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CALSTRS Connections



YOUR MONEY MATTERS

SEMIANNUAL PUBLICATION FOR ACTIVE AND INACTIVE CaISTRs MEMBERS

Get the facts on Social Security

As a California public school educator or administrator, you do not pay into Social Security, so you will not receive a Social Security benefit for your CalSTRS-covered employment when you retire.

If you or a spouse paid into Social Security through nonCalSTRS-covered employment, two federal rules may be used in the calculation of your Social Security benefit:

- The Windfall Elimination Provision affects your Social Security benefits that are based on your earnings outside of CalSTRS-covered employment. The rule may reduce your Social Security benefit, but it will not eliminate it.
- The Government Pension Offset affects your spousal, widow or widower Social Security benefits that are based on your spouse's earnings. The application of these offsets may leave you with a smaller Social Security benefit or possibly no Social Security benefit at all.

Note: Your CalSTRS retirement benefit will not be reduced by these rules.

Social Security is a federal program, and neither CalSTRS nor the State of California has control over eligibility requirements or benefit calculations. You can calculate the potential impact of these provisions on your Social Security benefit at ssa.gov/benefits/calculators or contact the Social Security Administration at **800-772-1213**.

➤ Check out CalSTRS.com/social-security to learn more.

Consider investing the percentage of your salary that would have gone to Social Security into a tax-advantaged 403(b) or 457(b) account, such as CalSTRS Pension2®. For more information, go to CalSTRS.com/Pension2.

Also inside:

2023 Summary Report to Members

CalSTRS 2022-23
Sustainability Report

See page 3

CalSTRS mission:

Securing the financial future and sustaining the trust of California's educators

Teachers' Retirement Board

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Christopher J. Ailman
Chief Investment Officer

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Designer

John Ewing

Statements in this publication are general, and the Teachers' Retirement Law is complex and specific. If a conflict arises between information contained in this publication and the law, any decisions will be based on the law.

CalSTRS Connections is published for members of the California State Teachers' Retirement System. Send your comments or suggestions to:

Editor, Communications
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MS 34
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Sacramento, CA 95851

Have questions? We'll help you find answers!

Whether you're looking for information online or need to speak to someone on the phone or in person, we're here to help

Get help online

Find the latest updates and answers to most of your questions at **CalSTRS.com** or through our publications at **CalSTRS.com/publications**. You can also send us a secure message through *myCalSTRS* or our online form at **CalSTRS.com/contact**.

Planning for the future? Our webinars feature financial planning strategies designed with you in mind, for every stage of your career. Sign up for a free webinar today at **CalSTRS.com/webinars**.

Many of our popular member forms can be completed online and submitted to CalSTRS in one easy step. Learn more at **CalSTRS.com/fillable-member-forms**.

Use the online services available through your *myCalSTRS* account, including updating your beneficiary designations, viewing your latest *Retirement Progress Report* and updating your contact information. If you haven't signed up for *myCalSTRS*, go to **myCalSTRS.com** and register today for immediate access to your accounts.

Give us a call

Our Contact Center takes calls from 8 a.m. to 5 p.m. Monday through Friday at **800-228-5453**, excluding holidays. For the security of your account information, be prepared to provide your Client ID or Social Security number and date of birth. You can call us to schedule a telephone or online individual benefits planning session.

Visit us in person

We offer comprehensive in-person services at our member service centers from 8 a.m. to 5 p.m. Monday through Friday, excluding holidays. Member service centers are located in Fresno, Glendale, Irvine, Riverside, San Diego, Santa Clara and at our headquarters in West Sacramento. Visit **CalSTRS.com/member-service-centers** for more information.

Be sure we have your current email address

Sign in to your *myCalSTRS* account and click *Update Your Profile* to keep your contact information up to date—including your personal email address, so if you change employers, you'll continue to receive news and information about your CalSTRS benefits. If you don't have a *myCalSTRS* account, go to **myCalSTRS.com** and register today.

CalSTRS 2022–23 Sustainability Report



We report on the sustainability practices that help ensure a well-governed, financially sound trust fund for California’s educators. Look for our 10th annual *Sustainability Report* at CalSTRS.com/sustainability-report.

This report references the Global Reporting Initiative Standards—a framework that incorporates stakeholder engagement and feedback into organizational prioritization and report focus. GRI standards focus on economic, environmental and social impacts. Our areas of focus reflect our approach to corporate sustainability and align with our 2022–25 Strategic Plan.

CalSTRS Funding Plan progress

We remain slightly ahead of schedule in our goal of the Defined Benefit Program reaching full funding by 2046.

