date. For example, if you redeposit, you will be subject to disability and survivor benefits under Coverage B even if you were a Coverage A member prior to refunding. You will also have to work one year after reinstating to be eligible for certain benefits.

You can choose to redeposit all or a portion of your refunded service credit along with applicable interest. If you received multiple refunds, CalSTRS adds each refunded amount, plus interest, to arrive at a total cost. You can then redeposit all or a portion of that total cost.

▶ You cannot redeposit refunded Defined Benefit Supplement contributions and interest.

## Community Property Refund

Some court-ordered community property settlements divide your service credit, contributions and interest to create a separate account for your former spouse or registered domestic partner. This division will reduce your service credit.

If your former spouse or partner does not take a refund of the separate account, you will not be eligible to purchase the service credit. However, if you are a current CalSTRS member and your former spouse or partner takes a refund of his or her separate account, you may purchase all or a portion of the service credit he or she forfeited by doing so. If you do not purchase this service credit, it will not be included in your retirement benefit calculation. However, for CalSTRS 2% at 60 members, this service credit will count in determining your eligibility to receive benefit enhancements, such as the career factor and longevity bonus.

## Local Service

Teachers who were active in the Los Angeles or San Francisco local retirement system on July 1, 1972, and refunded from that system, can redeposit their contributions into CalSTRS. Unless you redeposit contributions for this service, your retirement benefit will only include up to \$2.40 per year of Local Service credit.

To redeposit service credit, use the *Redeposit or Purchase of Permissive Service Credit* form, available on [myCalSTRS](#) or at [CalSTRS.com/forms](#).

## Permissive Service Credit

You may purchase service credit for employer-approved leaves or service not previously credited. You may purchase a portion or all of any permissive service credit for creditable service you have performed. You may not, however, purchase credit for service:

- You performed during summer school or overload teaching prior to July 1, 2002.
- For which you have received, or are eligible to receive, credit in another California public retirement system.

Use the *Redeposit or Purchase of Permissive Service Credit* form available on *myCalSTRS* or at [CalSTRS.com/forms](https://www.calstrs.com/forms) to request a billing statement to purchase service credit for the following activities:

- **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:** Leave approved by your CalSTRS-covered employer, not to exceed 24 months.\*
- **FMLA or CFRA family medical leave:** Employer-approved leave under the Family and Medical Leave Act or California Family Rights Act guidelines for up to 12 work weeks in any 12-month period. You cannot purchase family medical leave for events that occurred before January 1, 1992, the effective date of the FMLA.\*
- **Sabbatical leave:** Qualified employer-approved leave in California as authorized by your school district.\*
- **Fulbright leave:** Employer-approved leave in any program under the Federal Mutual Educational and Cultural Exchange Program.\*
- **Child care center:** Certificated teaching position in a California child care center operated by a county superintendent of schools or school district.
- **Native American school:** Certificated teaching position in a federally administered and supported Native American school in California.
- **School for the deaf or blind:** 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.
- **Job Corps:** Up to two years of service credit in a certificated teaching position in a Job Corps center administered by the federal government in California. You must have been a CalSTRS member employed to perform creditable service within one year prior to starting your Job Corps position and returned to CalSTRS-covered employment within six months of terminating it.

\* These types of permissive service credit purchases require verification from the employer who approved the leave, using the *CalSTRS Verification for Employer-Approved Leaves* form or a letter from the employer. The letter must be on the employer's letterhead and identify the time frame (to and from dates) and the type of approved leave. The employer verification must accompany the *Redeposit or Purchase of Permissive Service Credit* form. These forms are available online at [CalSTRS.com/forms](https://www.calstrs.com/forms) and *myCalSTRS*.

An employer may pay the amount required as employer contributions for additional service credited for sabbatical leave, Fulbright leave, maternity or paternity leave, or FMLA or CFRA family medical leave.

