

A woman with long grey hair, wearing an orange t-shirt and blue pants, is sitting on a light blue couch. She is smiling and looking at a laptop screen. The background is a bright, modern interior with a white wall and a small potted plant on a table.

All this belongs to you

CALSTRS
pension **2**
personal wealth plan

CalSTRS Pension2® provides more
than a home for your retirement assets.



The perks of participating

ALL THIS BELONGS TO YOU

Pension2 is designed with your interests in mind

Your Pension2 account includes lower cost investment choices selected and monitored by CalSTRS, plus professional advice and planning tools to help you reach financial security in retirement.

Manage your money your way:

- ▶ Log in to Pension2.com
- ▶ Call toll free at 888-394-2060
- ▶ Email: Pension2@CalSTRS.com





Pay less to invest

ALL THIS BELONGS TO YOU

Lower fees keep more of your hard-earned savings working for you

You belong to a plan with lower cost, transparent fees and no commission or surrender charges.



For details about program costs:

► Go to Pension2.com



Investments for everyone

Choices to match every type of investor

Easy Choice Portfolios: Professionally managed and diversified so you can choose the fund that matches your risk tolerance.

Core Investment Options: Includes actively and passively managed options to create your own custom portfolio.

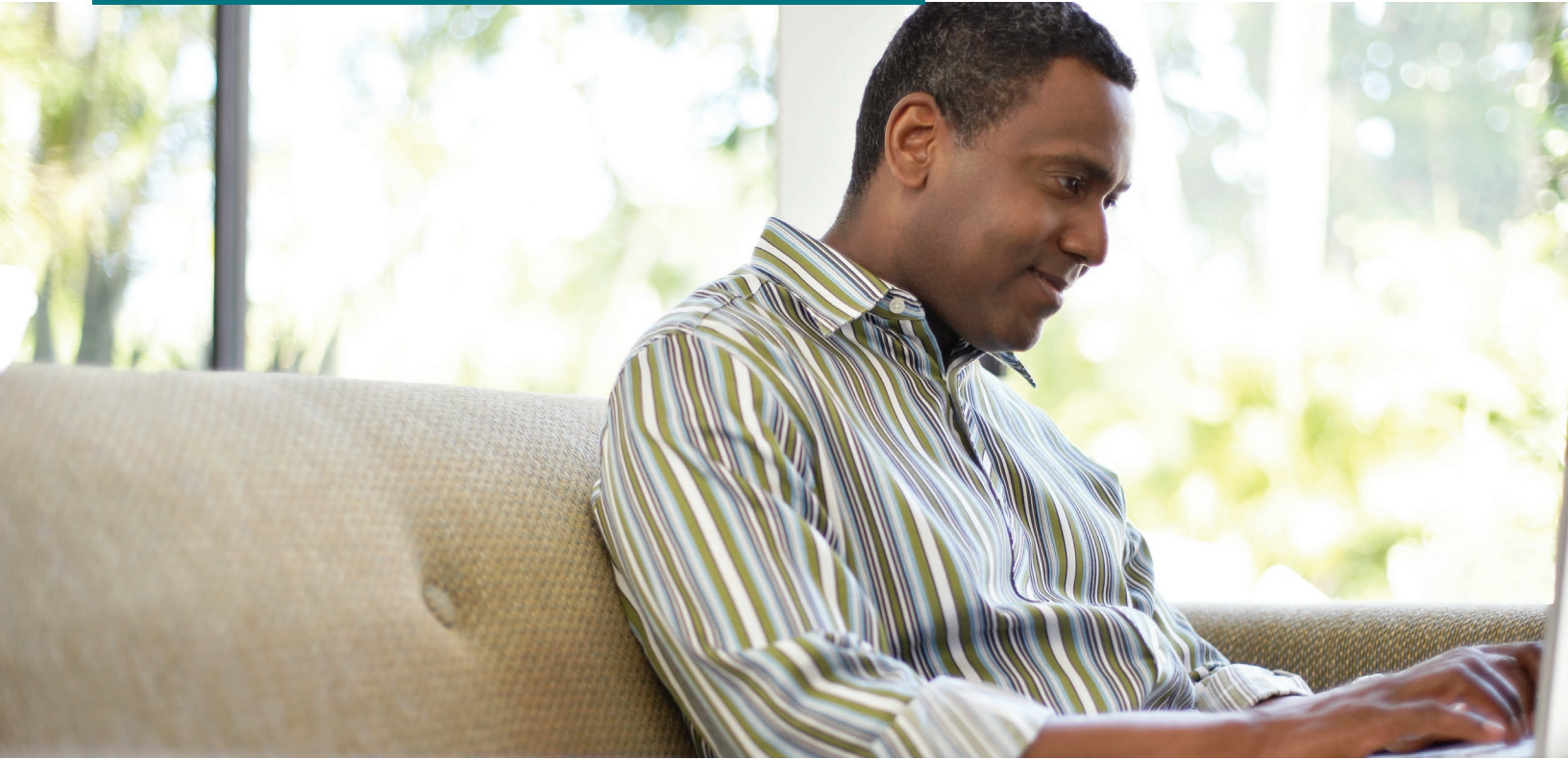
Self-Directed Brokerage Account: Experienced investors choose from hundreds of mutual funds outside the Core Investment Options.

