



RETIRED Educator

SUMMER 2022

CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM

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Teacher Talk: Spotlight on California's educators Physical education teacher took love of moving and the outdoors to work in special education with the severely disabled



Wayne Boudreau
Physical Education teacher

Inspire Charter Schools
CalSTRS member, 53 years

Wayne Boudreau has taught physical education off and on since 1969, but he has always kept his love of moving.

He took a long break from full-time teaching and became a self-proclaimed "ski bum" for a while before coming back to teach special education. Now that he's retired, again, he's golfing and teaching stretching.

Why did you become a teacher?

Boudreau grew up in Antelope Valley in Southern California and went to school in Palmdale. While he was working as a recreation leader in 1969, the school district was hiring on an emergency basis without a teaching credential requirement. "All of a sudden, I'm working and got a job. I knew a lot of the teachers who had taught me and even the administrators."

He started teaching elementary school physical education and coaching freshman football. Boudreau also worked as ombuds for the D.A.R.E. (Drug and Rehabilitation Education) program, which helped students with drug counseling and awareness. After three years of teaching at Palmdale, he took what turned out to be a long break.

From teaching to skiing

"Growing up in Antelope Valley, I felt that a lot of things were given to me because everyone knew me. I never knew what my survival level was. I quit teaching and started living in resorts to get away from Antelope Valley," Boudreau said.

Also inside:
Remaining pay dates for 2022
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Member service centers reopened for in-person services

CalSTRS is offering comprehensive services at our member service centers from 8 a.m. to 5 p.m. Monday through Friday. When visiting any of our member service centers, be prepared to abide by all COVID-19 guidelines in place at the time of your visit, including masking requirements.

All member services are available via online or telephone sessions, and our Contact Center is taking calls from 8 a.m. to 5 p.m. Monday through Friday. 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 encourage you to use the online services available through your *myCalSTRS* account. We have instituted DocuSign® on the *Recipient Designation* form to make it easy for you to update your one-time death benefit recipient information. Now is also a good time to make sure all your contact information is up to date. If you haven't signed up for *myCalSTRS*, go to [myCalSTRS.com](https://www.mycalstrs.com) and register today for immediate access to your accounts.

If you have direct deposit, you can find your statements online at *myCalSTRS*. Still receiving a paper check? Sign up for direct deposit today at [myCalSTRS.com](https://www.mycalstrs.com) and your first payment will be deposited into your account within one to two pay periods after we receive the authorization.

➤ **Visit [CalSTRS.com/covid-19-resources](https://www.calstrs.com/covid-19-resources) for information on how to access all our services.**

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Statements in this publication are general and the Teachers' Retirement Law is complex and specific. Nothing contained in this publication should be construed as legal advice.

If a conflict arises between information contained in this publication and the law, the law prevails.

CalSTRS Retired Educator is published twice a year for retired members and benefit recipients of the California State Teachers' Retirement System. Send your comments or suggestions to:

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Find information about COVID-19 and how to protect yourself and others:

California Department of Public Health: [cdph.ca.gov](https://www.cdph.ca.gov)
Centers for Disease Control and Prevention: [cdc.gov](https://www.cdc.gov)

Remaining pay dates for 2022

The tables below show the pay dates for CalSTRS benefit payments in 2022. Payments are made in arrears, so the payment you receive each month is for the prior month's benefit. See [CalSTRS.com/paydates](https://www.calstrs.com/paydates) to view or download the 2022 pay dates calendar.

Remaining pay dates for 2022

Benefit month	Check mailing date		Direct deposit date
	Southern California* and out of state	Northern California**	
August 2022	8/29/22	8/30/22	9/01/22
September 2022	9/27/22	9/28/22	9/30/22
October 2022	10/28/22	10/28/22	11/01/22
November 2022	11/28/22	11/29/22	12/01/22
December 2022	12/29/22	12/30/22	1/03/23

2022 Supplemental Benefit payment dates

Payments are made to members and beneficiaries whose current benefit is worth less than a specified percentage of the original benefit when adjusted for increases in the California Consumer Price Index. The percentage is currently set at 85%.

