

Connections



REACHING YOUR RETIREMENT

SEMIANNUAL PUBLICATION FOR ACTIVE AND INACTIVE CALSTRS MEMBERS

Teacher Talk: Spotlight on California's educators

Craig Rowe, public school advocate: "Teaching is not just an occupation."

Craig Rowe

English, College and Career Readiness
Truckee High School
Tahoe-Truckee Unified School District
CalSTRS member: 8 years



Craig Rowe never saw himself becoming a teacher. Growing up in the 70s and 80s in Hayward, he remembers school as a diverse yet factional place with racial tension and frequent fights. As the son of a Hispanic mother and a white father, and as a youth who looked more Greek or Italian than Mexican, he remembers students speaking derogatorily about his heritage, which manifested in shame and anger over time. "This was before multiculturalism was a thing," Rowe said. "School was definitely not a respite."

A self-proclaimed terrible student, Rowe floated from one part-time job to another after high school. He enrolled in community college mostly as a cover story—to be able to tell his family and friends he was doing something when he actually felt lost and disconnected. He had no roadmap or role model, and no one in his family had attended college. He was later expelled due to lack of effort, confidence and desire. "I was quitting everything when challenges arose—college classes, jobs, relationships," Rowe said. "I would walk away and put on a mask that nothing mattered to me, but inside it was creating a series of small humiliations and small defeats."

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CalSTRS mission:

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

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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 twice a year for members of the California State Teachers' Retirement System. Send your comments or suggestions to:

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Explore benefits and services in person or online

Need to drop off completed forms or ask general retirement questions? Want to schedule a benefits planning session? CalSTRS is offering in-person comprehensive services at our member service centers from 8 a.m. to 5 p.m. Monday through Friday, excluding holidays. Member service centers are located statewide in Fresno, Glendale, Irvine, Riverside, San Diego, Santa Clara and at our headquarters in West Sacramento. Visit [CalSTRS.com/member-service-centers](https://www.calstrs.com/member-service-centers) for more information.

All member services are also available via online or telephone sessions, and our Contact Center is taking calls from 8 a.m. to 5 p.m. Monday through Friday. We offer online webinars as well as individual and group benefits planning sessions. We also offer individual benefits planning sessions by phone. You can send us a secure message through *myCalSTRS* or our online form at [CalSTRS.com/contact-us](https://www.calstrs.com/contact-us). You can also find the latest updates and answers to most of your questions at [CalSTRS.com](https://www.calstrs.com) or through our publications at [CalSTRS.com/publications](https://www.calstrs.com/publications).

We've also updated many of our popular member forms to convenient fillable forms—just complete the form online and file it with CalSTRS in one easy step. Learn more at [CalSTRS.com/fillable-member-forms](https://www.calstrs.com/fillable-member-forms).

We encourage you to 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. For added convenience, several of our forms can now be signed electronically. If you haven't signed up for *myCalSTRS*, go to [myCalSTRS.com](https://www.calstrs.com) and register today for immediate access to your accounts.

➤ **Check out our webinars designed for midcareer members and members nearing retirement at [CalSTRS.com/webinars](https://www.calstrs.com/webinars). You can also schedule a telephone or online benefits planning session through your *myCalSTRS* account or by calling **800-228-5453, option 3.****

Make 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.

Ready to submit your Service Retirement Application? Confirm last date of work to avoid delays

Before submitting your *Service Retirement Application*, make sure to confirm your last date of work with your employer. Your employer will submit the *Express Benefit Report* form to us, which reports your accumulated unused sick leave balances as well as your last date of work. If the dates on these two forms do not match, it may result in a delay of processing the *Express Benefit Report* form as we will need to confirm the last day of work with your employer.

If you haven't worked in a few years and are getting ready to retire, remember you'll need to submit an *Express Benefit Report* form to your last CalSTRS-covered employer. Complete section 1, "Member information," and submit to your employer for completion. Your employer will submit the completed form to us.

