



CalSTRS Pension2[®] offers objective statement comparisons

Pull back the curtain on additional fees you may be paying with your current investment provider.

See how your 403(b), 457(b), 401(k) and IRA accounts compare with CalSTRS' low-cost Pension2 investment options.

Learn why fees matter and how they can add up over time, potentially costing you hundreds to thousands of dollars.

Pension2 is revenue-neutral and has:

- No commissions.
- No load fees.
- No surrender charges.

Your statement comparison will include:

- An overview of the CalSTRS Pension2 program.
- A no-cost, no-obligation comparison of the fees you pay elsewhere and with Pension2.
- An honest and objective analysis of your current investments compared to Pension2.
- Assistance enrolling in Pension2 and rolling over existing accounts when it's best for you.

Request a free comparison.

Call us at **888-394-2060**, option 2 or email us at **Pension2@CalSTRS.com**. Statement comparisons are free and conducted by Voya Financial representatives working exclusively with CalSTRS Pension2.

Compare the features of CalSTRS Pension2 with your other retirement savings options to see how much more you can save with Pension2.

	CalSTRS Pension2	Other plan
Is there a recordkeeping or account maintenance fee?	Yes. There is an annual administrative fee of 0.25% of your account balance.	
Are there any front-end or back-end load fees?	No	
Are there transaction or trade fees? Account change fees?	No	
Are agents, brokers, or representatives paid commissions or bonuses on my account?	No	
Are there investment management and/or other fund-specific expenses?	Fees depend on the investment option you choose. Pension2 is a lower-cost program that offers access to institutional share classes that are competitively priced when compared to many other mutual funds. Some of these lower-cost share classes are not available outside of Pension2. Lower investment fees continue to keep more of your retirement money working for you. Please refer to the individual Fund prospectuses for fund fee information.	
Who monitors the investment options offered?	The CalSTRS Pension2 Advisory Committee selects each of the core funds to ensure the highest quality investment choices. The funds are continuously monitored to ensure they meet the performance standards of CalSTRS.	
If I am no longer working, can I withdraw assets from my account at any time?	Yes. There are a variety of withdrawal options, including lump sum, specific dollar amounts or monthly installments.	
Is there ever a withdrawal or surrender fee?	No	
Is there a Self-Directed Brokerage Account available and if so, do fees apply?	Yes, through TD Ameritrade. There is a \$50 per year account fee. Trade fees apply to certain funds.	
Are local representatives available to answer questions?	Yes. Representatives are available over the phone and by appointment.	
Are investment advice and guidance services available?	Yes. There is no cost for using online advice. Professional management is available for an additional fee.	