

I Want to Start Saving Today

- » Go to the CalSTRS Website at www.CalSTRS403bComply.com or call us at (888) 892-7494
- » Select a 403(b) Vendor from the information on the CalSTRS 403bComply website
- » Contact the vendor to obtain help setting up a 403(b) annuity or other investment
- » Decide how much to save out of each paycheck
- » Follow the instructions in this brochure to set up a payroll deduction through the CalSTRS 403bComply website

I Have a 403(b) Plan

To make changes in your payroll deduction or conduct other business:

- » Call CalSTRS 403bComply at (888)892-7494, or
- » Access your account online:
 - Visit www.CalSTRS403bComply.com
 - Click on "Login"
 - Choose "Current Participants"
 - Enter Your Social Security Number as the User ID and the last four numbers of your Social Security Number for the password. (If you currently have another plan with CalSTRS403bComply, use the User ID and Password you created for your Plan and click on "Participant.")

I Want to Enroll in a 403(b) Plan

- » Call CalSTRS 403bComply at (888)892-7494, or
- » Enroll online:
 - Visit www.CalSTRS403bComply.com
 - Click on "Login"
 - Choose New Participants
 - Enter Your Social Security Number as the User ID and the Plan Password for your district (this is available online under "Plan Description.")

CALSTRS

403bComply

Compliance & Administration Solutions

The California State Teachers' Retirement System administers retirement, disability, and survivor benefits for California's 813,000 public school educators and their families. Established 95 years ago, CalSTRS is the second-largest public pension fund in the United States. CalSTRS 403bComply has partnered with JEM Resource Partners.

JEM specializes in the servicing of employee benefit plans for public school districts and other governmental employers and is an independent fee-based third party administrator located in Austin, Texas.



JEM is a subsidiary of TCG Group Holdings, LLP

TO GET MORE INFORMATION GO TO

www.CalSTRS403bComply.com

OR

CONTACT THE PLAN ADMINISTRATOR

Plan Administrator

Phone: **(888) 892-7494**

M-F 8:30 am - 4:30 pm PST

Fax: **(888) 989-9247**

Address: **P.O. Box 15275**

Sacramento, CA 95851-0275

Email: **403b@CalSTRS403bComply.com**

Website: **www.CalSTRS403bComply.com**

403(b) Plan

Administered by

CALSTRS

403bComply

Compliance & Administration Solutions



You spend your time helping others — use the 403(b) plan to do something for yourself

To Enroll:

Go to www.CalSTRS403bComply.com

and follow the instructions in this brochure

THE KEY TO A SUCCESSFUL RETIREMENT

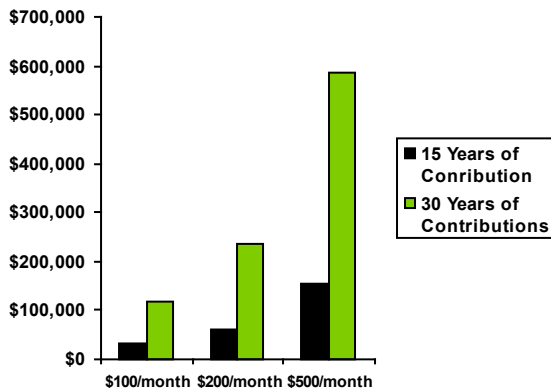
The **POWER** of Starting Early!

The key to enjoying your retirement is to begin contributing to your retirement savings plan now and continue to contribute on a regular basis.



Your retirement years will be here before you know it and you want to enjoy them. You will be living longer and your needs will be greater than they are at present. There is no reason to face anxiety and confusion if you start today to anticipate your retirement needs and contribute to your savings plan.

The assets in your retirement savings plan are tax-sheltered; any income earned within the plan is not taxable until you withdraw the funds. Leaving the assets in the plan allows the funds to compound, meaning you earn interest on the interest.



Why Do I Need to Save if I Have CalSTRS or CalPERS?

Your pension may not replace all of your income in retirement. The average retiree receives 60 – 65 percent of their income in retirement.

For example, if your current salary is \$5,000 per month and your retirement benefit equals 65 percent of your current salary, you will receive \$3,250 each month. However, CalSTRS research indicates that retirees must receive 90 – 95 percent of their income in retirement to maintain their current standard of living. In the following example the member has a shortfall of \$1,750 per month.

Current Salary	\$5,000
Percentage of Pay in Retirement	65%
Retirement Income Need	90%
Shortfall	35%
Income Needed From Investing	\$1,750

How do tax-deferred plans work?

Pre-tax deduction reduces taxable income so you may be able to invest more

Contribution	Reduces take-home pay by
\$25	\$18.75
\$50	\$37.50
\$75	\$56.25
\$100	\$75.00

Assumes 25 percent federal marginal income tax rate.

A Great Benefit Offered by Your Employer

403(b) Plan

Administered by

CALSTRS

403bComply

Compliance & Administration Solutions

In Partnership with



403bComply does not accept any commissions or sales-related compensation from mutual fund companies, insurance companies or other financial institutions selling 403(b) products in the plan. This ensures no bias in administering the 403(b) Plan services.

Why should I contribute to a 403(b) plan?

- Bridge your retirement income gap
- Lower your taxes
- Easy to start saving now
- One stop. Make all account changes online including: enrollment, increase/decrease contributions.

... IS IN YOUR HANDS!