CalSTRS retired members over 100 years old

As of June 30, 2022



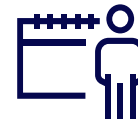
CalSTRS
retired members
over 100 years old

368
females

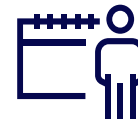
70
males



109
age of oldest
retired member



23
average years
of service credit



10,090
total years
of service credit



Subscribe to the CalSTRS Pension Sense blog online

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


Thinking about retiring? Learn about the Retirement Incentive Program


Some employers offer the Retirement Incentive Program, which allows eligible Defined Benefit Program members to retire from participating school districts, community college districts, and county offices of education and receive two additional years of service credit. The following restrictions apply, and you will lose the ongoing increase in your benefit if you:

- Become an active member again by returning to CalSTRS-covered employment (reinstatement).

- Receive unemployment benefits within one year of your retirement date.
- Return to work within five years to any job, including as a substitute teacher or instructional aide, as an employee, independent contractor or as an employee of a third party with the employer that granted your incentive credit.

Make sure to ask your employer if they offer the Retirement Incentive Program. Learn more at [CalSTRS.com/general-information/retirement-incentive-program](https://www.calstrs.com/general-information/retirement-incentive-program) or call 800-228-5453.



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CalSTRS 2021–22 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 ninth 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:

Economic impact

Part of our mission is to secure the financial future of California’s educators. We achieve that goal through 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.



CalSTRS Funding Plan progress

The CalSTRS Funding Plan remains on track to achieve full funding of the Defined Benefit Program by 2046.

Investing for your future

CalSTRS' mission is to secure the financial future and sustain the trust of California's public school educators. Investment earnings are an important component of fulfilling this mission by paying member benefits over the long term. Currently, 62% of member benefits are paid using investment earnings, with the rest funded by employer, member and state contributions.

As fiduciaries, we must invest wisely by identifying opportunities and risks. To do this, we've enhanced our investment strategy to address climate-related risks to the CalSTRS Investment Portfolio.

In 2021, the Teachers' Retirement Board, which governs CalSTRS, pledged to achieve net zero portfolio emissions by 2050 or sooner. Achieving net zero means achieving a balance between the amount of greenhouse gases put into the atmosphere and those taken out. This pledge aligns with California's carbon neutrality objectives, the Paris Climate Agreement and the United Nation's Race to Zero campaign.

Today, we are taking stronger action against companies we invest in that do not demonstrate their commitment to appropriately managing and addressing sustainable business practices, with particular attention on the highest greenhouse gas emitters.

Three strategies we're using are:

Measuring and reducing portfolio emissions

We use climate scenario analysis tools to better understand and identify ways to reduce our portfolio greenhouse gas emissions exposure.

Increasing investments in low-carbon solutions

We increase our low-carbon investments through purchasing green bonds and investing in renewable power and other cost-effective commercial and residential energy efficiency solutions.

Influencing the acceleration of a net zero emissions economy

We help companies, regulators, policy makers and standards setters recognize and respond to the risks and opportunities associated with a net zero transition through public policy and regulatory advocacy, and corporate engagement.

We report our progress toward achieving a net zero portfolio to the board annually. In addition, we highlighted our climate risk mitigating efforts in our *Addressing Climate-Related Financial Risk Report*. To read the report and learn more, visit CalSTRS.com/path-to-net-zero.



62% of member benefits are paid using investment earnings, with the rest funded by employer, member and state contributions

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

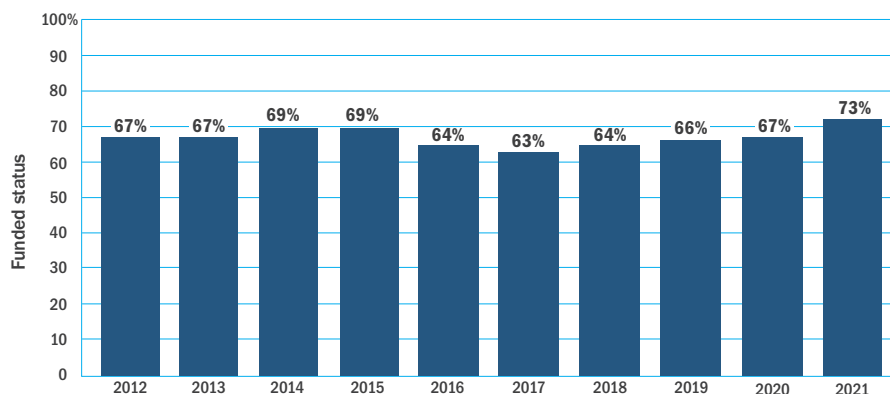
State Teachers' Retirement Plan Statement of changes in fiduciary net position