Economic impact

Part of our mission is to secure the financial future of California’s educators. We achieve that goal through providing member retirement education and ensuring a well-governed, financially sound trust fund.

Environmental impact

Climate change is impacting our planet, the environment, the global economy, and everyone’s health and safety. We’re taking steps with our net zero action plan through our investment strategies and how we manage our use of natural resources. Our stewardship is designed to make sure educators can enjoy a secure retirement.

Social impact

Our employees are the source of our success. We’re shaping a resilient workforce that reflects fully integrated diversity, equity and inclusion practices.



Have you named your one-time death benefit recipient yet?

If you haven't named your one-time death benefit recipient, log in to your *myCalSTRS* account at myCalSTRS.com and select *Manage Your Beneficiary Selections*. You may name one or more recipients for the one-time death benefit—a person, trust, charity, estate, parochial institution, corporation or public entity.

When you use *myCalSTRS* to complete your *Recipient Designation* form, you and your spouse or registered domestic partner can electronically sign through DocuSign®. DocuSign does not require *myCalSTRS* registration for your spouse or registered domestic partner.

Eligibility for the one-time death benefit depends on your membership status at the time of your death. Your recipients may receive this benefit if you die during active service, in service retirement or while receiving a CalSTRS disability benefit. The amount of the benefit is set by the Teachers' Retirement Board. Learn more about the types of survivor benefits available at CalSTRS.com/survivor-benefits.



Connections is going green!

Connections will be available online only starting fall 2024. If you currently receive printed newsletters in the mail, sign up through your *myCalSTRS* account to start receiving the digital version.

Log in to your *myCalSTRS* account, click *Update Your Profile*, scroll down and edit your newsletter preferences to receive *Connections* online. Be sure we have your current email address so you can continue receiving the newsletter. If you're not yet registered on *myCalSTRS*, create an account today at myCalSTRS.com.

CalSTRS earns best place to work in money management honor for ninth time

Pensions & Investments magazine has named CalSTRS one of the Best Places to Work in Money Management for the ninth year.

Pensions & Investments unveiled in December the results of its annual survey and recognition program dedicated to identifying and honoring the top employers in the money management industry.

“As their employees attest, the companies named to this year’s Best Places to Work list demonstrate a commitment to building and maintaining a strong workplace culture,” *Pensions & Investments* Executive Editor Julie Tatge said. “Even as firms grappled with volatile markets and ongoing stresses from the pandemic, their employees said they felt strong support from their managers, enabling them to do their best work.”

The Best Places to Work award winners are chosen based on workplace policies, practices, philosophy and demographics, as well as an employee survey.

“Our culture of empowerment and collaboration has helped guide us through difficult economic times,” CalSTRS Chief Investment Officer Christopher J. Ailman said. “That’s how we’ve been able to consistently outperform peers and match or beat many benchmarks. We’re always humbled and motivated by *Pensions & Investments*’ recognition.”

“Thanks to the support of our board, we’ve been able to provide significant growth opportunities to both retain our talented team and recruit external talent to complement our expertise,” Deputy Chief Investment Officer Scott Chan said. “This is part of our strategy to manage more assets in-house



and to leverage our external partners, which to the credit of our team, has saved more than \$1.6 billion in estimated costs over the past six years.”

A complete list of winners is available at pionline.com.

 Stay up to date with CalSTRS news at CalSTRS.com/news-releases.

What if you leave education?

If you leave education, you can keep your money with CalSTRS or request a refund. A refund includes the total balance of your own Defined Benefit Program contributions and interest, and a distribution of the total balance of your Defined Benefit Supplement account. You cannot withdraw employer contributions that were made to the Defined Benefit Program. Even if you think you may not return to public education, taking a refund may not be the best financial choice.

Benefits of leaving your contributions with CalSTRS:

- You'll keep your service credit.
- Your accounts will continue to accrue interest.
- You'll be eligible for a monthly retirement benefit when you're age 55 if you have at least five years of service credit—or under the special circumstances of concurrent retirement with one or more other eligible California public retirement systems.

Consequences of cashing out include:

- You'll no longer be a member of CalSTRS, and you'll give up all rights to your retirement benefit, as well as survivor and disability benefits, unless you return to CalSTRS-covered employment.
- Your refund may be subject to additional federal and state taxes if you take your refund before age 59½ and do not roll over your funds to a qualified retirement plan.
- If you take a refund, it's expensive if you return to public education and want to purchase, or redeposit, your service credit.

➤ **View the *Refund: Consider the Consequences* video at CalSTRS.com/videos or see the fact sheet at CalSTRS.com/publications.**

We want to hear your story!

We love hearing about California educators who are making a difference, and now we're sharing those stories in a new online video series: *Videos about teachers*.