Benefit month	Check mailing date		Direct deposit date
	Southern California* and out of state	Northern California**	
September 2022	9/27/22	9/28/22	9/30/22
December 2022	12/29/22	12/30/22	1/03/23

What if your payment hasn't arrived yet?

Direct deposit

If you have direct deposit, you can find your statements online at [myCalSTRS](https://mycalstrs.com). Your financial institution has until the close of the direct deposit date to place the funds in your account. Please contact your financial institution to find out what time it places your funds into your account.

Paper checks

If your benefit payment is mailed to you and you have not received it by the fifth business day of the month, contact us at **800-228-5453**.

*ZIP codes beginning with 900-930

**ZIP codes beginning with 931-961

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Teacher Talk: Spotlight on California's educators

He worked as a substitute teacher and in the prison GED program for a while in Lake Arrowhead. He moved to Mammoth Mountain and liked skiing so much he moved to Lake Tahoe for even better skiing. "I worked at a hotel up there, so I was able to work in the evenings and skied during the day. I just became a ski bum. I did that for 10 to 12 years."

Boudreau still kept his hand in teaching, substituting in Nevada and California elementary schools. "It kept my mind stimulated," Boudreau said.

Why did you go back to teaching?

"I got in a car accident in 1986. It was pretty horrific. I crawled out of the accident. I knew it was time to get serious about life and moved back to Antelope Valley." He met a woman working as a secretary in special education who encouraged him to substitute and make steady money. "When I walked into the school to substitute, it was just one of those moments that just captured me. Before that, I had no real desire to work in special education. It just fell into my lap. But I felt in my heart, as soon as I walked into that door, that's where I should be."

He became an adapted physical education specialist and co-wrote curriculum still being used throughout California to assess children with disabilities.

While working for the Los Angeles County Office of Education, Boudreau taught in the MOVE program (Mobility Opportunities Via Education) for severely disabled students. The assessment program helped students learn to sit, stand and walk. From that work, he became a MOVE trainer and traveled across the western states to certify and teach others.

In 1999, Palmdale School District took back the administration of its special education programs from Los Angeles County Office of Education. Boudreau, who still knew the programs and teachers there, circled back to working for Palmdale.

Retiring for the first time

Boudreau made big changes in his life. He went to

a class reunion and reconnected with a classmate, Sherry, got married in 2004 and retired. Boudreau moved closer to his old school district, so retirement didn't last that long. "Palmdale had my phone number and knew I was close by."

For about 12 years, he served as an advocate for parents. He also worked in support programs through California State University, Bakersfield. "A lot of parents with children in special education want a lot of things for their kids, and I was able to help the parents out and so the school district was happy."

He eventually went to work for Inspire Charter Schools. "An administrator I had worked with was frustrated because she was not a physical education teacher—she was a special education teacher and working with students who were physically disabled, and she didn't know what to do. For a while, I volunteered and helped her." Eventually, he began working for Inspire throughout the state, helping with assessments and Individualized Education Programs for students with physical disabilities.

"I did that for two or three years until the pandemic hit and it was time to back away. I couldn't do assessments online. I had to do it hands-on, so I went back into retirement," Boudreau said.

What's one thing you're proud of?

Boudreau said he helped a student who was never expected to walk be able to get up and walk with help from his parents within two years of working with him in the MOVE program. "It was pretty miraculous. I feel really good about that."

Teacher Talk is a series of profiles on California educators. For the full-length version of this story, 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.

Temporary suspension ends for annual postretirement earnings limit and separation-from-service requirement

On January 11, 2022, Governor Newsom issued an executive order that temporarily suspended the annual postretirement earnings limit for certain CalSTRS members. The order also suspended the 180-calendar day separation-from-service requirement for certain members who have reached normal retirement age. These suspensions applied to retired member activities performed at certain K–12 school districts, county offices of education and charter schools between July 1, 2021, and March 31, 2022.

