

"AFTER"

CalSTRS(Pre 2013) RETIREMENT SUMMARY

Name	John CA Sample	Date of Birth	January 1, 1959
Preparation Date	July 26, 2017	Age	58
Employer	Taylor High School	Retirement Date	January 1, 2022
Employment Date	September 1, 1989	Other Service Credit	0.00 Years
Annual Salary	\$62,000	Annual Salary Increase	1.00%
Paychecks per Year	12	Life Expectancy	Age 90

INCREASE
RATE OF
RETURN

Aggregate of All Your Tax-Sheltered Accounts

Total Plan Value	\$98,000	Assumed Annual Return	6.00% ²
Contribution per Paycheck	\$500	New Contributions per Paycheck	\$800

CalSTRS(Pre 2013) Retirement Benefit Estimate¹

Average 3 Years Highest Salary		\$63,248
times Years of Service	x	32.33
times Retirement Factor (Age 63)	x	0.0230
Total Annual Retirement Income		\$47,031

WORK
3 YEARS
LONGER

HIGHER
INCOME

Retirement Income from Age 63 to 90

Total Income Needed		\$2,065,923 ³
Total Income from CalSTRS(Pre 2013)	\$1,599,988	
Total Income from Social Security	\$0	
Total Income from Other Assets	\$0	
Total Tax-Sheltered Account Income (runs out at age 87)	\$390,825	
Total Income Available		\$1,990,813
Total Income Deficit		\$75,110

YOUR CHOICES

<input type="checkbox"/> Increase Your Per Paycheck Contribution By	\$310 ²
<input type="checkbox"/> Seek a Higher Rate of Return Than	6.00% ²
<input type="checkbox"/> Continue to Work Beyond	Age 63
<input type="checkbox"/> Reduce Your Pre-Inflation Retirement Income Goal Below	\$54,000 ³

CHANGES FROM "BEFORE" SCENARIO

¹ Unofficial estimate of CalSTRS(Pre 2013) retirement benefits. This estimate is not guaranteed nor does it include all options available. See Member Handbook 2014 to guide you in a better understanding of CalSTRS(Pre 2013) retirement benefits as a portion of your retirement income. For an official estimate, contact your CalSTRS(Pre 2013) Benefits Counselor.

² This example includes values that are **not guaranteed**. This illustration assumes that the hypothetical yearly rate of return of 6.00% will continue unchanged for all years. This is not likely to occur, and the actual results may be more or less favorable than those shown.

³ Assuming 2.00% inflation, you will need \$58,451 in 4 years to provide a \$54,000 income in today's dollars. The amount you will need will increase each year; for example, at age 90, you will need \$97,814 to purchase what \$54,000 does today. Accumulations assume that you increase your contributions by 2.00% annually not to exceed legislated plan limits.

IMPORTANT: The projections or other information generated by the IMAGISOFT STRS calculator regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

CalSTRS(Pre 2013) RETIREMENT DETAIL

Name	John CA Sample	Date of Birth	January 1, 1959
Preparation Date	July 26, 2017	Age	58
Employer	Taylor High School	Retirement Date	January 1, 2022

Age	Income ³ Need	Income ¹ from CalSTRS(Pre 2013)	Social Security	Income From Other Assets	TSA ² Income	Income Shortage	Remaining Plan ² Assets
64	58,451	47,031	0	0	11,421	0	197,937
65	59,620	47,971	0	0	11,649	0	197,465
66	60,813	48,912	0	0	11,901	0	196,698
67	62,029	49,853	0	0	12,176	0	195,593
68	63,270	50,793	0	0	12,476	0	194,104
69	64,535	51,734	0	0	12,801	0	192,181
70	65,826	52,674	0	0	13,151	0	189,771
71	67,142	53,615	0	0	13,527	0	186,819
72	68,485	54,556	0	0	13,929	0	183,263
73	69,855	55,496	0	0	14,358	0	179,039
74	71,252	56,437	0	0	14,815	0	174,077
75	72,677	57,378	0	0	15,299	0	168,305
76	74,130	58,318	0	0	15,812	0	161,642
77	75,613	59,259	0	0	16,354	0	154,005
78	77,125	60,199	0	0	16,926	0	145,304
79	78,668	61,140	0	0	17,528	0	135,443
80	80,241	62,081	0	0	18,161	0	124,319
81	81,846	63,021	0	0	18,825	0	111,824
82	83,483	63,962	0	0	19,521	0	97,841
83	85,153	64,902	0	0	20,250	0	82,246
84	86,856	65,843	0	0	21,012	0	64,908
85	88,593	66,784	0	0	21,809	0	45,685
86	90,365	67,724	0	0	22,640	0	24,427
87	92,172	68,665	0	0	23,507	0	976
88	94,015	69,606	0	0	976	23,434	0
89	95,896	70,546	0	0	0	25,349	0
90	97,814	71,487	0	0	0	26,327	0