(dollars in thousands)

| | 2022 | 2021 |
|---|----------------------|----------------------|
| Additions | | |
| Contributions (member, employer, State of California) | \$14,868,846 | \$13,231,626 |
| Investment income (loss) | (6,896,472) | 67,521,852 |
| Investment expenses | (493,818) | (483,232) |
| Other income | 130,195 | 90,454 |
| Total additions | \$7,608,751 | \$80,360,700 |
| Deductions | | |
| Benefits and refunds | \$17,526,669 | \$16,708,128 |
| Administrative expenses | 191,116 | 251,556 |
| Borrowing costs | 122,794 | 89,604 |
| Other expenses | 5,340 | 1,703 |
| Total deductions | \$17,845,919 | \$17,050,991 |
| Increase (decrease) in net position | (10,237,168) | 63,309,709 |
| Net position restricted for pensions | | |
| Beginning of the year | \$310,293,453 | \$246,983,744 |
| End of the year | \$300,056,285 | \$310,293,453 |

Defined Benefit Program funded ratio

The June 30, 2021 actuarial valuation, which is the most recent valuation available, showed a decrease of \$16.2 billion in the unfunded actuarial obligation of the Defined Benefit Program to a total of \$89.7 billion and an increase in the funded ratio from 67.1% to 73.0%. This increase is primarily attributable to a greater than expected investment return of 27.2% in fiscal year 2020–21. Despite the investment loss experienced in fiscal year 2021–22, the Defined Benefit Program is still projected to reach approximately 100% funding by 2046, the target set by the funding plan.



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

Defined Benefit Program

Membership in 2022

| Fiscal year | 2022 | 2021 |
|--|------------------|----------------|
| Active members | 449,418 | 429,681 |
| Inactive members | 227,163 | 230,770 |
| Total active and inactive members | 676,581 | 660,451 |
| Service retirement benefits | 285,704 | 281,302 |
| Disability benefits | 9,885 | 9,973 |
| Survivor benefits | 29,879 | 29,138 |
| Total retirees and beneficiaries | 325,468 | 320,413 |
| Total members, retirees and beneficiaries | 1,002,049 | 980,864 |

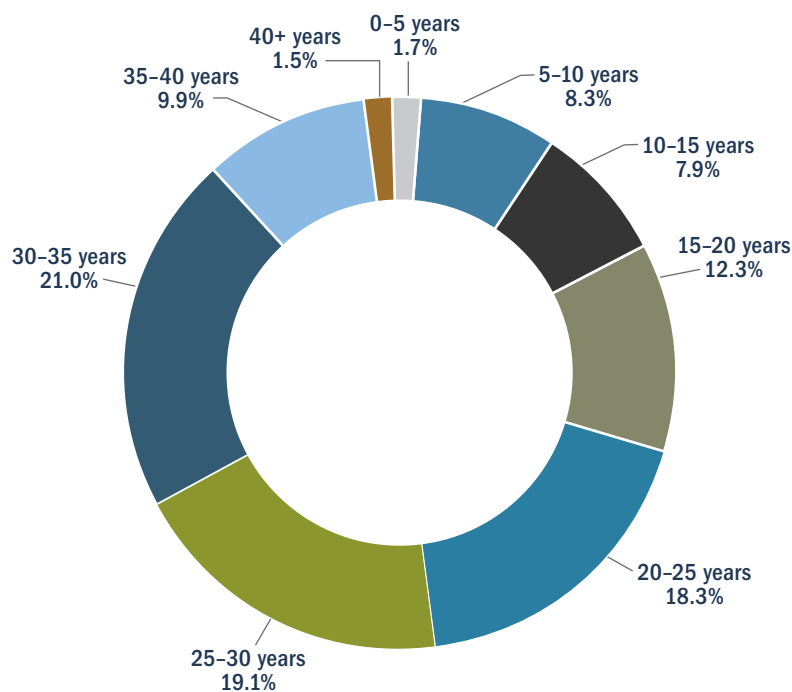
Members retiring in 2022

| Fiscal year | 2022 | 2021 |
|------------------------------------|-----------|----------|
| Number retiring | 11,754 | 12,785 |
| Average age | 63.0 | 63.2 |
| Average years of service | 24.2 | 24.7 |
| Average annual final compensation | \$100,836 | \$98,880 |
| Average annual Member-Only Benefit | \$57,708 | \$57,756 |

