

Save for all the sunny days to come



Start saving with CalSTRS Pension2

According to financial professionals, you may need 80% to 90% of your final salary to retire comfortably.

Your CalSTRS defined benefit pension is a great start. Your pension may take you about halfway toward your retirement income goal, depending on your years of service and age at retirement.

The rest is likely to depend on personal savings and investments. To make it convenient, your school district offers CalSTRS Pension2® 403(b) and 457(b) voluntary supplemental savings plans with:

- Lower costs.
- Investment choices to match your investing style.
- Help with planning and investing.

Pension2 is open to all school employees.



Enroll today

- ▶ Visit Pension2.com and select *Enroll now*.
- ▶ Or complete and submit a Pension2 enrollment form available at CalSTRS.com/member-forms.
- ▶ Complete and submit your district's salary reduction agreement available from your district's payroll office or from 403bCompare.com by selecting *My Next Steps* and then *Find Employer*.

If you have questions or would like enrollment or salary reduction agreement assistance, call us at **888-394-2060** or email Pension2@CalSTRS.com.

Lower costs benefit you

Pension2 has lower costs and fund expenses to keep more of your money working for you.

All retirement plans charge fees to help pay for plan services. The fund companies managing the plan's investment options charge an investment management fee that is deducted from investment returns.

Since fees reduce the value of your investment portfolio, it's important to understand and compare them before you select your plan and investments. Choosing a plan with lower costs could save you money over time.

Visit Pension2.com and select *Download program costs* to see what you would pay to invest in Pension2. To find out how Pension2 stacks up against other 403(b) plans, go to 403bCompare.com.

If you have a plan with another vendor, we are happy to help you compare fees to see if you would benefit from consolidating your savings into Pension2. Call **888-394-2060**, option 2, or email Pension2@CalSTRS.com to request a free statement comparison conducted by Voya Financial representatives working exclusively with CalSTRS Pension2.

Help with your choices

Pension2 gives you access to personal support and financial learning resources to help you manage your account.


Meet with one of our experienced CalSTRS Pension2 specialists in a confidential, one-on-one setting virtually, over the telephone or in-person. We can help you define your retirement goals and integrate them with your CalSTRS retirement benefit.

To schedule a Pension2 appointment call **888-394-2060** or email Pension2@CalSTRS.com. Appointments are scheduled Monday through Friday for 30 minutes, 8 a.m. to 5 p.m., excluding state holidays.

Webinars offer a convenient way to get to know your CalSTRS benefits. Financial awareness workshops are available to help you learn how to make decisions about planning, saving and investing for your future. Go to CalSTRS.com/webinars to register for an upcoming webinar.

Start today

Enrolling in Pension2 now puts time on your side. The earlier you start, the longer your savings and any earnings accumulate in your account, increasing your account's growth potential.

 **Enroll today or learn more at Pension2.com.**

