



Build Acquire Retain

TEACHERS: YOU'VE TAKEN CARE OF KIDS FOR YEARS.

NOW LET'S TAKE CARE OF YOU.

You spend your life helping students grow, stay safe, and build a future. Retirement should feel the same way — steady, confident, and supported.

CalSTRS gives you a strong foundation.

But for most teachers, the pension alone isn't the whole paycheck you'll want in retirement. That's where your supplemental plan comes in.

YOUR RETIREMENT IS TWO PAYCHECKS

1) Your Guaranteed Paycheck

Your CalSTRS pension is the base.

It's reliable, lifelong income built from your years in the classroom.

You don't "invest" it — we **plan around it** so it supports the life you want.

2) Your Flexible Paycheck

Your 457(b) / 403(b) is *your personal retirement account*.

This is what helps you:

- retire on your terms
- keep up with rising costs
- travel, help family, or simply breathe without money stress
- handle healthcare and life surprises with confidence



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WHY THE 457(b) IS OFTEN THE BEST FIRST STEP

If your district offers a **457(b)**, it's usually the smartest first bucket to build your flexible paycheck.

Here's why:

- **When you retire or leave teaching, you can access 457(b) money without the normal early-withdrawal penalty** — even if you're not 59½ yet.
That gives teachers real options for retiring in their 50s if they want to.
- You can still save the same amount you'd save in a 403(b).
- It's designed for public-school employees like you.

Then, if you want to save more, we layer in the 403(b).

WHAT I SEE MOST TEACHERS DEALING WITH

You're not alone if this sounds familiar:

- a 403(b) you set up years ago and never revisited
- investments that were chosen quickly with no real guidance
- fees you were never shown clearly
- a plan that feels like "I hope this works out"

Teachers are amazing at taking care of everyone else.
But your retirement shouldn't be a guessing game.



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HOW DR WEALTH HELPS

Through a secure platform called **Pontera**, I can manage your 457(b)/403(b) **inside your district plan** — so your savings are actually working toward a real goal.

That means:

- an investment strategy built around your CalSTRS pension
- ongoing rebalancing and risk management
- a clear retirement paycheck target
- coordination across your whole household (spouse plans, old plans, IRAs)

Think of it like lesson planning for retirement:
we don't wing it — we build it on purpose.

A SIMPLE PLAN THAT WORKS

1. **Know your CalSTRS pension number** (your guaranteed base).
2. **Build your flexible paycheck** with the 457(b) first if available.
3. Add a 403(b) if you want to save more.
4. Invest with a strategy that fits your timeline and comfort level.

QUICK ANSWERS



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“Do you manage my CalSTRS pension?”

Your pension is guaranteed and not investable.

I make sure your other savings support it the right way.

“Do I need to move accounts?”

Not unless it clearly benefits you.

Most of the time we improve what you already have.

If you want, I'll review your current district plan and show you:

- what you're invested in
- what you're paying
- and how to turn it into a retirement paycheck you can rely on

Disclosure: This material is for educational and informational purposes only and is not individualized investment, tax, or legal advice. Plan features, withdrawal rules, and available investment options vary by employer and may change. All investing involves risk, including possible loss of principal. Past performance does not guarantee future results.