Average active member age and years of service

| Fiscal year | 2022 | 2021 |
|--------------------------|----------|----------|
| Average age | 45.1 | 45.4 |
| Average years of service | 12.5 | 12.9 |
| Average annual salary | \$85,302 | \$83,289 |

Years of service at retirement in 2022



For more details, find the *Annual Comprehensive Financial Report* and the *Popular Annual Financial Report* at 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.

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 that is easily compared 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 Generally Accepted Accounting Principles. For more current investment information, as well as videos detailing key aspects of the investment portfolio, see CalSTRS.com.

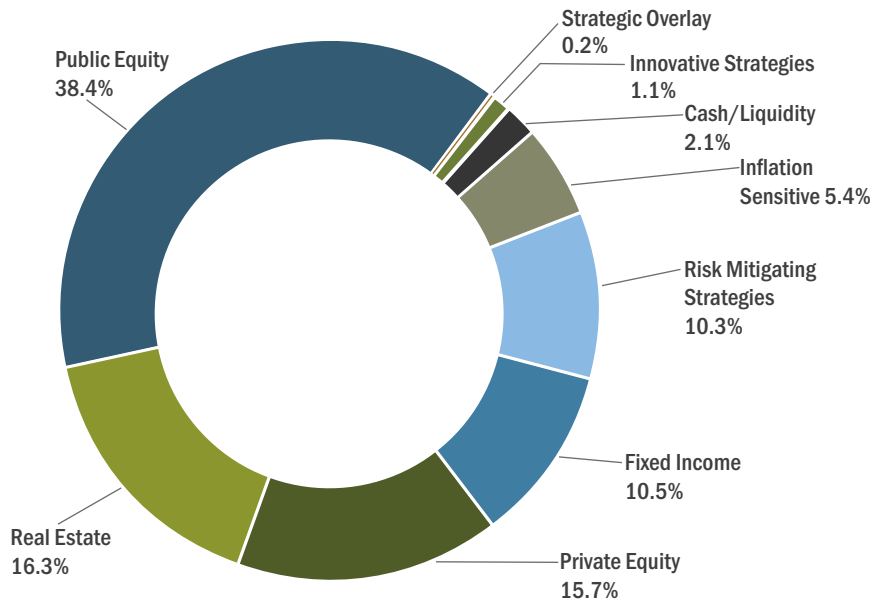
Investment allocation

The Teachers' Retirement Board adopts long-term strategic allocation targets to be implemented over several years. The following charts provide the distribution of the State Teachers' Retirement Plan investments based on portfolio allocation and market value of investments.

