

Bridge the gap to retirement.

SchoolsFirst Retirement Planning offers retirement plans including a 403(b), Roth 403(b), 457(b) and Roth 457(b) designed to supplement your CalSTRS or CalPERS pension.

Scan to get started.



Or call (800) 462-8328,
ext. 4116, option 1.

Why supplement your CalSTRS or CalPERS pension?

- On average, a CalSTRS pension will replace only 60% of a teacher's salary in retirement.¹
- On average, a CalPERS pension will replace only 50% of a classified school employee's salary in retirement.¹

Meet with a financial professional to review your pension plan.

1. California State Teachers' Retirement System Member Handbook, 2023. **Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. SchoolsFirst Federal Credit Union and SchoolsFirst Retirement Planning **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using SchoolsFirst Retirement Planning, and may also be employees of SchoolsFirst Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate from, and not affiliates of, SchoolsFirst Retirement Planning or SchoolsFirst Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

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