- **Peace Corps:** Up to two years of service credit for service performed in a teaching position. You must have been a CalSTRS member employed to perform creditable service within one year prior to entering the Peace Corps and returned to CalSTRS-covered employment within six months of terminating your Peace Corps service.
- **Certain active U.S. military service:** Active CalSTRS membership within one year prior to entering the military is required. A copy of the *DD Form 214, Certificate of Release or Discharge from Active Duty*, must accompany this request. Also see note on this page about active military service.

### Out-of-State or Foreign School Service

This includes work in public education for another state, U.S. territory, overseas school administered by the U.S. Department of State, U.S. Department of Defense or U.S. Department of Interior, or a foreign public school that provides a level of education comparable to grades K–12. If you buy service credit you earned in another public retirement system, excluding Social Security, you must give up benefits you would have received from that system.

To request a billing statement to purchase this credit, use the *Out-of-State or Foreign School Service Credit Certification* form available on [myCalSTRS](#) or at [CalSTRS.com/forms](#).

### California Public University Service

This includes teaching at the University of California or California State University that is not covered by another public retirement system.

To purchase this credit, use the *Verification for California Public University Service Credit* form. **Do not use this form for service performed in a California community college.** To request a billing statement to redeposit or purchase California community college service credit, use the *Redeposit or Purchase of Permissive Service Credit* form. All forms are available on [myCalSTRS](#) or at [CalSTRS.com/forms](#).

### Cash Balance Service

If you are a member currently contributing to the Defined Benefit Program and you contributed to the Cash Balance Benefit Program as a part-time teacher, your Cash Balance service may be converted to service credit under the Defined Benefit Program.

For more information on this conversion, see the *Cash Balance Request to Consolidate Benefits* packet at [CalSTRS.com/forms](#) or call CalSTRS at **800-228-5453** to request a packet by mail.

## Active Military Service

Under the federal Uniformed Services Employment and Reemployment Rights Act of 1994, you have a right to receive credit toward your eligibility for CalSTRS benefits for the eligible period of your uniformed service if you return to work in an eligible position for the same CalSTRS employer you had immediately before your service. In addition, if you pay the contributions you would have made had you remained working for your CalSTRS employer, you'll receive service credit and other benefits under the Defined Benefit, Defined Benefit Supplement and Cash Balance Benefit programs you otherwise would have received. Your employer is required to notify CalSTRS within 30 days of your reemployment. See your employer for more information.

## Did You Purchase Nonqualified Service Credit in the Past?

Keep in mind that 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 for CalSTRS 2% at 60 members. However, nonqualified service cannot be used to qualify for the career factor, longevity bonus or the 25-year threshold for one-year final compensation. Nonqualified service credit is no longer available for purchase.

# The Cost to Buy

## Redeposit

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

Because most members end up making a redeposit close to retirement, the time gap between the refund and the redeposit is often large. This gap can make the redeposit costly. You can purchase a portion, rather than all, of the service credit represented by any refund you received. If you choose to redeposit a portion of your contributions, CalSTRS will provide you with service credit proportional to the total amount that you refunded.

To estimate the cost to redeposit refunds, visit [CalSTRS.com/calculators](https://www.calstrs.com/calculators).

### Example (2% at 60 member)

Marie became a CalSTRS member in 1987 and then terminated her employment in 1998, taking a refund of \$19,500 for her 11 years of service credit. She returned to CalSTRS-covered employment in 2000 and, in 2019, bought back those 11 earlier years of service credit. The full cost of that purchase was \$73,687, which included her original refund of \$19,500 plus \$54,187 in interest.

### Benefit of Redeposit Example

If Marie worked full time from 2000 until her retirement in 2019 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 career factor and one-year final compensation benefit enhancements.

#### Before Purchase:

Multiply 19 years of service credit (2000–2019) x 2% age factor x \$5,000 final compensation (using Marie's highest average annual compensation earnable: \$58,000; \$60,000; \$62,000) = \$1,900 monthly benefit.