Check out the video of Samantha Nunes, a first grade teacher at Anderson Elementary School in Dixon, as we visit her classroom and listen to her experience in a CalSTRS retirement planning session. "Now I know where my money is going and what I need to do to get to the ultimate goal of not struggling when I retire."



How are you making a difference as a teacher? To be considered for a future video, send us a few words about yourself to Communications@CalSTRS.com with the subject line "Teacher videos." Explore our collection of teacher videos at CalSTRS.com/videos-about-teachers.

Summary Report to Members

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM

This summary provides important details regarding your retirement fund.

Our mission:
Securing the financial future and sustaining the trust of California's educators

GLOBAL STEWARDSHIP
AT WORK

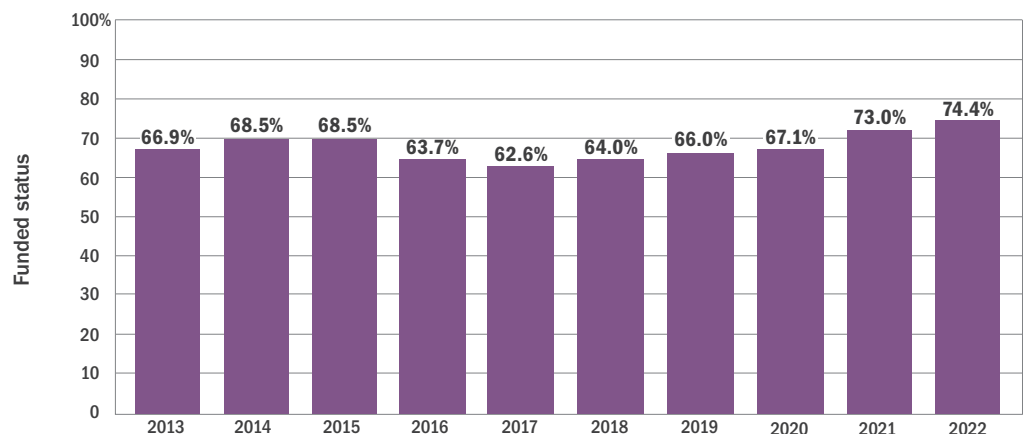
State Teachers' Retirement Plan Statement of changes in fiduciary net position

(dollars in thousands)

| | 2023 | 2022 |
|---|----------------------|----------------------|
| Additions | | |
| Contributions (member, employer, State of California) | \$15,770,718 | \$14,868,846 |
| Investment income (loss) | 21,136,820 | (6,896,472) |
| Investment expenses | (1,461,919) | (493,818) |
| Other income | 303,053 | 130,195 |
| Total additions | \$35,748,672 | \$7,608,751 |
| Deductions | | |
| Benefits and refunds | \$18,383,839 | \$17,526,669 |
| Administrative expenses | 221,678 | 191,116 |
| Borrowing costs | 272,176 | 122,794 |
| Other expenses | 8,754 | 5,340 |
| Total deductions | \$18,886,447 | \$17,845,919 |
| Increase (decrease) in net position | 16,862,225 | (10,237,168) |
| Net position restricted for pensions | | |
| Beginning of the year | \$300,056,285 | \$310,293,453 |
| End of the year | \$316,918,510 | \$300,056,285 |

Defined Benefit Program funded ratio

The June 30, 2022, actuarial valuation, which is the most recent valuation available, showed a decrease of \$1.2 billion in the unfunded actuarial obligation of the Defined Benefit Program to a total of \$88.6 billion and an increase in the funded ratio from 73.0% to 74.4%. The funded ratio, which is the amount of assets on hand to pay for obligations, is projected to gradually increase under the funding plan as additional contributions flow into the system with steady progress toward full funding by 2046.



Your reward—a secure retirement.
Our reward—getting you there.

Defined Benefit Program

Membership in 2023

| Fiscal year | 2023 | 2022 |
|--|------------------|------------------|
| Active members | 458,645 | 449,418 |
| Inactive members | 234,479 | 227,163 |
| Total active and inactive members | 693,124 | 676,581 |
| Service retirement benefits | 288,494 | 285,704 |
| Disability benefits | 9,809 | 9,885 |
| Survivor benefits | 30,629 | 29,879 |
| Total retirees and beneficiaries | 328,932 | 325,468 |
| Total members, retirees and beneficiaries | 1,022,056 | 1,002,049 |

Average active member age and years of service

| Fiscal year | 2023 | 2022 |
|--------------------------|----------|----------|
| Average age | 45.1 | 45.1 |
| Average years of service | 12.5 | 12.5 |
| Average annual salary | \$90,481 | \$85,302 |

