

Save for Your Future

Need help calculating your “must-haves” and your “wants” so that you have more money to set aside for your future?



In this hour-and-a-half workshop, you'll learn how to:



Create a spending plan, looking at your “must haves” and “wants.”



Read and understand your credit report.



Build and keep good credit.



Manage your debt.



Ask the right questions before investing.

Join us at our Save for Your Future workshop:

Location: Apple Valley USD District Office
12555 Navajo Road
Apple Valley, CA 92308

Time: 4:30 - 6:00 PM

Date: October 7, 2019

A spending plan gives you control of your money, keeps you focused on your financial goals, and helps you organize your expenses, debt and savings. You'll also learn the strategies financial planners use to get their clients on the right financial path.

Conference Room A
Call 800-228-5453 to register

Register today. We've made it easy. Simply go to:
CalSTRS.com/workshops (while there, check out the other two workshops in the series).

Plan for Your Future

What does your retirement picture look like?



In this hour-and-a-half workshop, you'll learn:



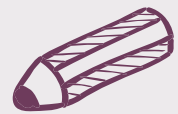
How to create an action plan for your retirement picture.



How to identify your expenses in retirement and how they'll likely change over time.



About Medicare basics and Social Security offsets.



Strategies for managing your current and future expenses.

Join us at our Plan for Your Future workshop:

It's not too early to start planning for your future. Have you thought about how you'll be spending your days in retirement? Picturing specifics will help you prepare the best plan to accomplish your goals.



Protect Your Future

Make sure your retirement income lasts for your lifetime



In this hour-and-a-half workshop, you'll:



Identify your guaranteed and non-guaranteed income sources.



Learn ways to reduce the risks of underestimating your expenses.



Learn strategies for withdrawing your invested dollars.



Get a step-by-step guide to choosing a financial professional.

Join us at our Protect Your Future workshop:

Many retirees underestimate their retirement income and expenses. Being realistic, planning ahead and learning ways to mitigate common obstacles, including inflation, rising health care costs and scams, can help you make sure your money lasts throughout your retirement.





You're Helping Students Build Their Futures, Don't Forget About Yours

We get it. Planning for retirement is probably not at the top of your to-do list right now. That's why we created the My Retirement Benefits Workshop—to give you the information and tools you need now.

Location:

Time:

Dates:

In this hour-and-a-half interactive workshop, you'll learn:

- ▶ How we calculate your CalSTRS monthly retirement benefit.
- ▶ About the gap between your CalSTRS benefit and your retirement income goal, and ways you can bridge it.
- ▶ The steps to take now to increase your retirement benefit.

For a more personalized understanding of the information covered, you're encouraged to bring your most recent *Retirement Progress Report*, which you can print from your *myCalSTRS* account. You're also encouraged to bring your questions.

MY RETIREMENT DECISIONS WORKSHOP



Are You Counting Down to Retirement?

Learn about your retirement decisions and more by attending the [My Retirement Decisions Workshop](#).

Location:

Apple Valley AVUTA
12555 Navajo Road
Apple Valley Ca 92308

Time: 4:30 - 6:00 PM

Dates: March 9, 2020

In this hour-and-a-half interactive workshop, you'll learn:

- ▶ How we calculate your CalSTRS monthly retirement benefit.
- ▶ The options you can choose if you want to provide a lifetime monthly benefit to your survivors—and how each option would affect your monthly benefit.
- ▶ Your choices for receiving the funds in your Defined Benefit Supplement account, if you have one.
- ▶ Ways to submit your *Service Retirement Application*.
- ▶ What you need to know if you return to work in the California public school system in retirement.

For a more personalized understanding of the information covered, you're encouraged to bring your most recent *Retirement Progress Report*, which you can print from your *myCalSTRS* account. You're also encouraged to bring your questions.

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[CalSTRS.com/workshops](https://www.calstrs.com/workshops) or call 800-228-5453 and select option 3



CALSTRS®