

<b>Stop Working in DCRB at Age</b> 55 Age you stop working in a DCRB-covered position <b>Draw Pension at Age</b> 55 Age you start drawing DCRB pension <b>Years of Service</b> 32 DCRB years of service at retirement. <b>Percentage Multiplier</b> 64% 2% per year <b>Current 403b/457IRA</b> \$0 Current balance in your tax-advantaged accounts <b>Monthly Investment</b> \$600 Monthly contribution to tax-advantaged accounts going forward for remainder of your career <b>Years Remaining to Invest</b> 32 Number of years <b>remaining</b> in your career that you will invest in your tax-advantaged account <b>Annual Return</b> 7% Annual interest rate earned on tax-advantaged accounts <b>Value of Investment</b> \$793,571 Total accumulated in tax-advantaged accounts (including DBS) at time of stopping working in a CalSTRS-covered job <b>Average Salary</b> \$131,000 Average Salary (average of highest 36 consecutive months). <b>Replacement Percentage</b> 90% Percent of final average salary you want to live on after stopping working in a DCRB-covered job <b>Yearly Increase through age 65</b> 2% Increase in living expenses per year (inflation) through age 65; also assumed inflation rate <b>Yearly Increase after age 65</b> 1% Increase in living expenses per year (inflation) after age 65; spending inflation rate after 65, but assume inflation itself is still what's in B12 <b>Survivor Option Reduction</b> \$0 If you choose any of the survivor options, you will need to enter the reduction amount here (estimate from book or contact DCRB for the exact amount)												<b>For Reference</b>			
Age	DCRB Pension (yearly)	DCRB Pension (monthly)	457/403b/IRA Withdrawal (yearly)	457/403b/IRA Withdrawal (monthly)	Percent of Projected 457/403b/IRA Balance (yearly)	457/403b/IRA Balance	Total to live on (yearly)	Total to live on (monthly)	457/403b/IRA Withdrawal (yearly)	Withdrawal amount using 4% "Rule" with yearly inflation increase (yearly)	Cost of health insurance (monthly, employee only)	Health Insurance Cost as a Percent of Monthly Expenses			
55	\$83,840	\$6,987	\$34,060	\$2,838	4.29%	\$812,676	\$117,900	\$9,825	\$34,060	\$31,743		0.00%			
56	\$85,517	\$7,126	\$34,741	\$2,895	4.27%	\$832,391	\$120,258	\$10,022	\$34,741	\$32,378		0.00%			
57	\$87,227	\$7,269	\$35,436	\$2,953	4.26%	\$852,742	\$122,663	\$10,222	\$35,436	\$33,025		0.00%			
58	\$88,972	\$7,414	\$36,145	\$3,012	4.24%	\$873,759	\$125,116	\$10,426	\$36,145	\$33,686		0.00%			
59	\$90,751	\$7,563	\$36,868	\$3,072	4.22%	\$895,473	\$127,619	\$10,635	\$36,868	\$34,359		0.00%			
60	\$92,566	\$7,714	\$37,605	\$3,134	4.20%	\$917,919	\$130,171	\$10,848	\$37,605	\$35,047		0.00%			
61	\$94,417	\$7,868	\$38,357	\$3,196	4.18%	\$941,131	\$132,775	\$11,065	\$38,357	\$35,748		0.00%			
62	\$96,306	\$8,025	\$39,124	\$3,260	4.16%	\$965,148	\$135,430	\$11,286	\$39,124	\$36,463		0.00%			
