

Age Factor Table & Career Factor: CalSTRS 2% at 60

Age Factor Table CalSTRS 2% at 60 (expressed as percentages)

| | Months | | | | | | | | | | | |
|----|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 63 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 | 2.400 |
| 62 | 2.267 | 2.267 | 2.267 | 2.300 | 2.300 | 2.300 | 2.333 | 2.333 | 2.333 | 2.367 | 2.367 | 2.367 |
| 61 | 2.133 | 2.133 | 2.133 | 2.167 | 2.167 | 2.167 | 2.200 | 2.200 | 2.200 | 2.233 | 2.233 | 2.233 |
| 60 | 2.00 | 2.00 | 2.00 | 2.033 | 2.033 | 2.033 | 2.067 | 2.067 | 2.067 | 2.100 | 2.100 | 2.100 |
| 59 | 1.88 | 1.89 | 1.90 | 1.91 | 1.92 | 1.93 | 1.94 | 1.95 | 1.96 | 1.97 | 1.98 | 1.99 |
| 58 | 1.76 | 1.77 | 1.78 | 1.79 | 1.80 | 1.81 | 1.82 | 1.83 | 1.84 | 1.85 | 1.86 | 1.87 |
| 57 | 1.64 | 1.65 | 1.66 | 1.67 | 1.68 | 1.69 | 1.70 | 1.71 | 1.72 | 1.73 | 1.74 | 1.75 |
| 56 | 1.52 | 1.53 | 1.54 | 1.55 | 1.56 | 1.57 | 1.58 | 1.59 | 1.60 | 1.61 | 1.62 | 1.63 |
| 55 | 1.40 | 1.41 | 1.42 | 1.43 | 1.44 | 1.45 | 1.46 | 1.47 | 1.48 | 1.49 | 1.50 | 1.51 |
| 54 | 1.34 | 1.345 | 1.35 | 1.355 | 1.36 | 1.365 | 1.37 | 1.375 | 1.38 | 1.385 | 1.39 | 1.395 |
| 53 | 1.28 | 1.285 | 1.29 | 1.295 | 1.30 | 1.305 | 1.31 | 1.315 | 1.32 | 1.325 | 1.33 | 1.335 |
| 52 | 1.22 | 1.225 | 1.23 | 1.235 | 1.24 | 1.245 | 1.25 | 1.255 | 1.26 | 1.265 | 1.27 | 1.275 |
| 51 | 1.16 | 1.165 | 1.17 | 1.175 | 1.18 | 1.185 | 1.19 | 1.195 | 1.20 | 1.205 | 1.21 | 1.215 |
| 50 | 1.10 | 1.105 | 1.11 | 1.115 | 1.12 | 1.125 | 1.13 | 1.135 | 1.14 | 1.145 | 1.15 | 1.155 |

Note: You must have 30 years of service credit to retire between the ages of 50 and 55.

Career Factor CalSTRS 2% at 60

If you have 30 or more years of service credit, add 0.2 percent to the age factor on the chart above. The maximum age factor with the career factor is 2.4 percent.

| Age | Without Career Factor | With Career Factor | |
|-------------|-----------------------|--------------------|----------------------|
| 61 - 3 mos. | 2.167% | 2.367% | * Maximum age factor |
| 61 - 9 mos. | 2.23% | 2.400%* | |

Age Factor Table: CalSTRS 2% at 62

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 |