CalSTRS carefully selects and oversees the Core Investment Options, which also make up the Easy Choice Portfolios.

Commissions, service and exception fees still apply. Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC, and a subsidiary of TD Ameritrade Holding Corporation. TD Ameritrade Holding Corporation is a wholly owned subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. © 2023 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. Used with permission. TD Ameritrade and Voya Financial are separate and unaffiliated firms and are not responsible for each other's policies or services.



Choose from three investment advisory services to help with investing and planning for your future.



Help when you need it

Investment and planning advice

Voya Retirement Advisors, LLC offers three investment advisory services, powered by Edleman Financial Engines*:

- **Speak to an Investment Advisor Representative** — A no-additional cost service, get personalized advice over the phone, virtually or in person. Our Investment Advisor Representatives are also able to provide phone assistance to those who choose to use Online Advice or Professional Management. There are no additional fees for this support.
- **Online Advice** — A no-additional cost service, available when you log into you account, if you manage your own retirement planning and investment decisions.
- **Professional Management** — A fee-based service for individuals who prefer to have their account managed for them.

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Experienced people



Our team provides support

Experienced CalSTRS Pension2 specialists can help you define and pursue your retirement goals. When you have questions, call us toll free at **888-394-2060** or email us at Pension2@CalSTRS.com.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies and is not affiliated with California State Teachers' Retirement System (CalSTRS) or Pension2. Information from registered plan service representatives is for educational purposes only and is not legal, tax or investment advice. Local plan service representatives are registered representatives of Voya Financial Advisors, Inc. (member SIPC).

See how your 403(b), 457(b), 401(k) and IRA accounts compare with CalSTRS' low-cost Pension2 investment options. Call us at **888-394-2060**, option 2 or email us at Pension2@CalSTRS.com for a free statement comparison. Comparisons are conducted by Voya Financial representatives working exclusively with CalSTRS Pension2. There's no pressure, no cost and no obligation.

Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC).

Make the most of Pension2 by staying involved

The path to financial wellness will take some action on your part. Manage your account online:

- Estimate the monthly retirement income you may receive with myOrangeMoney®.
- Organize your finances with the Personal Finance Dashboard.
- Watch educational videos at CalSTRS.com/videos-and-webinars.
- Use financial calculators.
- Access program information.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Accessing your existing Pension2 account:

- ▶ Log in to Pension2.com
- ▶ Call toll free at 888-394-2060

Enroll:

- ▶ Go to Pension2.com/enroll