On February 25, 2022, Governor Newsom issued an executive order that clarified any retired member who returned to work during the period of July 1, 2021, to March 31, 2022, will have the annual postretirement

earnings limit suspended for the entire 2021–22 school year. It also clarified that any retired member who has reached normal retirement age and returned to work during the period of July 1, 2021, to March 31, 2022, will have the 180-calendar day separation-from-service requirement suspended through June 30, 2022. These suspensions apply to retired member activities performed at certain K–12 school districts, county offices of education and charter schools.

Retired CalSTRS Defined Benefit members who initially returned to retired member activities on or after April 1, 2022, will be subject to the separation-from-service requirement and the annual postretirement earnings limit of \$48,428 for the 2021–22 school year.



See the *Working After Retirement* fact sheet at [CalSTRS.com/publications](https://www.calstrs.com/publications) to learn more about the separation-from-service requirement and the annual postretirement earnings limit.

Postretirement earnings limit for fiscal year 2022–23

If you perform retired member activities in the California public school system, including substitute teaching, as an employee, an independent contractor or an employee of a third party, there's a limit to the amount of money you can earn in a year without affecting your retirement benefit. For fiscal year 2022–23, the postretirement earnings limit is \$49,746. You can work in any job outside the California public school system with no restrictions on your earnings.



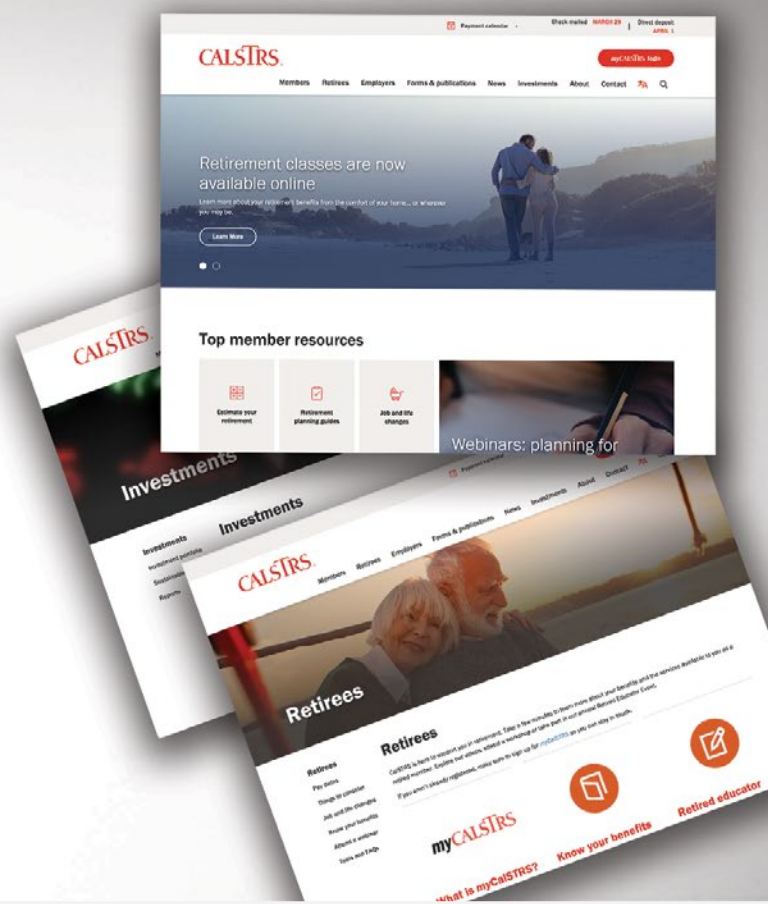
Many CalSTRS retirees enjoy regularly scheduled volunteer work. If you decide to volunteer, be aware that an employment arrangement that involves volunteering in a position that would otherwise be creditable to CalSTRS may be in violation of the postretirement earnings limitations.

Welcome to the new CalSTRS.com

We've refreshed the look of our website so you can find the information you need about your benefits and services faster and easier.

