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| SERVICE: | Certificated | RETIREMENT |
| ISSUED BY: | Pers. Research (7-07-08) | |
| REPLACES: | PG: B4 (8-1-90) | |
| REFERENCE: | Board Rule 1970. Education Code, Sections 24214 and 24216. CalSTRS Member Handbook | |
| CHANGES: | Updated procedures and internet links provided. | |

The purpose of this Policy Guide is to provide certificated employees with general information about retirement under the California State Teachers' Retirement System (CalSTRS) and to direct them to the proper sources for more specific information. For retirement information for certificated employees on the internet go to: <http://www.teachinla.com/retirement/>.

1. Compulsory Retirement. There is no compulsory retirement age mandated by the District. Additionally, probationary and permanent classifications may be continued beyond any age without annual application or review for such continuance.
2. Early Retirement. Employees with at least five (5) full years of service credit in California public school districts and who are at least 55 years of age or who are at least 50 years of age with a minimum of 30 full years of service credit are eligible to receive retirement benefits from CalSTRS.
3. Computation of Retirement Allowance. An employee's retirement allowance from the California State Teachers' Retirement System is based on the following:
 - a. Years of service credit.
 - b. Final Compensation for members with fewer than 25 years of service credit is based on the highest average earnable salary in any period of three consecutive years of service during CalSTRS membership. For members retiring with 25 or more years of service credit, CalSTRS uses the highest one-year compensation as the final compensation component in your retirement calculation.
 - c. Age at retirement. (The age factor is set at 2% at age 60. The age factor is decreased if you retire before age 60 and increased to a maximum of 2.4% for retirement later than age 60.)
 - d. Selection of options to protect beneficiaries. An option is a plan feature that allows you to distribute your retirement benefits over your life and the life of your option beneficiary. You can elect an option if you are eligible to retire, but not yet ready to retire. Making a pre-retirement election of an option provides a lifetime monthly benefit to one or more individuals if you die before retirement. Members are advised to speak with a CalSTRS counselor to determine whether a pre-election option is in the member's best interest.
4. Defined Benefits Supplement (DBS). In addition to the Defined Benefit Program, each active member has a Defined Benefits Supplemental account which has been accumulating contributions and interest since January 1, 2001. The Retirement Progress Report (formerly Annual Statement of Account) shows the total in your DBS account at the end of each school year. Speak with a CalSTRS counselor for more information on options for receiving these funds.

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5. Disability Allowance. To apply for disability allowance employees must be under age 60 and must have five or more years of service credit. Information concerning disability provisions, application, and allowance may be obtained from the Office of Risk Management at (213) 241-3139.
6. Application. Employees planning to retire should obtain a retirement packet approximately six months before the anticipated retirement date. The retirement packet includes:
 - a. CalSTRS Retirement Application (Form SR-0059) is included in the CalSTRS Retirement Guide booklet with other forms and instructions necessary to complete the retirement process. The Express Benefit Report is also included and must be returned to the Payroll Services Branch. The entire booklet or portions of the booklet can be downloaded and printed from the CalSTRS website (www.CalSTRS.com).
 - b. District Certificated Resignation Form ([8152](#)), also available on line at http://www.teachinla.com/hr_forms.html
 - c. District Application for Continuation of Health Benefits Form ([HI22](#)) available online at http://www.teachinla.com/retirement/prep_ret.html
 - d. ReliaStar Life Insurance Form Retiree Election -Direct Billing Requests (for those who choose to participate in the employee-paid optional life insurance program). This form is not available online. Call ING-ReliaStar at (800) 955-7736 for forms and information.

Retirement Packets are available for pick up or by calling the offices below:

Certificated teachers contact:

Certificated Placement and Assignments
333 South Beaudry Avenue, 15th Floor
Los Angeles, 90017
(213) 241-5100

Certificated administrators contact:

Certificated Administrative Assignments
333 South Beaudry Avenue, 14th Floor
Los Angeles, 90017
(213) 241-6365

- a. The completed Retirement Application (Form SR-0059) is to be sent to the address in Sacramento shown on the form.
- b. The completed Application for Continuation of Health Benefits Form (HI-22) is to be sent as indicated on the form to:

LAUSD Health Benefits Administration
P.O. Box 513307
Los Angeles, CA 90051-1307

The Health Insurance Section will provide information regarding eligibility for the continued insurance coverage and the requirements to enroll in Medicare prior to age 65.

- c. An employee applying for service retirement must submit the Certificated Resignation Form (Form 8152) to his/her immediate administrator no later than one month before retirement and forward it to the Certificated Placement and Assignments or Certificated Administrative Assignments as indicated on the form for processing. The effective date of the resignation must be one day prior to the beginning date of retirement.

7. Post-retirement Employment.

- a. CalSTRS service retirees may teach in private schools or obtain other positions outside of public schools with no earnings limitations. In addition, there is no limitation on earnings as independent contractors or from self-employment.
- b. Retirees may be employed with public school districts as substitute teachers and accept other part-time certificated or unclassified employment with an earnings limitation which is adjusted by the CalSTRS Board generally each July 1. Retirees may also be engaged as independent contractors. They may not, however, be employed in a classified position except as an aide as provided in EC 45134.
- c. For additional information concerning employment with the District as a CalSTRS retiree, including the specific requirements, restrictions, and updated CalSTRS earnings limit, refer to Personnel Policy Guide: E 15.

8. Retirement Information and Counseling.

- a. Retirement counseling (including estimates of monthly allowance) is available at several locations from CalSTRS counselors through the Los Angeles County Office of Education. Appointments should be made several weeks in advance. Employees must call for an appointment and indicate their location preference. Employees should bring salary rates to their appointment. For locations and an appointment call (562) 922-6838 or (562) 922-6414.
- b. Retirement information is available from CalSTRS (calstrs.com). Employees may write or call CalSTRS for information at the address or numbers listed below:

State Teachers' Retirement System
P.O. Box 15275-C
Sacramento, CA 95851

CalSTRS Tele-Talk Service*
(800) 228-5453

*24 hour recorded message provides information on a variety of topics concerning CalSTRS rules and benefits.

- c. Employees are urged to attend at least one District-CalSTRS pre-retirement group workshop for District requirements and health benefits information. Refer to Human Resources Reference Guide issued each September for current workshop schedule.