Years of Service Credit		Age Factor		Three-Year Final Compensation		Monthly Benefit
19	x	.020	x	\$5,000	=	<b>\$1,900</b>

#### After Purchase:

Multiply 30 years of service credit x 2.2% age factor (includes the 0.2% career factor) x \$5,167 final compensation (using Marie's highest average annual compensation earnable of \$62,000) = \$3,410 monthly benefit.

Years of Service Credit		Age Factor		One-Year Final Compensation		Monthly Benefit
30	x	.022	x	\$5,167	=	<b>\$3,410</b>

This is a benefit increase of \$1,510 a month after purchasing the 11 years of service credit.

#### Approximate Time to Recover Costs:

Purchase Cost		Monthly Increase		Time to Recover Costs
\$73,687	÷	\$1,510	=	48.8 months ÷ 12 = 4.07 years

## Permissive Service Credit

The cost to purchase permissive service credit depends on your highest compensation earnable in the most recent three school years of CalSTRS-covered employment, the amount of service credit being purchased, and the current permissive service credit contribution rate for your age and benefit structure (see table on the right).

Visit [CalSTRS.com/calculators](https://www.calstrs.com/calculators) to estimate the cost to purchase permissive service credit. To manually calculate your cost:

1. Multiply the amount of service credit (years) you want to purchase by the contribution rate for your age and benefit structure.
2. Multiply the result by your highest compensation earnable during the most recent three school years.

### Permissive Service Credit Cost Example

In August 2019, Anthony wants to purchase one year of service credit for his employer-approved paternity leave. Anthony is 31 years old and a 2% at 60 member, so his contribution rate is 21.6%. His highest compensation earnable in the most recent three school years is \$50,000.

Years of Service to Purchase		Permissive Contribution Rate		Highest Compensation Earnable	=	Cost to Buy
1	x	21.6%	x	\$50,000	=	<b>\$10,800</b>

If Anthony retires at age 60 with 29 years of service credit (including the paternity leave service credit) and a highest average annual compensation earnable of \$80,000, his monthly retirement benefit will increase by \$133 per month.

➤ If you are not currently working in CalSTRS-covered employment, additional regular interest will be added to the cost of your purchase. Contact us for more information.

Permissive Service Credit Contribution Rates		
Age	CalSTRS 2% at 60	CalSTRS 2% at 62
Below 28	21.0%	18.1%
28	21.3	18.5
29	21.4	18.6
30	21.5	18.7
31	21.6	18.8
32	21.7	18.9
33	21.8	19.0
34	21.9	19.1
35	22.0	19.2
36	22.1	19.3
37	22.2	19.4
38	22.3	19.5
39	22.4	19.6
40	22.5	19.7
41	22.7	19.8
42	22.8	19.9
43	23.0	20.0
44	23.2	20.2
45	23.5	20.4
46	23.9	20.7
47	24.3	21.0
48	24.7	21.3
49	25.2	21.7
50	25.6	22.1
51	26.0	22.6
52	26.7	23.1
53	27.2	23.6
54	27.8	24.1
55	28.3	24.5
56	29.0	25.1
57	29.7	25.8
58	30.4	26.4
59	31.1	26.9
60	31.8	27.6
61	32.5	28.3
62	33.1	29.0
63	33.5	29.8
64	32.9	31.1
65	32.3	31.6
66	31.7	31.0
67	30.9	30.3
68	30.3	29.7
69	29.5	29.0
70	28.7	28.3
71	28.0	27.5
72	27.2	26.8
73 and above	25.2	24.8

Permissive service credit contribution rates are adjusted periodically.

## Make an Informed Decision

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 provide you with an idea of the cost and how long it will take to recover that cost.

