

Start Saving Today!

- Visit the CalSTRS 403bComply website at CalSTRS403bComply.com or call us at 888-892-7494.
- Select a 403(b) vendor from the list at CalSTRS403bComply.com
- Contact the vendor to set up your 403(b).
- Determine how much you want to save out of each paycheck.
- Follow the instructions at CalSTRS403bComply.com to set up a payroll deduction.

Why Your District Chose CalSTRS

When it comes to investing in your future, CalSTRS is a name you can trust. Founded in 1913, CalSTRS is the second-largest public pension fund in the United States. CalSTRS offers 403(b) plan administration services to public school districts and other education agencies through a contract with a third party administrator, 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.

Start Today!

To enroll:

- Call third party administrator: JEM Resource Partners at 888-892-7494 Monday-Friday, 8:00 a.m.–5:00 p.m. PST.
- To enroll online, visit the CalSTRS 403bComply website at CalSTRS403bComply.com
 - Click “login.”
 - Follow the instructions for logging on to the system.

Already have a 403(b) plan?

If you'd like to make changes in your payroll deduction or conduct other business you can either:

- Call 888-892-7494 or
- Visit the CalSTRS 403bComply website at CalSTRS403bComply.com
 - Click “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 CalSTRS 403bComply, use the User ID and Password you created for your plan and click on “Participants.”

CALSTRS
403bComply
Compliance & Administration Solutions

JEM
RESOURCE PARTNERS
JEM is a subsidiary of TCG
Group Holdings, LLP

Step Up Your Savings with a 403(b) Plan

A Great Benefit Offered by Your Employer

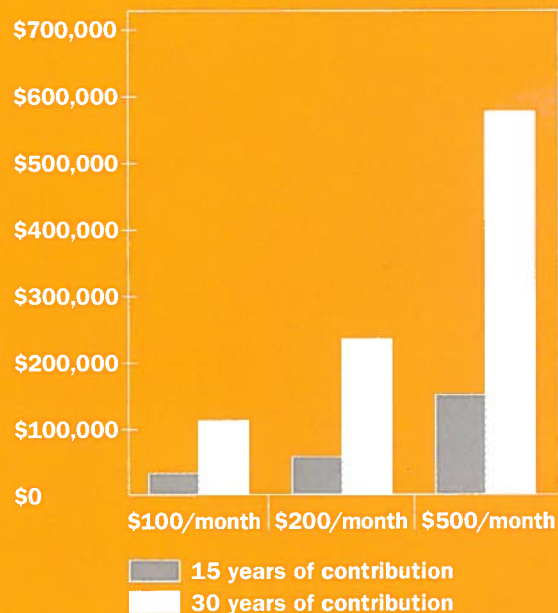


CALSTRS
403bComply
Compliance & Administration Solutions

It's Time to Invest in Your Future

You can begin a 403(b) supplemental savings account with your employer through voluntary automatic payroll deductions. It's never too late or too early to start saving. Reap higher rewards by starting early.

The Power of Time and Money



Source: CalSTRS Plan Design & Communication

Supplement Your Defined Benefit

As a public employee, who belongs to CalSTRS or CalPERS, you are entitled to a guaranteed lifetime retirement benefit based on your length of service, final compensation and age at retirement.

However, the median retirement benefit for teachers covers about 62 percent of their final compensation and the average classified school employee receives approximately 44 percent of their final compensation. CalSTRS research indicates that retirees may require 80–90 percent of their final salary to retire comfortably.



Example:

Current salary	\$5,000
Percentage of pay received in retirement	65%
Retirement income needed	90%
Shortfall	35%
Income needed from investing	\$1,750

Your Tax Savings

When you contribute directly to a 403(b) retirement savings plan through pre-tax payroll deduction, you defer taxes on the money you contribute.

Your earnings also grow tax-deferred and any income you earn within the plan is not taxable until you withdraw the funds. With Roth 403(b) plans you do not defer taxes on your payroll deductions but

all of your earnings are available to you tax-free when you retire.

Pre-tax deduction reduces taxable income

An added benefit of tax-deferred contributions is that your take home pay is only reduced by a percentage of your investment.

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.

Source: CalSTRS Plan Design & Communication

403(b) benefits at a glance

- Reduce your taxable income.
- Bridge your retirement income gap.
- Automatic payroll deductions make it easy.
- View and manage your 403(b) payroll deduction online.