63	\$98,232	\$8,186	\$39,907	\$3,326	4.13%	\$990,008	\$138,139	\$11,512	\$39,907	\$37,192		0.00%			
64	\$100,197	\$8,350	\$40,705	\$3,392	4.11%	\$1,015,754	\$140,901	\$11,742	\$40,705	\$37,936		0.00%			
65	\$102,200	\$8,517	\$40,110	\$3,342	3.95%	\$1,043,939	\$142,310	\$11,859	\$40,110	\$38,694		0.00%			
66	\$104,245	\$8,687	\$39,489	\$3,291	3.78%	\$1,074,762	\$143,734	\$11,978	\$39,489	\$39,468		0.00%			
67	\$106,329	\$8,861	\$38,841	\$3,237	3.61%	\$1,108,435	\$145,171	\$12,098	\$38,841	\$40,258		0.00%			
68	\$108,456	\$9,038	\$38,167	\$3,181	3.44%	\$1,145,187	\$146,623	\$12,219	\$38,167	\$41,063		0.00%			
69	\$110,625	\$9,219	\$37,464	\$3,122	3.27%	\$1,185,264	\$148,089	\$12,341	\$37,464	\$41,884		0.00%			
70	\$112,838	\$9,403	\$36,732	\$3,061	3.10%	\$1,228,929	\$149,570	\$12,464	\$36,732	\$42,722		0.00%			
71	\$115,094	\$9,591	\$35,971	\$2,998	2.93%	\$1,276,465	\$151,065	\$12,589	\$35,971	\$43,576		0.00%			
72	\$117,396	\$9,783	\$35,180	\$2,932	2.76%	\$1,328,175	\$152,576	\$12,715	\$35,180	\$44,448		0.00%			
73	\$119,744	\$9,979	\$34,358	\$2,863	2.59%	\$1,384,385	\$154,102	\$12,842	\$34,358	\$45,337		0.00%			
74	\$122,139	\$10,178	\$33,504	\$2,792	2.42%	\$1,445,443	\$155,643	\$12,970	\$33,504	\$46,243		0.00%			
75	\$124,582	\$10,382	\$32,617	\$2,718	2.26%	\$1,511,723	\$157,199	\$13,100	\$32,617	\$47,168		0.00%			
76	\$127,073	\$10,589	\$31,698	\$2,641	2.10%	\$1,583,627	\$158,771	\$13,231	\$31,698	\$48,112		0.00%			
77	\$129,615	\$10,801	\$30,744	\$2,562	1.94%	\$1,661,585	\$160,359	\$13,363	\$30,744	\$49,074		0.00%			
78	\$132,207	\$11,017	\$29,755	\$2,480	1.79%	\$1,746,057	\$161,963	\$13,497	\$29,755	\$50,055		0.00%			
79	\$134,851	\$11,238	\$28,731	\$2,394	1.65%	\$1,837,539	\$163,582	\$13,632	\$28,731	\$51,056		0.00%			
80	\$137,548	\$11,462	\$27,670	\$2,306	1.51%	\$1,936,561	\$165,218	\$13,768	\$27,670	\$52,077		0.00%			
81	\$140,299	\$11,692	\$26,571	\$2,214	1.37%	\$2,043,689	\$166,870	\$13,906	\$26,571	\$53,119		0.00%			
82	\$143,105	\$11,925	\$25,434	\$2,119	1.24%	\$2,169,534	\$168,539	\$14,045	\$25,434	\$54,181		0.00%			
83	\$145,967	\$12,164	\$24,257	\$2,021	1.12%	\$2,284,746	\$170,224	\$14,185	\$24,257	\$55,265		0.00%			
84	\$148,887	\$12,407	\$23,040	\$1,920	1.01%	\$2,420,026	\$171,927	\$14,327	\$23,040	\$56,370		0.00%			
85	\$151,865	\$12,655	\$21,781	\$1,815	0.90%	\$2,566,122	\$173,646	\$14,470	\$21,781	\$57,498		0.00%			
86	\$154,902	\$12,908	\$20,480	\$1,707	0.80%	\$2,723,836	\$175,382	\$14,615	\$20,480	\$58,648		0.00%			
87	\$158,000	\$13,167	\$19,136	\$1,595	0.70%	\$2,894,029	\$177,136	\$14,761	\$19,136	\$59,821		0.00%			
88	\$161,160	\$13,430	\$17,748	\$1,479	0.61%	\$3,077,622	\$178,907	\$14,909	\$17,748	\$61,017		0.00%			
89	\$164,383	\$13,699	\$16,313	\$1,359	0.53%	\$3,275,600	\$180,696	\$15,058	\$16,313	\$62,237		0.00%			
90	\$167,671	\$13,973	\$14,833	\$1,236	0.45%	\$3,489,021	\$182,503	\$15,209	\$14,833	\$63,482		0.00%			