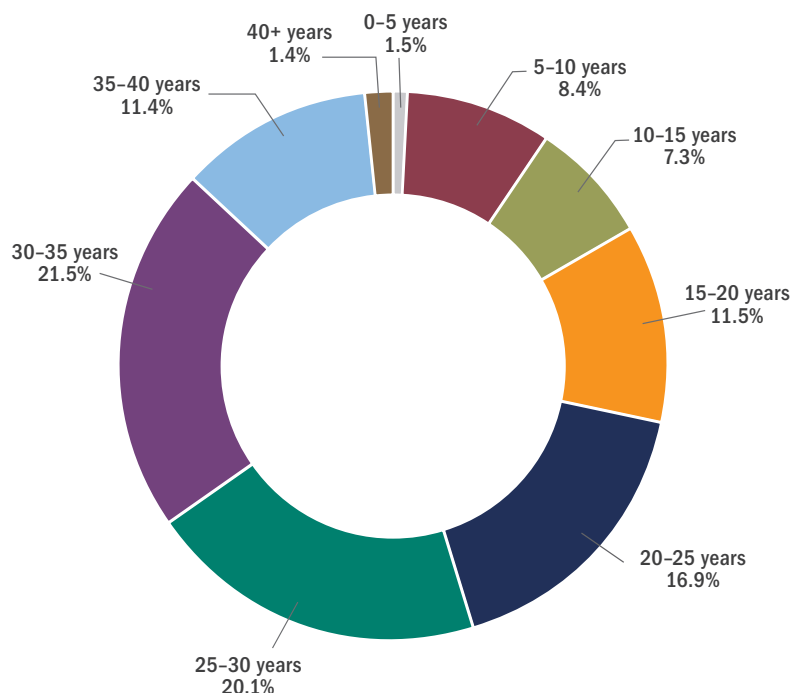
For more details, find the *Annual Comprehensive Financial Report* and the *Popular Annual Financial Report* at [CalSTRS.com/publications](https://www.calstrs.com/publications). The *Popular Annual Financial Report* contains information extracted from the *Annual Comprehensive Financial Report* and is designed to be readily accessible and easily understandable to the general public and other interested parties without a background in public finance.

Members retiring in 2023

| Fiscal year | 2023 | 2022 |
|------------------------------------|-----------|-----------|
| Number retiring | 10,369 | 11,754 |
| Average age | 62.9 | 63.0 |
| Average years of service | 24.6 | 24.2 |
| Average annual final compensation | \$105,672 | \$100,836 |
| Average annual Member-Only Benefit | \$61,692 | \$57,708 |

Years of service at retirement in 2023

The following chart shows a range of service credit (in years) for all members who retired during fiscal year 2022-23.



Securing your financial future

CalSTRS' primary goal is to maintain a financially sound retirement system. Our philosophy is long-term patient capital—investing for long-term net cash flows and capital gain potential at a reasonable price. The presentation of investment values and related returns in this section is based on investment industry practices and provides timely information easily comparable to benchmarks and peer results. These values and returns may not match the Financial section of the *Annual Comprehensive Financial Report*, which presents this same information in accordance with the United States Generally Accepted Accounting Principles. For more current investment information, as well as videos detailing key aspects of the CalSTRS Investment Portfolio, see [CalSTRS.com/investments](https://www.calstrs.com/investments).