New features include an improved search feature, enhanced accessibility, faster load times and greater online security for our members. We've also made it simpler to find board agendas in the Teachers' Retirement Board section, and the forms section is redesigned with an improved searchability function that makes finding the forms you need easier than ever.

Take time to look around the new site and familiarize yourself with the new functionality and feel at CalSTRS.com.



CalSTRS annual Member Satisfaction Survey results

We conducted our annual Member Satisfaction Survey earlier this year to gain insight into your experiences with the delivery of CalSTRS benefits and services. As we've done in prior years, we asked a random sample of active and retired members about their overall satisfaction with CalSTRS.

Consistent with previous survey results, 74% of members who responded reported “CalSTRS is an organization I can trust.” Both active and retired members indicated retirement planning, the cost of health care and the state of the economy were all major drivers of confidence in their financial needs being met in retirement.

Other findings from the survey—specific to retired member survey respondents—include:

- 91% are highly satisfied with their retirement overall.
- 87% reported their CalSTRS benefit either met, exceeded or greatly exceeded their expectations.
- 75% are confident they will have enough money to live comfortably throughout retirement.
- 64% noted health care spending in retirement is about the same or less than before retirement.



Survey results will be presented to the Teachers' Retirement Board in September. To review survey results, visit [CalSTRS.com/board-meetings](https://www.calstrs.com/board-meetings).

Our path to net zero

Net zero is when the amount of greenhouse gases emitted into the atmosphere by humans is offset by the amount taken away, either by natural means, such as forest conservation and restoration and improved agriculture and land management, or through technological solutions that capture and store greenhouse gas emissions. Achieving net zero is important because it guards against the worst impacts of climate change, which will affect CalSTRS' investments over the long term.

Our purpose is to deliver a secure retirement to our members. To do this, our investment portfolio must transition to avoid the risks of climate change and invest in sustainable solutions. This will maintain the long-term value of the portfolio so the monthly benefits payments to our members are not compromised.

As a significant global investor, our path to net zero includes working with the companies in which we invest, plus governments, and other investors worldwide. We engage hundreds of companies each year to promote sustainable business practices, including those in the largest greenhouse gas emitter sectors: Energy, transportation, manufacturing and construction, and agriculture.

The top four global greenhouse gas emitters by sector are energy, transportation, manufacturing and construction, and agriculture.

This year, we voted on more than 1,000 company shareholder proposals and board elections during proxy season—the time of year most companies make key decisions, usually April through June. For example, we voted in favor of shareholder proposals that encourage setting appropriate science-driven emission reduction targets and those that further greater visibility on corporate lobbying activities, such as when companies influence legislative or regulatory policies behind the scenes.

We also called on the U.S. Securities and Exchange Commission to strengthen proposed rules concerning corporate climate-related disclosures. Currently, about 40% of companies in our portfolio do not report their greenhouse gas emissions. It's important all companies—not just energy companies—disclose this data because otherwise we cannot effectively identify companies with lower climate risk, which will have a financial impact on our fund.

These efforts are significantly accelerating our path to a net zero portfolio by 2050 or sooner. By reducing the risks to our investment assets, we're working to ensure California's teachers can afford to enjoy a healthy and secure retirement now and in the future.



CalSTRS on track to achieve full funding

CalSTRS' funded status rose to 73% as of June 30, 2021, according to the most recent actuarial valuation of the Defined Benefit Program.