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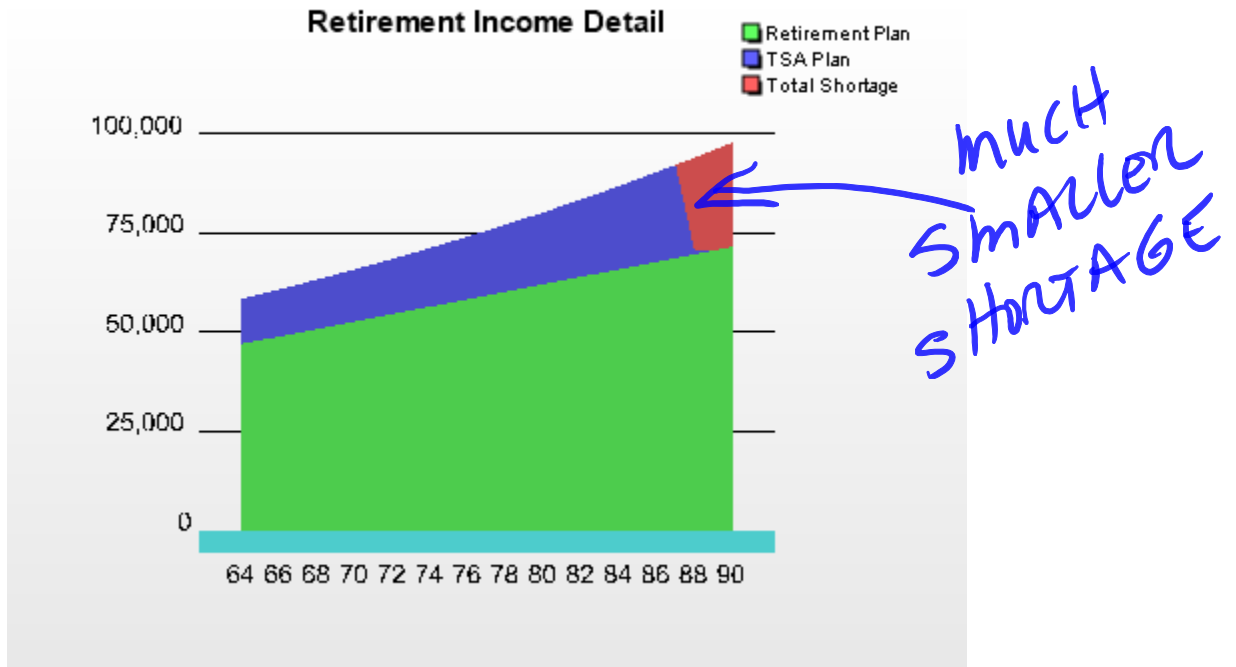
³ Total income need assumes \$54,000 income in today's dollars rising each year with 2.00% annual inflation.

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PAYS OUT
 OF MONEY AT
 AGE 88

CalSTRS(Pre 2013) RETIREMENT DETAIL

Name	John CA Sample	Date of Birth	January 1, 1959
Preparation Date	July 26, 2017	Age	58
Employer	Taylor High School	Retirement Date	January 1, 2022



This graph illustrates a summary of your retirement income sources and any shortages that may occur.

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Total income need assumes \$54,000 income in today's dollars rising each year with 2.00% annual inflation.

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