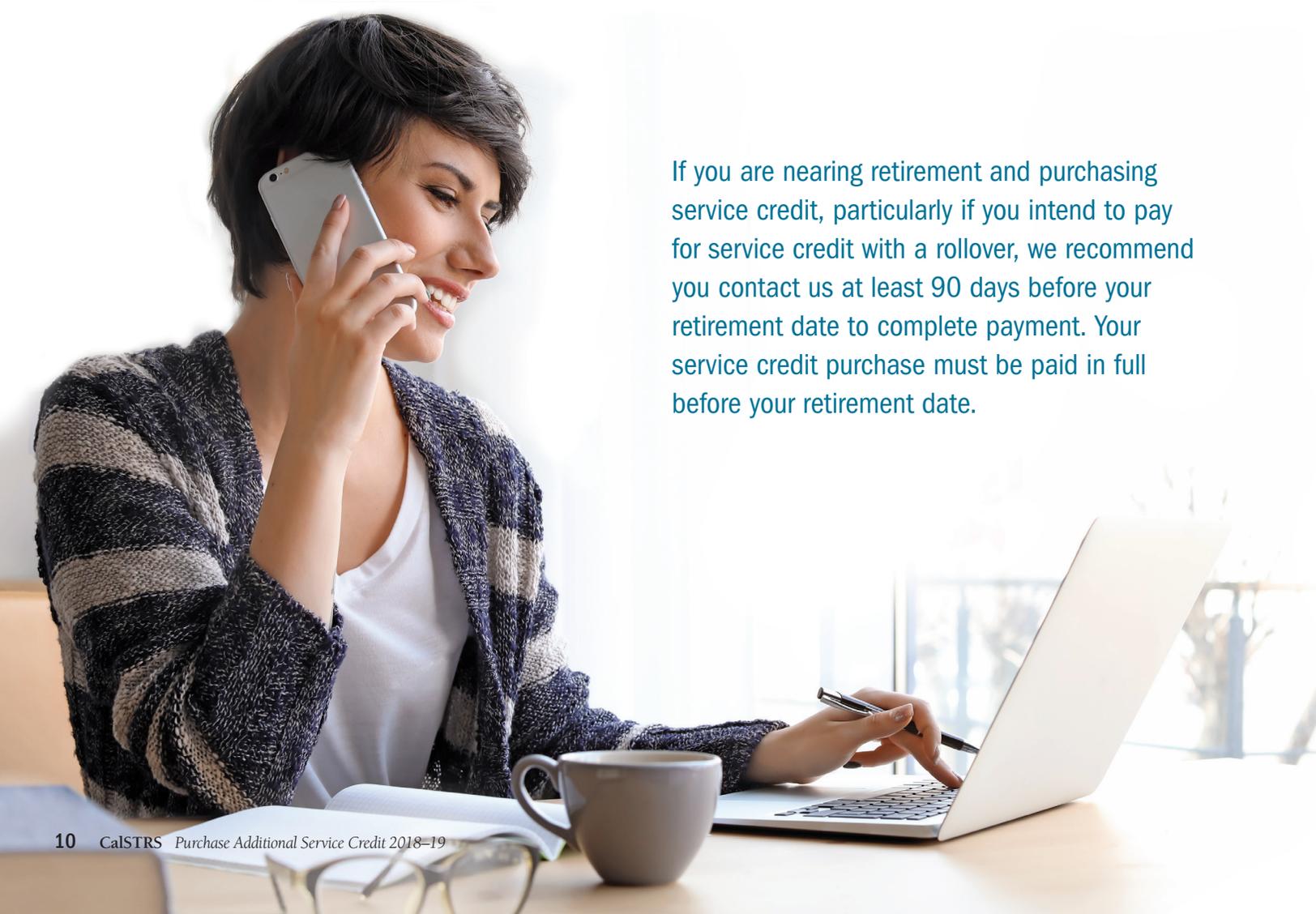
1. Calculate the cost to purchase the service credit.
  - **Online:** Go to [CalSTRS.com/calculators](https://www.calstrs.com/calculators).
  - **Manually:** See the steps on [page 9](#) and use the contribution rates chart.

2. Estimate the monthly increase you would receive with the extra service credit. Use the *Retirement Benefits Calculator* at [CalSTRS.com/calculators](https://www.calstrs.com/calculators) to estimate your monthly payment with and without the extra service credit.
3. Calculate 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 under “Benefit of Redeposit Example” on [page 8](#).

We recommend discussing your options with a professional financial planner.