Asset allocation

Total investment portfolio of \$301.6 billion^{1,2}

as of June 30, 2022

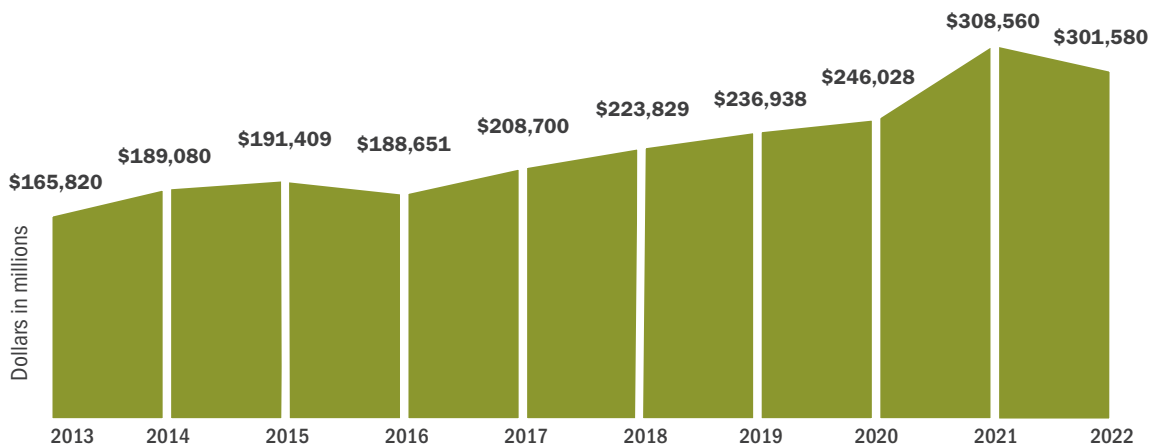


¹Public Equity, Private Equity and Innovative Strategies include Sustainable Investment and Stewardship Strategies public and private investments of \$8.8 billion.

²Public Equity does not include derivatives, which provide additional exposure to public equity, bringing the asset allocation range within policy limits.

Market value of investments

(fiscal years ended June 30)

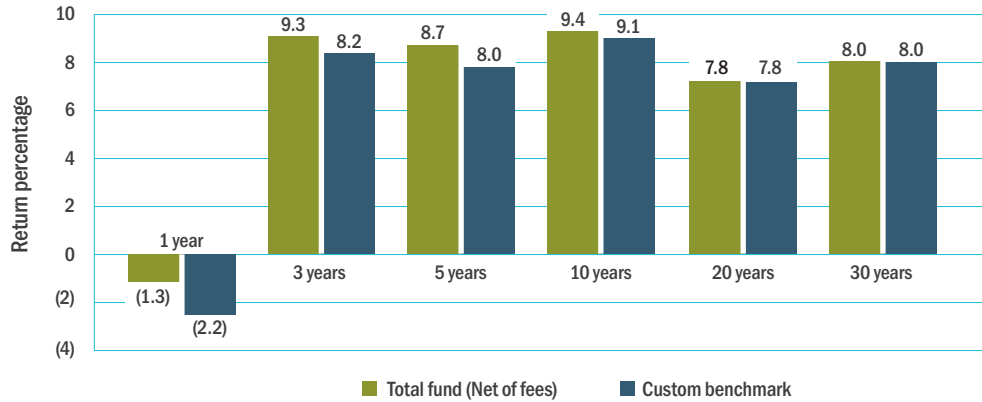


Securing your financial future (continued)

The following charts show CalSTRS' returns versus custom benchmarks as of June 30, 2022. Benchmarks are goals and standards used to measure investment performance.

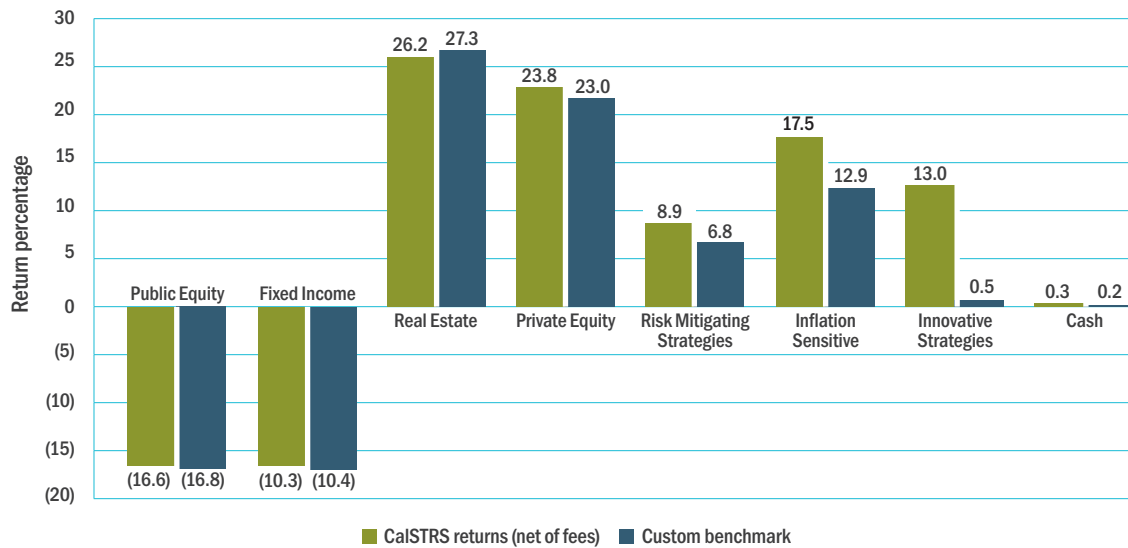
Time-weighted returns

as of June 30, 2022



One-year time-weighted returns by portfolio types

as of June 30, 2022



CalSTRS resources



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Looking for a 403(b) plan to roll over your funds?