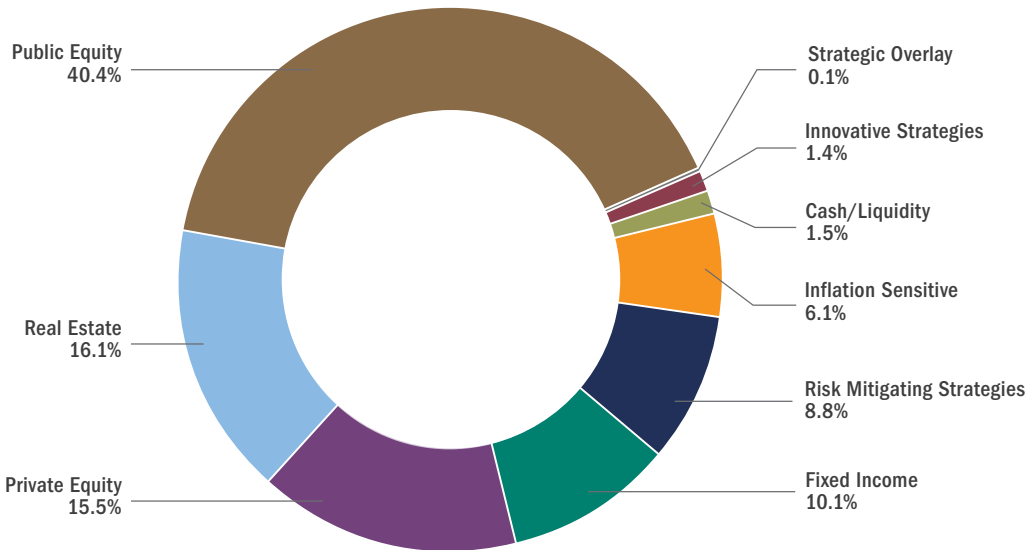
Investment allocation

The Teachers' Retirement Board, which governs CalSTRS, adopts long-term strategic allocation targets to implement over several years. The following charts provide the distribution of the State Teachers' Retirement Plan investments based on portfolio allocation and net asset value.

Asset allocation

Total investment portfolio of \$315.6 billion¹

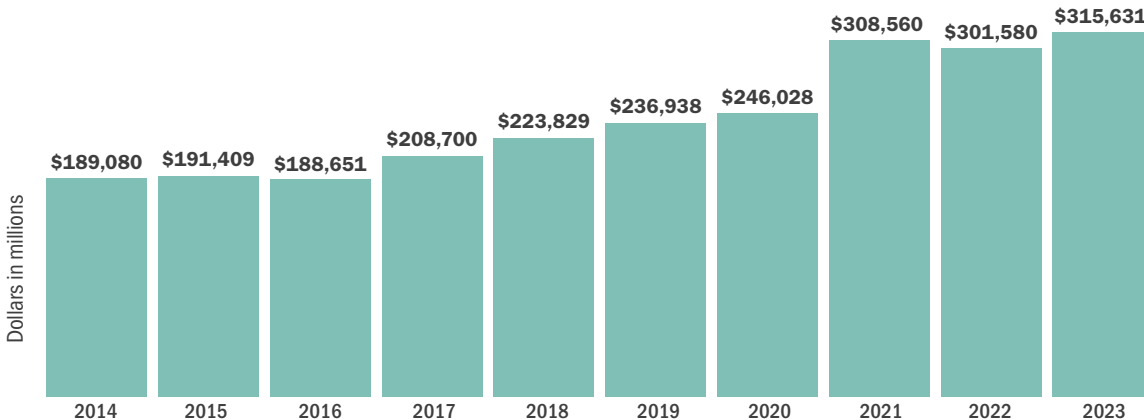
as of June 30, 2023



¹ Public Equity, Private Equity and Innovative Strategies include Sustainable Investment and Stewardship Strategies public and private investments of \$10.0 billion.

Net asset value of investments

(fiscal years ended June 30)

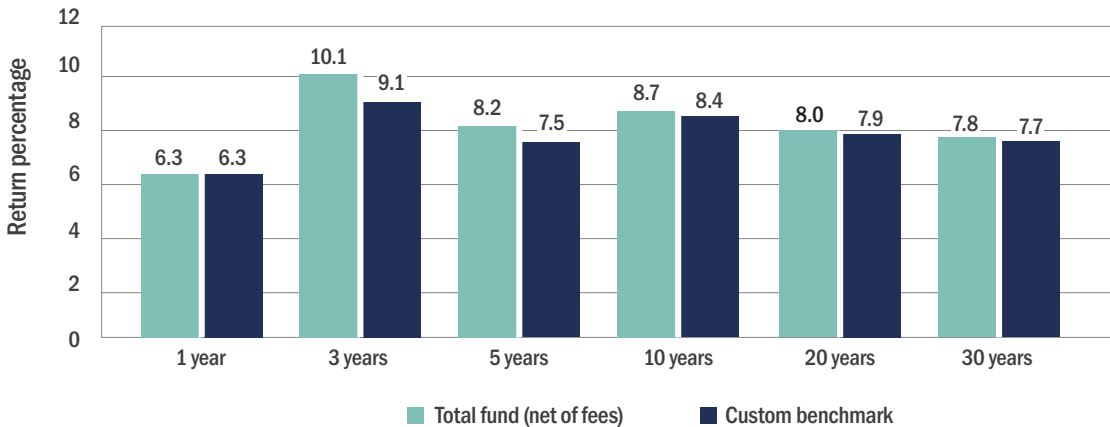


Securing your financial future (continued)

The CalSTRS Investment Portfolio (total fund) posted a 6.3% one-year return calculated on a net-of-fees time-weighted return basis for the fiscal year ended June 30, 2023. The following charts show the portfolio's returns versus custom benchmarks as of June 30, 2023. Benchmarks are goals and standards used to measure investment performance.