If you are nearing retirement and purchasing service credit, particularly if you intend to pay for service credit with a rollover, we recommend you contact us at least 90 days before your retirement date to complete payment. Your service credit purchase must be paid in full before your retirement date.



# Making the Purchase

After you estimate the cost to purchase service credit, the increase to your monthly benefit and the recovery time—the time it will take you in retirement to recover the cost of your purchase—your next action is to make the purchase.

There are three steps to making the purchase:

1. Go to *myCalSTRS* or [CalSTRS.com/forms](https://www.calstrs.com/forms) and complete the proper form, then mail it to CalSTRS.
2. CalSTRS determines your eligibility and sends you a billing statement.
3. Select your payment choice and return your billing statement by the due date. The receipt date is documented by the postmarked date if mailed, or by the CalSTRS mailroom or member service center date stamp if hand delivered.
  - For redeposit, failure to respond by the due date will result in a higher cost.
  - For permissive service credit, failure to respond by the due date may result in a higher cost.

Payment methods may include any combination of the following:

- A lump-sum payment.
- A rollover from a qualified plan.
- Up to 120 monthly installments (not less than \$25 each except the final payment) made by direct mail or payroll deduction. Interest is charged each month on the unpaid balance. You must complete the purchase before your retirement date.

For payroll deduction, select the payment schedule that meets your financial needs. Payments may be tax deferred if authorized by your employer. Under federal law, once you sign up for tax-deferred payments, you cannot change the payment method, amount or period of installments. You are locked into an irrevocable payment authorization contract. However, upon termination of employment or retirement, the contract may be terminated.

- ❗ You must inform CalSTRS when changing school districts—or if your pay contract changes—if your payments are made through payroll deductions.

If you requested to purchase only a partial amount of your available service credit and want to purchase the remaining service credit, the cost of the service will be recalculated at current rates, which may cost more. Payments are not accepted after you retire.

Your service credit purchase must be paid in full prior to your retirement date. Purchased service credit does not post to your account until paid in full. Under certain conditions, members may receive prorated service credit at retirement for amounts already paid.

You may roll over funds from a qualified plan, such as a 403(b), 401(a), 401(k), 457(b), or a Traditional, SEP, SIMPLE or conduit IRA, for all or a portion of the purchase amount. CalSTRS will provide a rollover request with your billing statement. Rollovers and lump-sum payments may be completed in combination with installment plans but must be completed before beginning tax-deferred payroll deductions.

CalSTRS must receive the signed billing statement along with your payment (lump sum or initial monthly installment) and your payroll deduction or rollover request by the due date on the billing statement.

➤ **Defined Benefit Supplement funds cannot be used to purchase service credit.**

## Estimating Installment Payments

Interest will be charged on the unpaid portion of your balance if you pay in installments. The regular interest rate is set each year by the Teachers' Retirement Board and is currently 7% for 2019–20. All payments—principal and interest—made toward the purchase are added to your CalSTRS Defined Benefit retirement account. You can estimate how much your payments could be by using the *Finance Calculator* at [CalSTRS.com/calculators](https://www.calstrs.com/calculators).

➤ **Requesting and receiving a billing statement does not obligate you to purchase service credit.**

## CalSTRS Resources

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### WEB

[CalSTRS.com](http://CalSTRS.com)  
Click *Contact Us* to email  
[myCalSTRS.com](http://myCalSTRS.com)  
[403bCompare.com](http://403bCompare.com)  
[Pension2.com](http://Pension2.com)

### STAY CONNECTED



### CALL

800-228-5453  
7 a.m. to 6 p.m.  
Monday through Friday  
916-414-1099  
Calls from outside the U.S.  
888-394-2060  
CalSTRS Pension2®  
Personal Wealth Plan  
855-844-2468 (toll free)  
Pension Abuse Reporting Hotline



### WRITE

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



### VISIT

Member Services  
100 Waterfront Place  
West Sacramento, CA 95605  
Find your nearest  
CalSTRS office at  
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