



My Retirement Gal
DISTRICT RESOURCE CENTER

EDUCATIONAL RETIREMENT RESOURCES FOR SCHOOL EMPLOYEES

A trusted resource for your district staff.

Clear, practical retirement education designed to help school employees understand their pension, identify potential income gaps, and prepare more confidently for retirement.

PROGRAM COMMITMENTS

- No cost
- Educational
- Voluntary
- No product presentation

Heather J. Sullivan PRESENTER & RETIREMENT EDUCATOR

PROGRAM INTRODUCTION

A practical retirement education resource for district staff.

My Retirement Gal partners with district administrators to make clear, accessible retirement education available to school employees at no cost. Each workshop is designed to complement - not replace - the resources already provided by CalSTRS, CalPERS, the district, or an employee's own professional advisors.

01 District-friendly Virtual delivery, flexible scheduling, and ready-to-use staff communication make implementation simple.	02 Employee-centered Complex retirement topics are explained in plain language with practical examples and actionable takeaways.
03 Educational by design The workshop does not discuss specific insurance companies, carriers, or products.	04 Voluntary and no-cost There is no fee to the district or its employees, and participation is always voluntary.

The district's role

The district or participating school simply selects a date, approves the staff invitation, and distributes the registration information through its preferred internal channel. My Retirement Gal provides the workshop description, sample invitation, registration language, and virtual presentation support.

WORKSHOP OVERVIEW

Retirement Planning for School Employees

A focused educational workshop that helps certificated and classified employees better understand their retirement income picture and the factors that may affect long-term readiness.

FORMAT	Live virtual workshop
LENGTH	Approximately 30 minutes
AUDIENCE	Certificated and classified school employees at any career stage
COST	No cost to the district or participating employees

Core topics

- ✓ How CalSTRS and CalPERS pension benefits are generally calculated
- ✓ Why a pension may replace only a portion of pre-retirement income
- ✓ How to identify a potential retirement-income gap
- ✓ The long-term effects of inflation, longevity, and taxes
- ✓ The role of supplemental retirement savings in an overall strategy
- ✓ Practical questions employees can use to evaluate their own readiness

Workshop outcome

Employees leave with a clearer understanding of the questions they should be asking, the information they should gather, and the next steps they may choose to take. No individual recommendation or product presentation is provided during the workshop.

PRESENTER BIO

Meet Heather J. Sullivan

A retirement educator and licensed independent insurance professional focused on helping public school employees understand their benefits and prepare for retirement with greater clarity.

FOCUS Public school employee retirement education CalSTRS and CalPERS education, retirement-income gap awareness, and practical retirement planning considerations.	APPROACH Clear, respectful, and practical Heather translates complex retirement concepts into straightforward information employees can understand and use.
EDUCATION B.A. in Business and Finance A business and finance background supports an organized, educational approach to retirement planning topics.	PROFESSIONAL ROLE Licensed independent insurance professional California Insurance License #0H97753. Additional licensing information is available upon request.

Heather's goal is not simply to deliver a workshop. It is to serve as an ongoing educational resource that district administrators can confidently make available to staff.

About My Retirement Gal

My Retirement Gal is an educational retirement-planning brand led by Heather J. Sullivan, who brings nearly two decades of experience helping individuals and families prepare for their financial future. Through structured virtual consultations, workshops, group education, and one-on-one conversations, Heather helps people understand retirement income sources, identify potential gaps, and approach important decisions with greater confidence.

For school employees, the focus includes CalSTRS and CalPERS pensions, Social Security when applicable, supplemental accounts, retirement timing, and long-term income readiness. District-facing education remains general, voluntary, and separate from any employee-requested individual retirement review.

STAFF COMMUNICATION

Sample staff invitation

The following language may be copied, customized, and distributed through the district's preferred internal communication channel.

SUBJECT	Retirement Planning Workshop for District Employees
MESSAGE	Dear Staff, Your district is offering an educational retirement-planning workshop created for school employees: Retirement Planning for School Employees [Date] at [Time] Virtual via Zoom [Registration Link] This workshop will provide general education on CalSTRS and CalPERS pension benefits, retirement-income gaps, inflation and longevity considerations, and the role of supplemental savings in retirement planning. The presentation is educational, voluntary, and offered at no cost. No specific insurance companies, carriers, or products will be discussed. Employees who wish to request an optional individual retirement review may do so separately following the workshop. We hope you will take advantage of this opportunity to strengthen your understanding of your retirement benefits and overall retirement readiness.

Suggested footer: This educational workshop is not affiliated with or endorsed by CalSTRS, CalPERS, or [District Name]. Participation is voluntary.

COMPLIANCE AND DISCLOSURES

Clear educational boundaries

The workshop is structured to provide general retirement education while maintaining a clear distinction between district-sponsored communication and any optional, separately requested individual consultation.

01 Educational purpose

Workshop content is for general informational and educational purposes only. It is not individualized financial, investment, tax, or legal advice.

02 No product presentation

No specific insurance companies, carriers, insurance products, securities, or investment products are discussed or recommended during the workshop.

03 No affiliation or endorsement

Heather J. Sullivan and My Retirement Gal are not affiliated with or endorsed by CalSTRS, CalPERS, any school district, employee association, union, or government agency.

04 Voluntary participation

Employee participation is voluntary. Attendance does not create an advisory relationship and there is no obligation to schedule a consultation or purchase any product or service.

05 Optional individual review

An employee may separately request an individual retirement review. Any individualized discussion takes place outside the workshop and is not sponsored, supervised, or endorsed by the district.

06 Compensation disclosure

Heather J. Sullivan is a licensed independent insurance professional. If an employee later chooses to purchase an insurance product following a separate individual review, she may receive compensation from the issuing insurance company.

07 Professional guidance

Employees should consult qualified tax, legal, investment, or other professional advisors regarding their individual circumstances, as appropriate.

OPTIONAL NEXT STEP

Individual retirement review

Employees who want help applying the educational concepts to their own situation may voluntarily request a separate individual retirement review after the workshop at no cost.

01	Clarify goals	Discuss the employee's retirement priorities, timeline, and the questions they want to answer.
02	Review the income picture	Evaluate pension estimates, Social Security considerations when applicable, savings, and other potential retirement-income sources.
03	Identify considerations	Highlight potential gaps, risks, or planning questions that may warrant additional attention.
04	Determine next steps	The employee decides whether to take any further action. There is no obligation to continue.

Important distinction

The optional individual retirement review is separate from the district workshop. The district does not participate in, sponsor, supervise, or endorse any individualized discussion, recommendation, or subsequent transaction. Employee information is not shared with the district.

SCHEDULING AND CONTACT

Bring a retirement workshop to your district.

The coordination process is intentionally simple. Heather will work with your designated contact to select a format, prepare district-approved communication, and provide the workshop registration details.

1	Select a preferred date or date range	Provide two or three potential dates and the employee audience you would like to reach.
2	Review the staff invitation	Customize and approve the provided invitation language for distribution through your internal channel.
3	Share registration details	Employees register voluntarily and receive the virtual workshop access information.
4	Host the educational workshop	Heather presents the program and remains available as an ongoing educational resource.

HEATHER J. SULLIVAN

My Retirement Gal

Presenter & Retirement Educator

CONTACT

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