

"BEFORE"

WANTS TO RETIRE IN 2 YEARS

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, 2019
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

Aggregate of All Your Tax-Sheltered Accounts			
Total Plan Value	\$98,000	Assumed Annual Return	2.00% ²
Contribution per Paycheck	\$500	New Contributions per Paycheck	\$0

LOW RETURN

CalSTRS(Pre 2013) Retirement Benefit Estimate ¹		
Average 3 Years Highest Salary		\$61,388
times Years of Service	x	29.33
times Retirement Factor (Age 60)	x	0.0192
Total Annual Retirement Income		\$34,570
Retirement Income from Age 60 to 90		
Total Income Needed		\$2,565,525 ³
Total Income from CalSTRS(Pre 2013)	\$1,337,854	
Total Income from Social Security	\$0	
Total Income from Other Assets	\$0	
Total Tax-Sheltered Account Income (runs out at age 63)	\$109,040	
Total Income Available	\$1,446,894	
Total Income Deficit		\$1,118,631

DESIRED RETIREMENT AGE

NEEDS THIS

HAS THIS

YOUR CHOICES	
<input type="checkbox"/> Increase Your Per Paycheck Contribution By	\$65,010 ²
<input checked="" type="checkbox"/> Seek a Higher Rate of Return Than	2.00% ²
<input checked="" type="checkbox"/> Continue to Work Beyond	Age 60
<input checked="" type="checkbox"/> Reduce Your Pre-Inflation Retirement Income Goal Below	\$62,000 ³

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 2.00% 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 \$63,240 in 1 years to provide a \$62,000 income in today's dollars. The amount you will need will increase each year; for example, at age 90, you will need \$112,304 to purchase what \$62,000 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.

DISCUSS POSSIBLE CHANGES THEN THEN RECALCULATE

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, 2019

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
61	63,240	34,570	0	0	28,670	0	78,958
62	64,505	35,261	0	0	29,244	0	50,709
63	65,795	35,953	0	0	29,842	0	21,284
64	67,111	36,644	0	0	21,284	9,183	0
65	68,453	37,335	0	0	0	31,118	0
66	69,822	38,027	0	0	0	31,795	0
67	71,219	38,718	0	0	0	32,500	0
68	72,643	39,410	0	0	0	33,233	0
69	74,096	40,101	0	0	0	33,995	0
70	75,578	40,792	0	0	0	34,785	0
71	77,089	41,484	0	0	0	35,605	0
72	78,631	42,175	0	0	0	36,456	0
73	80,204	42,867	0	0	0	37,337	0
74	81,808	43,558	0	0	0	38,250	0
75	83,444	44,249	0	0	0	39,194	0
76	85,113	44,941	0	0	0	40,172	0
77	86,815	45,632	0	0	0	41,183	0
78	88,551	46,324	0	0	0	42,228	0
79	90,322	47,015	0	0	0	43,307	0
80	92,129	47,706	0	0	0	44,422	0
81	93,971	48,398	0	0	0	45,573	0
82	95,851	49,089	0	0	0	46,762	0
83	97,768	49,781	0	0	0	47,987	0
84	99,723	50,472	0	0	0	49,251	0
85	101,718	51,163	0	0	0	50,554	0
86	103,752	51,855	0	0	0	51,897	0
87	105,827	52,546	0	0	0	53,281	0
88	107,944	53,238	0	0	0	54,706	0
89	110,102	53,929	0	0	0	56,173	0
90	112,304	54,620	0	0	0	57,684	0

WILL
 RUN OUT
 OF MONEY
 AT AGE
 64

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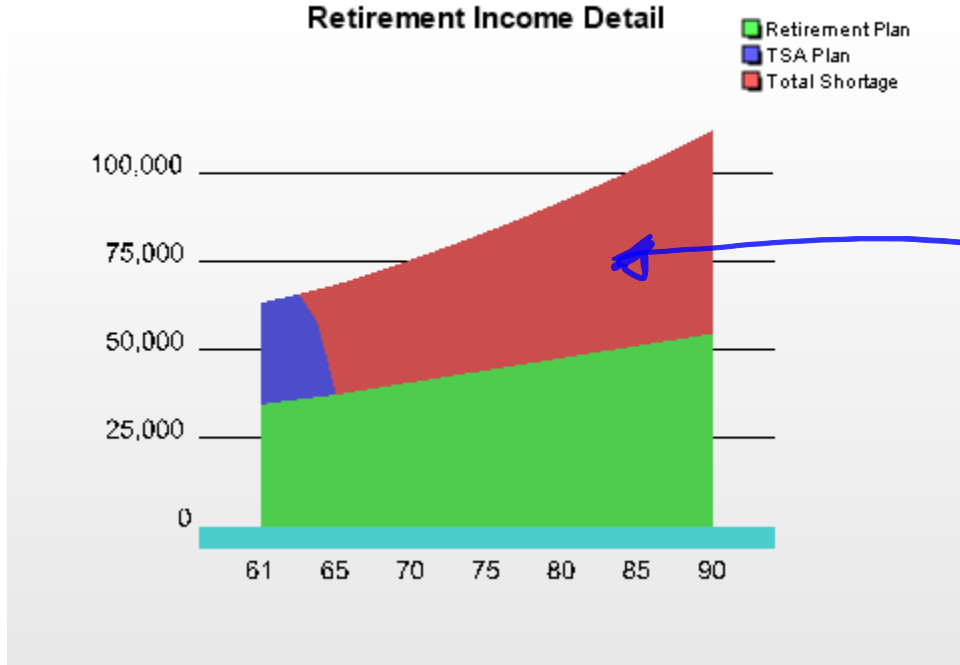
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³ Total income need assumes \$62,000 income in today's dollars rising each year with 2.00% annual inflation.

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CalSTRS(Pre 2013) RETIREMENT DETAIL

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Preparation Date	July 26, 2017	Age	58
Employer	Taylor High School	Retirement Date	January 1, 2019



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

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