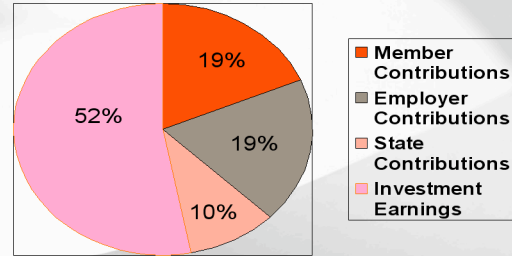


Funding of Benefits

- 8 percent member contribution
- 8.25 percent employer contribution
- 2.017 percent state contribution
- Investments



How is your CalSTRS Retirement Funded?

It seems each day there is more information (or misinformation) about public pensions featured in the news. We at SMMCTA strongly encourage all members to become well educated about your pension and to start preparing for retirement sooner rather than later.

CalSTRS is the largest teacher pension fund in America. The fund has approximately \$129 billion in assets.

The above chart illustrates how your CalSTRS retirement is funded. We encourage all members to learn about your pension by visiting the CalSTRS website. www.calstrs.com
It's never too early to start planning for your future.