



# Retirement Workshop

## Your Retirement Plan Options

SchoolsFirst Federal Credit Union is the Third Party Administrator (TPA) selected by your district. We are the nation's largest credit union for school employees and have been administering retirement plans for more than 25 years. As a TPA, we assist your district with compliance and retirement plan education. We hold ourselves to the highest standard of integrity, professional ethics, and cooperation.

Join us at a workshop to learn about your new retirement plan options.

### Workshops

4/14/2010 – 5:30pm to 6:30 pm, Torrance Branch

4/15/2010 – 5:30pm to 6:30pm, La Habra Branch

4/20/2010 – 5:30pm to 6:30pm, Torrance Branch

4/20/2010 – 5:30pm to 6:30pm, West Covina Branch

4/22/2010 – 5:30pm to 6:30pm, La Habra Branch

403b/457b Retirement Workshop available to all  
Classified and Certificated school employees.

To register, ask a representative call 800.462.8328

or visit [www.SchoolsFirstfcu.org/workshop](http://www.SchoolsFirstfcu.org/workshop)

Not yet a Schools First FCU member? Please email

[workshoprsvp@SchoolsFirstfcu.org](mailto:workshoprsvp@SchoolsFirstfcu.org) to register for this workshop.

## What You'll Learn

- Your retirement plan options
- How much you should be saving each month
- Why it's a good idea to supplement your CalSTRS or CalPERS pension
- How to become a SchoolsFirst FCU Member and start your retirement plan

## Supplement CalSTRS and CalPERS

**Teachers:** On average you will retire with 26 years of service and CalSTRS will replace 63% of your salary.

**Classified Employees:** On average you will retire with 22 years of service and CalPERS will replace 50% of your salary.

\*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, registered broker/ dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by SchoolsFirst FCU. CBSI is under contract with SchoolsFirst FCU, through the financial services program, to make securities available to Members.

**SchoolsFirst**  
FEDERAL CREDIT UNION  
Serving School Employees as OCTFCU Since 1934