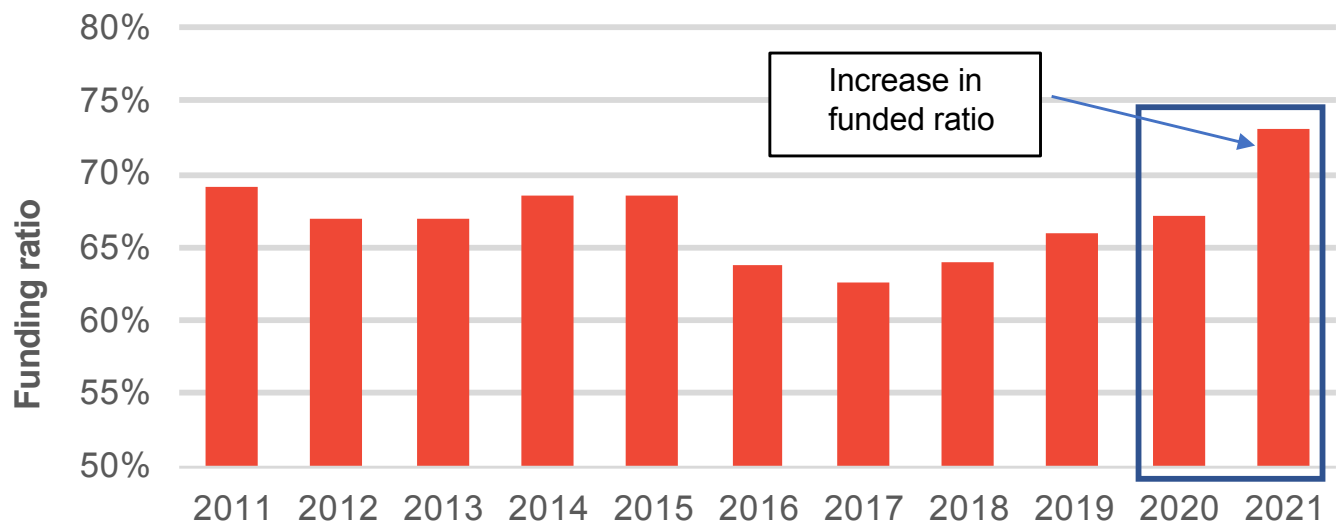
The board received the results of the valuation of the Defined Benefit Program at the May meeting, and voted to maintain supplemental state and employer contribution rates.

The CalSTRS funded status, which was 67.1% as of June 30, 2020, refers to the ratio of CalSTRS' assets compared to its total liabilities. The ratio improved significantly between 2020 and 2021 due in large part to the record-breaking 27.2% investment return from fiscal year 2020–21.

Because of the adoption of the CalSTRS Funding Plan in 2014, CalSTRS is better positioned today to handle market volatility than it was a decade ago.

The board also received the results of the valuations for the Defined Benefit Supplement and Cash Balance Benefit programs and approved additional earnings credits for members of both programs.

See the full reports on the valuations for the Defined Benefit, Defined Benefit Supplement and Cash Balance Benefit programs at [CalSTRS.com/actuarial-valuations](https://www.calstrs.com/actuarial-valuations).





From the Pension Sense blog: Supplemental benefit program helps guard against inflation

Soaring prices for food, gas and other goods have almost everyone worried, especially those with fixed incomes. We offer two programs intended to ease the impact of inflation on our members.

First is the simple benefit adjustment, which provides a 2% increase to your monthly pension every September. This increase is based on your initial allowance and is not compounded as benefits increase. Next are supplemental benefits. The Supplemental Benefit Maintenance Account is one of the strongest anti-inflation programs operated by any public pension in the nation. Its goal is to provide supplemental payments to maintain 85% of the purchasing power of your initial allowance.

What is purchasing power?

It's a measure of how your retirement benefit keeps pace with inflation. For example, if your benefit stays the same, but the cost of items doubles, your purchasing power is only 50% of what it was originally.

The amount of the supplemental payment is based on inflation as measured by changes in the All-Urban California Consumer Price Index, which is calculated by the Division of Labor Statistics and Research in the California Department of Industrial Relations. Once calculated, payments are made quarterly on the first of the months of October, January, April and July.

To learn more about supplemental payments, please read our Supplemental Payments publication at [CalSTRS.com/supplemental-payments-calculation-and-funding-information](https://www.calstrs.com/supplemental-payments-calculation-and-funding-information). Also see "Protecting against inflation during retirement" on page 84 of the *Member Handbook* at [CalSTRS.com/member-handbook](https://www.calstrs.com/member-handbook).

Get helpful information about your benefits, the CalSTRS Investment Portfolio, corporate engagement activities and more by subscribing to our blog at [CalSTRS.com/pension-sense-blog](https://www.calstrs.com/pension-sense-blog).

