

The Benefit of a Lifetime

The age factor

CalSTRS 2% at 62 members

Age factor table: CalSTRS 2% at 62 (expressed as percentages)

	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
65	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400	2.400
64	2.267	2.267	2.267	2.300	2.300	2.300	2.333	2.333	2.333	2.367	2.367	2.367
63	2.133	2.133	2.133	2.167	2.167	2.167	2.200	2.200	2.200	2.233	2.233	2.233
62	2.000	2.000	2.000	2.033	2.033	2.033	2.067	2.067	2.067	2.100	2.100	2.100
61	1.880	1.890	1.900	1.910	1.920	1.930	1.940	1.950	1.960	1.970	1.980	1.990
60	1.760	1.770	1.780	1.790	1.800	1.810	1.820	1.830	1.840	1.850	1.860	1.870
59	1.640	1.650	1.660	1.670	1.680	1.690	1.700	1.710	1.720	1.730	1.740	1.750
58	1.520	1.530	1.540	1.550	1.560	1.570	1.580	1.590	1.600	1.610	1.620	1.630
57	1.400	1.410	1.420	1.430	1.440	1.450	1.460	1.470	1.480	1.490	1.500	1.510
56	1.280	1.290	1.300	1.310	1.320	1.330	1.340	1.350	1.360	1.370	1.380	1.390
55	1.160	1.170	1.180	1.190	1.200	1.210	1.220	1.230	1.240	1.250	1.260	1.270

Career factor

CalSTRS 2% at 62 members are not eligible for the career factor enhancement.

Are you on track?

On average, the CalSTRS retirement benefit replaces 50% to 60% of a career educator's salary. Next, you'll likely need personal savings and investments. According to financial professionals, you may need 80% to 90% of your final salary to retire comfortably.

CalSTRS 2% at 60 members

25 years of service credit at age 60 = 50% of your final compensation



30 years of service credit at age 60 = 66% of your final compensation, including the career factor enhancement



CalSTRS 2% at 62 members

25 years of service credit at age 62 = 50% of your final compensation



30 years of service credit at age 62 = 60% of your final compensation



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CALSTRS

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