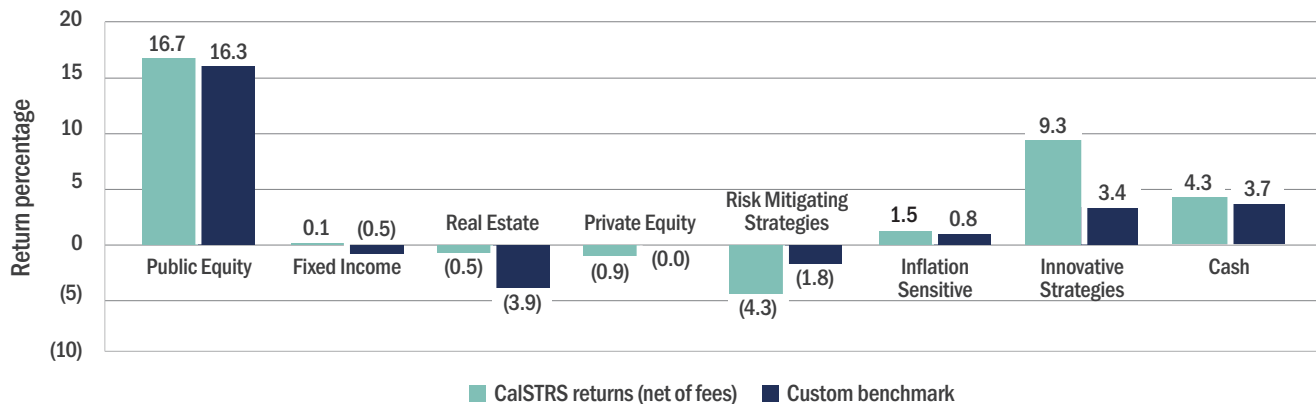
Time-weighted portfolio returns

as of June 30, 2023



Time-weighted one-year portfolio returns

as of June 30, 2023



CalSTRS resources



WEB

[CalSTRS.com](https://www.calstrs.com)
[myCalSTRS.com](https://www.myCalSTRS.com)
[403bCompare.com](https://www.403bCompare.com)
[Pension2.com](https://www.Pension2.com)

STAY CONNECTED



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800-228-5453
 Calls from within the U.S.
 916-414-1099
 Calls from outside the U.S.
 888-394-2060
 CalSTRS Pension2®
 Personal wealth plan
 844-896-9120
 CalSTRS Compliance
 and Ethics Hotline
[CalSTRShotline.ethicspoint.com](https://www.CalSTRShotline.ethicspoint.com)



WRITE

Postal mail
 CalSTRS
 P.O. Box 15275
 Sacramento, CA
 95851-0275
**Overnight delivery to
 CalSTRS Headquarters**
 100 Waterfront Place
 West Sacramento, CA
 95605



VISIT

Find your nearest
 CalSTRS office at
[CalSTRS.com/local-offices](https://www.calstrs.com/local-offices).
 Call ahead for the hours
 and services available at your
 local office.



FAX

916-414-5040

Did you know



As the largest educator-only pension fund in the world, CalSTRS served more than 1 million members, retirees and beneficiaries in fiscal year 2022–23. Our members are employed at approximately 1,800 school districts, community college districts, county offices of education and other public education employers.

Learn about our member demographics, the progress of CalSTRS Defined Benefit Program funding, our financial performance and the latest on our major initiatives, including our net zero investment portfolio pledge, in our *Annual Comprehensive Financial Report* at CalSTRS.com/acfr.

Report highlights (as of June 30, 2023):

- CalSTRS Investment Portfolio reached \$319.0 billion (total net position).
- We paid \$18.2 billion in benefits (including purchasing power protection benefits).

- Members, employers and the state contributed \$15.7 billion to the State Teachers' Retirement Plan.
- On average, members retired after 25 years of service at the age of 63 with a pension replacing approximately 56% of their final compensation (for the fiscal year).

The Government Finance Officers Association of the United States and Canada awarded CalSTRS a Certificate of Achievement for Excellence in Financial Reporting for this report. This is the 28th consecutive year we've received this prestigious award.

CalSTRS retired members who are over 100 years old

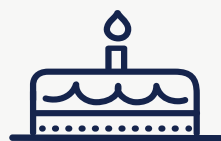
Data as of June 30, 2023



CalSTRS
retired members
over 100 years old

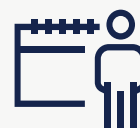
357
females

74
males



108

age of oldest
retired member



23
average years
of service credit



9,915
total years
of service credit

How Pension2 fits into your future



CalSTRS Pension2® 403(b) and 457(b) plans give you a smart way to build personal savings that complement your CalSTRS retirement benefit.