A 403(b) supplemental retirement savings plan is one way to set aside additional money for retirement. If you want to roll over funds or start a 403(b) account, visit [403bCompare.com](https://www.403bcompare.com) to explore your options and easily compare between hundreds of plans.

Need an updated benefit estimate?

Did you attend a retirement planning session this past year and now need an updated retirement benefit estimate because circumstances in your life have changed?

Call us at 800-228-5453 and select option 3. Please note, it can take 14 to 21 business days for your updated estimate to arrive in the mail.

This service is only available if you're eligible to retire and previously attended a CalSTRS benefits planning session.

Teacher Talk: Spotlight on California's educators

Shift in mindset

A pivotal moment came when he was waiting tables at a restaurant in San Francisco and one of the patrons recognized him from high school. She was an associate attorney—one of the careers he claimed to be studying for. That night he looked in the mirror and told himself: “I’m worth more than minimum wage plus tips.”

At age 26, Rowe moved to Washington and enrolled in North Seattle College. His English 101 class provided a formative experience through a narrative writing assignment with the prompt: “What I know to be true.” He wrote what he called a cynical and indignant diatribe directed at entitled patrons in the restaurant industry. His teacher noted he made interesting observations and that she hoped he also remembered the moments people are kind. She wrote in the margin: *This is one thing I know to be true—you’re one of the kind people.*

“After all the quitting, all the times I let people down, when this teacher saw goodness in me, I began to see myself differently and slowly take off the mask.”

Helping others, helping himself

Rowe signed up as an English as a second language tutor for community service credit. On the first day, a woman with a hopeful gleam in her eyes walked in with a stack of letters she asked him to read since she did not speak English. Rowe watched her optimism fade to despair as he read each employment rejection letter. He recognized the feeling of hopefulness shifting to hardness and decided to help her. They met every day and learned how to search for jobs, write cover letters and fill out job applications.

“This collaboration was empowering for both of us, and the kinship felt good,” Rowe said. A couple of weeks later, this woman, who had been an accountant in Vietnam, received two job offers from unionized hotels. After helping her get a job,

he thought: “Maybe I do have some value in this world. There’s something here I need to explore.”

With growing self-confidence, Rowe transferred to the University of Washington where he earned a bachelor’s degree in English. He credits a particular professor with inspiring his passion for historical and contemporary literature and plays. “In his class, I first felt the joy of learning for learning’s sake—and understood that education isn’t just about learning a vocation.”

Rowe later earned a master’s degree in dramatic literature from the University of California, Santa Barbara, and completed his doctorate in performance studies at the University of California, Berkeley.

Teaching more than an occupation

Rowe’s first teaching position was English 11, the general American Literature course, at Truckee High School. He noticed several students with high grade point averages were in this class rather than the college preparatory course. He asked about their college plans and realized they didn’t believe a college trajectory was for them due to family history, self-doubt and societal conditioning.

He helped students research colleges and prepare for the SATs during lunch. To meet the community service requirement, he helped them launch the Tahoe Language and Literacy Alliance, a reading group at the local senior center. Mostly, though, he provided encouragement and hope, as his teachers did for him and as he did with the accountant from Vietnam.

Rowe founded La Fuerza Latina, a program to help low-income, first-generation students access college and career programs. Students participate in summer internships, apply for scholarships and learn how to complete college applications. He gets satisfaction from working with students who have no other guidance and no idea how to apply for college. “Our motto is: *When the sun rises, it rises for everybody,*” he said.

The program boasts students who have attended Boden College, Carnegie Mellon University, Pitzer College, Swarthmore College, Stanford University, University of California, Los Angeles, University of California, Berkeley, and Wesley College, among others. “We have a 100% graduation rate. I’m super proud of our students,” he said.