Spend more time doing things you love.

Still standing in line every month to deposit your check?
Sign up for direct deposit and get your money faster.

When you sign up for direct deposit, your money gets securely deposited into your checking or savings account every payday. Sign up today using your *myCalSTRS* account or download the *Direct Deposit Authorization* form at [CalSTRS.com/forms](https://www.calstrs.com/forms). Your first payment will be deposited into your account within one to two pay periods after we receive the authorization. You'll find your direct deposit statements online at myCalSTRS.com.

► To learn more, go to CalSTRS.com/directdeposit.





One-time death benefit amounts increased 6.5%

A 6.5% increase to the one-time death benefit was approved by the Teachers' Retirement Board, effective July 1, 2022. The one-time death benefit is \$6,903 (up from \$6,480) if a member dies before retirement under Coverage A and \$27,612 (up from \$25,920) if under Coverage B. If a member dies after retirement, the one-time death benefit is \$6,903 under both Coverage A and Coverage B.

The 6.5% change mirrors the in-state increase in inflation, as measured by the California Consumer Price Index, from December 2020 to December 2021.

The one-time death benefit is a lump-sum payment made to a beneficiary upon the death of a CalSTRS

Defined Benefit Program member. You can name or update your one-time death benefit recipient at any time during retirement with no financial penalty. Your one-time death benefit recipient can be a person, trust, charity, estate, parochial institution, corporation or public entity. Use your *myCalSTRS* account or the *Recipient Designation* form, available at [CalSTRS.com](https://www.calstrs.com).

If you reinstate from retirement and return to employment in a CalSTRS-covered position, you must earn at least one year of service credit before the one-time death benefit is available to you again. To learn more about your survivor benefits, see the *Member Handbook* at [CalSTRS.com/publications](https://www.calstrs.com/publications).

Reminder: Access your 1099-R online

You can view and print your 1099-R online through your *myCalSTRS* account. While you're there, you can also review or update your tax withholding preferences quickly and securely by clicking *View & Update Your Tax Withholdings*. If you don't have a *myCalSTRS* account, sign up today at [myCalSTRS.com](https://www.calstrs.com).

CALSTRS


pension 2
personal wealth plan

**Now is the perfect
time to combine
your retirement
accounts**

Pension2, CalSTRS' voluntary supplemental savings plan, offers 403(b), 457(b), Roth 403(b) and Roth 457(b) plans with low costs and flexible investments.

Have other retirement savings accounts? Roll over money currently held in other qualified retirement plans to CalSTRS Pension2, and you'll be able to manage your retirement savings in one place and benefit from some great features. What's more, you may be able to save on costs.

To get a no-cost, no-obligation comparison of the costs you may pay elsewhere and with Pension2, call **888-394-2060**.

 **Learn more at Pension2.com.**

Your 403(b): Is it still working for you in retirement?

Have money in a 403(b) account that's not Pension2®? How does your 403(b) measure up to Pension2 and other plans your district offers? It's easy to find out with our 403bCompare website where you can:

- Filter through hundreds of available 403(b) products to quickly compare costs, features, performance and services side by side.
- Create your own 403bCompare account for an easy and secure way to save comparison information about various 403(b) investment products.
- Access an array of retirement planning tools such as videos, calculators and more.

Explore your options at 403bCompare.com—it's easy to use and you can compare up to three products side by side at one time!



myCALSTRS

Access your benefit information online, anytime

myCalSTRS offers easy, secure and convenient access to your accounts and CalSTRS forms, anytime, anywhere. Register at myCalSTRS.com. Once you complete the process, your myCalSTRS account will be active.



With myCalSTRS, you can:

- Sign up for direct deposit.
- Update your one-time death benefit recipient information.
- Update your contact information.
- Exchange secure messages with CalSTRS representatives.
- Complete and submit forms online.
- View your payment history, tax documents and more!

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.



