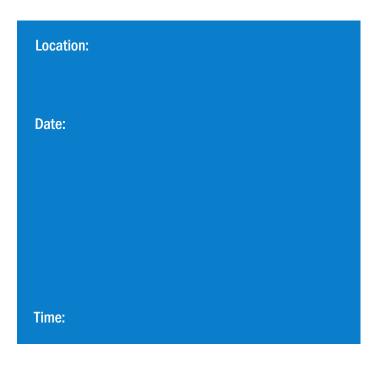


Explore your CalSTRS benefits and services with the help of a CalSTRS benefits specialist in a confidential, yet interactive, small group setting with fellow educators.



The **CalSTRS and Your Retirement** group session covers:

- Your personalized CalSTRS benefit estimates.
- Beneficiary options and how to leave a lifetime benefit to your loved ones.
- How to purchase service credit and what happens to your unused sick leave.
- ► Concurrent retirement—retiring from more than one California public retirement system.
- Considerations pertaining to health benefits,
 Medicare and Social Security.

You're encouraged to bring your questions.