Rowe’s energy, excitement and genuine engagement with his students created a buzz at the school and within the district. He won Placer County Teacher of the Year in 2022 and was a

2023 California Teacher of the Year finalist. “I am so grateful to be doing what I love,” he said. “Teaching is not just an occupation for me—it’s truly a salvation.”

Teacher Talk is a series of profiles on California educators. For more stories, visit [CalSTRS.com/teacher-talk-profiles](https://www.calstrs.com/teacher-talk-profiles). To be considered for a future profile, please email Communications@CalSTRS.com, with “Teacher Talk” in the subject line.

CalSTRS named a best place to work in money management for eighth time



For the eighth year, *Pensions & Investments* magazine named the California State Teachers’ Retirement System one of the Best Places to Work in Money Management.

In December 2022, *Pensions & Investments* unveiled the results of its 11th annual survey and recognition program, which is dedicated to identifying and honoring the top employers in the money management industry.

“We’ve persevered through challenging times by focusing on diversity and inclusion, compassion among co-workers and a strong

work ethic,” said CalSTRS Chief Investment Officer Christopher J. Ailman. “To receive this distinction once again from *Pensions & Investments* is humbling and each person at CalSTRS has played a significant role in earning this honor.”

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

The 2022 Best Places to Work in Money Management award winners are posted at pionline.com/best-places-to-work/2022/winners.

CalSTRS wins Ongoing Investment Education award

Congratulations to our CalSTRS Pension2 team and Voya Financial for earning an ongoing investment education award in the *Pensions & Investments* 2023 Eddy Awards. We’re proud of the work we did to seamlessly offer retirement planning to our members in a virtual environment. Fifty-seven education and communication plans were honored in March as part of *Pensions & Investment’s* annual Defined Contribution East Conference. Learn more about the Eddy Awards at pionline.com/awards/pi-announces-2023-eddy-award-winners.



myCALSTRS

Easy. Fast. Secure.

Are you within six months of retiring?

Submit your application online for faster processing

Fill out and submit your *Service Retirement Application* through your myCalSTRS account—it's easy and secure and will expedite the processing time for a faster turnaround. You'll also receive your award letter sooner.

To receive step-by-step instructions from a CalSTRS benefits specialist on how to fill out your *Service Retirement Application* electronically through your myCalSTRS account, join an Online Service Retirement Application Demonstration. Sign up at CalSTRS.com/benefits-planning.

Learn more about the service retirement application process at CalSTRS.com/service-retirement-application-process.



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BOARD NEWS

Board reelects Keiley as chair, names Bradford as new vice chair

At the Teachers' Retirement Board meeting on May 3, Harry Keiley was reelected as chair and Denise Bradford was elected as vice chair of the board for the fiscal year 2023–24 term. This is the fourth consecutive year Keiley is serving as chair. Bradford succeeds Sharon Hendricks, who served as vice chair for three consecutive terms. Hendricks nominated her fellow educator Bradford during the meeting.

Kate LeBlanc: New CalSTRS retirement readiness director

Chief Executive Officer Cassandra Lichnock announced the hiring of Kate LeBlanc as retirement readiness director at the November 2022 Teachers' Retirement Board meeting.

LeBlanc provides direction on the development and execution of financial education, services and outreach efforts for CalSTRS members and employers and serves as a senior leadership representative on CalSTRS' governance councils and forums.

LeBlanc joined CalSTRS from the California Public Employees' Retirement System where she oversaw customer education and outreach programs, including member and employer education, external communications, and internal training services for their contact center and regional office representatives.

Malia M. Cohen joins Teachers' Retirement Board

Newly elected California State Controller Malia M. Cohen is now a member of the Teachers' Retirement Board, replacing Betty Yee. The state controller is one of four board members who serve in an ex officio capacity by virtue of their office. The others include the director of finance, state superintendent of public instruction and state treasurer.

Read more about Controller Cohen at CalSTRS.com/malia-m-cohen.

Governor announces reappointment of William Prezant to board

Governor Newsom reappointed William Prezant to a four-year term on the board. Prezant is one of three public representatives appointed by the Governor to the 12-member board and his term lasts through December 31, 2026. This appointment is subject to Senate confirmation.

Find more information on the Governor's website at gov.ca.gov.

Board Highlights available online

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

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

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- CalSTRS.com/forms

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