Protect your myCalSTRS password

- CalSTRS staff will never ask for your password.
- Do not give your password to anyone for any reason.
- Change your password immediately if you know or suspect it has been compromised.
- Forgot your password? Go to myCalSTRS.com and select the *Forgot Your Username or Password?* link. Check out CalSTRS.com/myCalSTRS-help for easy instructions on resetting your myCalSTRS password.

CalSTRS retired members who are over 100 years old

Data as of June 30, 2021



CalSTRS
retired members
over 100 years old

363
females

64
males

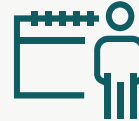


108

age of oldest
retired member



22
average years
of service credit



9,706
total years
of service credit



Go green!

Newsletters delivered right to your inbox

Save time, save trees. Sign up on *myCalSTRS* to receive *Retired Educator* online. Help us conserve natural resources and reduce mailing costs.

If you're registered on *myCalSTRS*, simply log in to your account, click on *Update Your Profile*, scroll down and edit your newsletter preferences. If you're not yet registered on *myCalSTRS*, create an account today at myCalSTRS.com.



Board News

Teachers' Retirement Board reelects chair Keiley, vice chair Hendricks

At the Teachers' Retirement Board meeting on May 4, the board reelected Harry M. Keiley as chair and Sharon Hendricks as vice chair of the board for the fiscal year 2022–23 term. The 12-member board nominates and elects its chair and vice chair annually, and the newly elected officers assume their posts immediately. This is the third consecutive year Keiley and Hendricks are serving as chair and vice chair. In the 2019–20 term, Hendricks was chair and Keiley was vice chair.

Michael Gunning appointed to board

Governor Newsom has appointed Michael Gunning to the Teachers' Retirement Board. Gunning is one of three public representatives appointed by the Governor to the board. The appointment is subject to Senate confirmation. Gunning is the senior vice president of legislative affairs with the California Building Industry Association with extensive experience advocating for constructive policies that bolster the homebuilding industry and increase homeownership opportunities. A veteran of housing finance, insurance and community development policy in California, he has over two decades of experience working with the Legislature.

Gunning has served on the California Housing Financing Agency since his appointment by Governor Arnold Schwarzenegger in 2010. He was reappointed in 2016 by Governor Jerry Brown. Before joining the CBIA, Gunning served as the vice president for the Personal Insurance Federation of California. Prior to that, he was managing director for the Nehemiah Community Reinvestment Fund, where he organized and facilitated millions in NCRF investments throughout California.

The five Governor appointees on the board consist of three public representatives, one retired CalSTRS member and one school board representative. See [CalSTRS.com/board-members](https://www.calstrs.com/board-members) for more information.

Board highlights available online

CalSTRS offers an easy-to-read downloadable summary of board meeting highlights that is posted online after each meeting. You can view the summary at [CalSTRS.com/board-highlights](https://www.calstrs.com/board-highlights).



The Teachers' Retirement Board meeting video archive can be found at [CalSTRS.com/board-meeting-video-archive](https://www.calstrs.com/board-meeting-video-archive).

CalSTRS Headquarters wins award

The CalSTRS Headquarters building recently won the JLL Energy Star Property of the Year Award for a second time. JLL is CalSTRS' property manager for the headquarters building, and HOK was the architect.

Energy Star is an annual certification for buildings nationwide that conserve energy, save money and help protect the environment by generating fewer greenhouse gas emissions than typical buildings. To become Energy Star-certified, a building must meet strict energy performance standards set by the EPA.

The award is given to the JLL building that achieves the highest certified Energy Star score. This year, CalSTRS Headquarters received the highest score possible (100 out of 100) and has averaged a score of 99 over the past six years.

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 (toll free)
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/localoffices.
Call ahead for the hours and
services of your local office.
- FAX** **916-414-5040**

STAY CONNECTED



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Moved or planning a move soon?

Two ways to update your contact information:



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

➤ myCalSTRS.com



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.

CalSTRS website security update

We have updated our website security features. Our website no longer supports out-of-date internet browsers. A popup message will prompt you to update your browser if it is outdated.