- You control how you save and invest.
 - Your costs are lower, with no commissions.
 - You choose funds to match your investing style.
 - Your account can potentially grow tax-deferred with taxes generally not due until money is withdrawn.
- **On average, the CalSTRS retirement benefit replaces approximately 56% of a career educator's salary. It's never too early to start saving more money for your future.**

➤ **Learn more at [Pension2.com](https://www.pension2.com).**

It's your future. Choose Pension2™.

Start your 403(b) or 457(b) account today

Your school district likely offers dozens of supplemental savings products and hundreds of investment options to choose from. It can be somewhat overwhelming to decide which plan to choose.

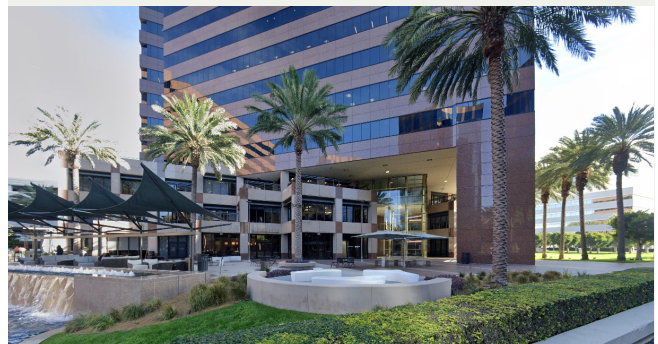
403bCompare helps you find the 403(b) or 457(b) account that fits your needs. You can easily compare fees, services and performance of all the plans your district offers. Once you select the plan you want, your personal retirement savings will start growing with easy paycheck contributions.

➤ **Visit [403bCompare.com](https://www.403bcompare.com) to learn more.**

Irvine Member Service Center: New suite number, same building

The Irvine Member Service Center has moved to a new suite within the same building at Centerview business park. The new address is:

**2010 Main Street, Suite 200
Irvine, CA 92614**





myCALSTRS

Access CalSTRS online services 24/7

myCalSTRS offers easy, secure and convenient access to your accounts and CalSTRS forms, anytime, anywhere



With myCalSTRS, you can:

- Update your contact information.
- Access your annual *Retirement Progress Report* and view information reported by your employer.
- View your account balances.
- Name and update your one-time death benefit recipient.
- Complete and submit forms.
- Link to your CalSTRS Pension2 403(b) or 457(b) account, if you have one.
- Ask questions about your accounts and receive prompt, secure answers.
- Request e-delivery of newsletters, notifications and statements.

➤ Need help registering?

View the self-paced, interactive online registration guide at myCalSTRS.com.

You'll find help with resetting your password at CalSTRS.com/myCalSTRS-help-videos.

Unused sick leave can increase your retirement benefit

When you retire, we'll convert your unused sick leave to additional service credit based on information provided by your employer. We can only accept unused sick leave from employers you worked for during the last school year in which you earned creditable compensation.

If you change employers during your career, make sure to coordinate with your previous employer right away to arrange for the transfer of your accumulated unused sick leave to your new employer. And remember—if you cash out your accumulated sick leave, it's not creditable to CalSTRS.

> Learn more about sick leave in the *Member Handbook* at CalSTRS.com/publications.

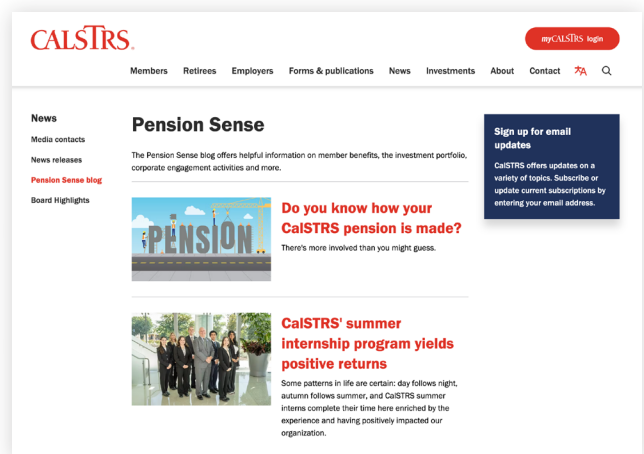
The transfer of sick leave from employer to employer is not regulated by CalSTRS, and some restrictions will apply. The California Department of Education regulates sick leave transfers for preK-12 employers, and the Community College Chancellor's Office regulates sick leave transfers for community college districts.

Connect on social media

Engage with us on your favorite social media. Get to know what we do, keep up on the latest CalSTRS news, and share and connect with other educators like you!



Subscribe to the CalSTRS Pension Sense blog



Get helpful information about your benefits, the CalSTRS Investment Portfolio, corporate engagement activities and more by subscribing to our Pension Sense blog.

> Learn more at CalSTRS.com/pension-sense.

BOARD NEWS

CalSTRS names Scott Chan as chief investment officer

CalSTRS is pleased to announce the selection of Scott Chan as chief investment officer.

Chan, who has served as CalSTRS deputy chief investment officer since 2018, will replace longtime CIO Christopher J. Ailman, who is retiring.

The Teachers' Retirement Board conducted a global search before selecting the new CIO. Chan's first day in his new position will be July 1, 2024. He will report to the board's Investment Committee and the CEO. Read more at CalSTRS.com/news-releases.

Board elects Bradford as chair, Yamamoto as vice chair

In May, the Teachers' Retirement Board elected Denise Bradford chair and Karen Yamamoto vice chair. Bradford, who has served on the board since 2019, succeeds Harry Keiley. Yamamoto has served on the board since 2017.

Bradford is an elementary school teacher with the Saddleback Valley Unified School District in Southern California. She has served as the president of the Saddleback Valley Educators Association and chair

of the CTA Retirement Committee. She serves on the California Teachers' Association Board of Directors.

Yamamoto is a retired elementary school teacher who taught second grade for 15 years in West Sacramento before retiring in 2007. She was a member of the California Department of Education's Curriculum Development and Supplemental Materials Commission from 1999–2003, acting as chair in 2003. She also served as a legislative assistant to several Assembly members in the California Legislature from 1978–1991.

Board registers support for pregnancy-leave bill

At the March Teachers' Retirement Board meeting, the board took a support position on Assembly Bill 2901 (Aguiar-Curry), which would provide for up to 14 weeks of fully paid leave for California public school employees for pregnancy, miscarriage, childbirth, termination of pregnancy or recovery from those conditions.

The board based its endorsement of AB 2901 on its policy to support legislation that reduces inequities or deficiencies in plan design. Learn more at CalSTRS.com/board-highlights.


Board Highlights available online

We post an easy-to-read, online summary after each Teachers' Retirement Board meeting at CalSTRS.com/board-highlights. While you're there, be sure to subscribe to the *Board Highlights* newsletter that we send out via email after each board meeting.


You can find the Teachers' Retirement Board meeting video archive at CalSTRS.com/board-meeting-video-archive.

Board Highlights


Newsletters from the CalSTRS Teachers' Retirement Board meetings.



May 2024
News from the May 2024 board meeting, including CalSTRS' net zero pledge progress, member death benefit payments increase, funding status increase, CalSTRS CIO Christopher J. Ailman retirement and more.



March 2024
News from the March 2024 board meeting, including the 2022-23 Sustainability Report, board reappointments, investment reports and more.



January 2024
News from the January 2024 board meeting, including CIO Ailman announces retirement, CalSTRS' commitment to DEI, actuarial assumption review, and more.

Subscribe to the Board Highlights newsletter
CalSTRS offers updates on a variety of topics. Subscribe or update current subscriptions by entering your email address.

Board meeting calendar
The Teachers' Retirement Board meets at CalSTRS Headquarters in West Sacramento several times a year.

Board meeting video archive
Videos of past board meetings.

CalSTRS resources

- WEB** CalSTRS.com
myCalSTRS.com
403bCompare.com
Pension2.com
- CALL** **800-228-5453**
Calls from within the U.S.
916-414-1099
Calls from outside the U.S.
888-394-2060
CalSTRS Pension2®
Personal wealth plan
844-896-9120
CalSTRS Compliance and Ethics Hotline
CalSTRShotline.ethicspoint.com
- WRITE** **Postal mail**
P.O. Box 15275
Sacramento, CA 95851-0275
**Overnight delivery to
CalSTRS Headquarters**
100 Waterfront Place
West Sacramento, CA 95605
- VISIT** Find your nearest CalSTRS office
at CalSTRS.com/local-offices.
Call ahead for the hours and services
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- FAX** **916-414-5040**

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Moved or planning a move soon?

Three ways to update your contact information:



myCalSTRS makes it easy. From the homepage, select *Update Your Profile*, then follow the instructions.

➤ myCalSTRS.com



Fill out the *Address Change Request* form online, sign electronically and submit.

➤ CalSTRS.com/fillable-member-forms



Complete the *Address Change Request* form, sign, date and mail it to us.

➤ CalSTRS.com/forms

For your security, when you update your mailing or email address, we will send you a letter and an email confirming the update.