

Inside:

- 2 Explore benefits and services in person or online
- 3 Get the facts on Social Security
- 4 Ways to increase service credit
- 6 Investing for your future
- 7 Changing districts? Remember to transfer your sick leave
- 11 Board News

# CALSTRS Connections



## YOUR MONEY MATTERS

SEMIANNUAL PUBLICATION FOR ACTIVE AND INACTIVE CaISTRS MEMBERS

### Teacher Talk: Spotlight on California’s educators

Third grade teacher changed careers to make a difference



#### Francisco Laguna

Eastwood Elementary School  
Norwalk-La Mirada Unified School District  
CalSTRS member: 26 years

Francisco “Mr. Franco” Laguna became a teacher in 1997 after volunteering at a nearby after-school reading program.

“I liked sitting with a child and teaching them letter sounds,” Laguna said. “It’s rewarding when you teach younger grades. Once they learn to decode words and understand

them, it’s up to them from now on. Whether they’re going to be a banker or construction worker or open a hair salon or be a sales rep—you’ve given them the bricks to build with.”

It didn’t take long before the school’s principal suggested Laguna should become a teacher. At the time, the state was recruiting younger men to become educators. “I gave notice at my job and didn’t look back.”

#### Tell us about your job

Laguna teaches third grade at Eastwood Elementary School in La Mirada, as part of a three-teacher team. Their main goals are memorizing multiplication tables and understanding writing and paragraph structure. He also makes a point of teaching cursive.

“It’s important. This generation of students, they did kindergarten, first grade on Zoom. In kindergarten, you learn how to hold a pencil, doing the strokes of printing. It was one of the challenges of teaching writing in the pandemic,” Laguna said.

*continued on page 8*

Also inside:

**2022**  
Summary  
Report to  
Members

CaISTRS 2021–22  
Sustainability Report

See page 5

## CalSTRS mission:

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

### Teachers' Retirement Board

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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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CalSTRS  
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Sacramento, CA 95851

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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 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 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 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.myCalSTRS.com) and register today for immediate access to your accounts.

➤ **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](https://www.calstrs.com/webinars). You can also schedule a telephone or online benefits planning session 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.

## Get the facts on Social Security

As a California public school educator, you do not contribute to 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—the Windfall Elimination Provision and the Government Pension Offset—may be used in the calculation of your Social Security benefit. The application of these offsets may leave you with a smaller Social Security benefit or possibly no Social Security benefit at all.

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.

See the *Social Security, CalSTRS and You* fact sheet at [CalSTRS.com/social-security-calstrs-and-you](https://www.calstrs.com/social-security-calstrs-and-you). View the *Introduction to Social Security* video at [CalSTRS.com/videos](https://www.calstrs.com/videos).



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.

## CalSTRS retired members over 100 years old

As of June 30, 2022



CalSTRS  
retired members  
over 100 years old

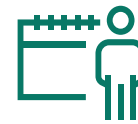
368  
females

70  
males

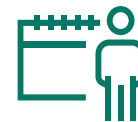


109

age of oldest  
retired member



23  
average years  
of service credit



10,090  
total years  
of service credit

## Ways to increase service credit

The more service credit you have at retirement, the greater your CalSTRS Defined Benefit monthly benefit will be. And remember—it is less expensive to buy service credit earlier in your career rather than later.

### You can buy service credit for:

- Eligible leave, including maternity, paternity and sabbatical leave, and leave approved under the federal Family and Medical Leave Act and the California Family Rights Act.
- Eligible service in out-of-state or foreign public schools, the military, Peace Corps or Job Corps.
- Nonmember service for part-time or substitute work performed before you were a CalSTRS member.
- Redeposits of previously refunded contributions, plus interest, after returning to CalSTRS-covered employment.

View the *Purchasing Service Credit* video at [CalSTRS.com/videos](https://www.calstrs.com/videos) or see the *Purchase Service Credit Now* fact sheet at [CalSTRS.com/publications](https://www.calstrs.com/publications) to learn more about different types of service credit.



### Go green!

#### Newsletters delivered right to your inbox

Save time, save trees. Sign up on *myCalSTRS* to receive *Connections* 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. Be sure we have your most current email address. If you're not yet registered on *myCalSTRS*, create an account today at [myCalSTRS.com](https://www.calstrs.com).



# 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](https://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.



## Reaching younger members

We engage with early career members to promote better retirement security. Last year at our new educator event and our financial awareness workshops, we engaged with 50% more young members (44 and younger) compared to the year before, far exceeding our 33% target.

# 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](https://www.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

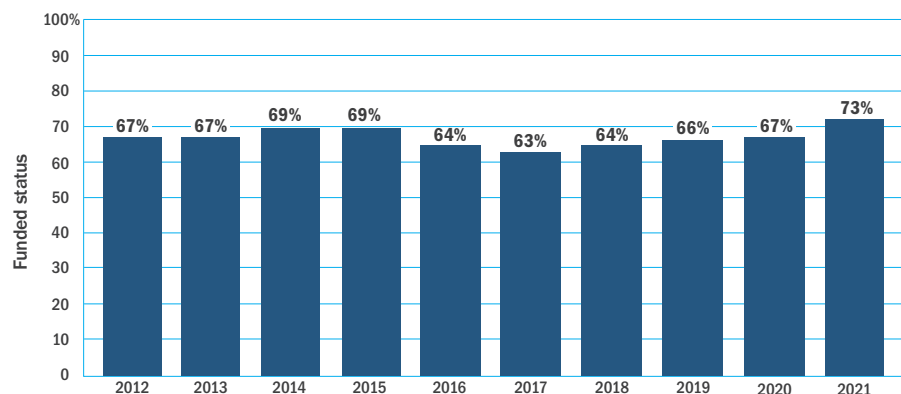
### State Teachers' Retirement Plan Statement of changes in fiduciary net position

(dollars in thousands)

	2022	2021
<b>Additions</b>		
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
<b>Total additions</b>	<b>\$7,608,751</b>	<b>\$80,360,700</b>
<b>Deductions</b>		
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
<b>Total deductions</b>	<b>\$17,845,919</b>	<b>\$17,050,991</b>
<b>Increase (decrease) in net position</b>	<b>(10,237,168)</b>	<b>63,309,709</b>
<b>Net position restricted for pensions</b>		
Beginning of the year	\$310,293,453	\$246,983,744
<b>End of the year</b>	<b>\$300,056,285</b>	<b>\$310,293,453</b>

### 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
<b>Total active and inactive members</b>	<b>676,581</b>	<b>660,451</b>
Service retirement benefits	285,704	281,302
Disability benefits	9,885	9,973
Survivor benefits	29,879	29,138
<b>Total retirees and beneficiaries</b>	<b>325,468</b>	<b>320,413</b>
<b>Total members, retirees and beneficiaries</b>	<b>1,002,049</b>	<b>980,864</b>

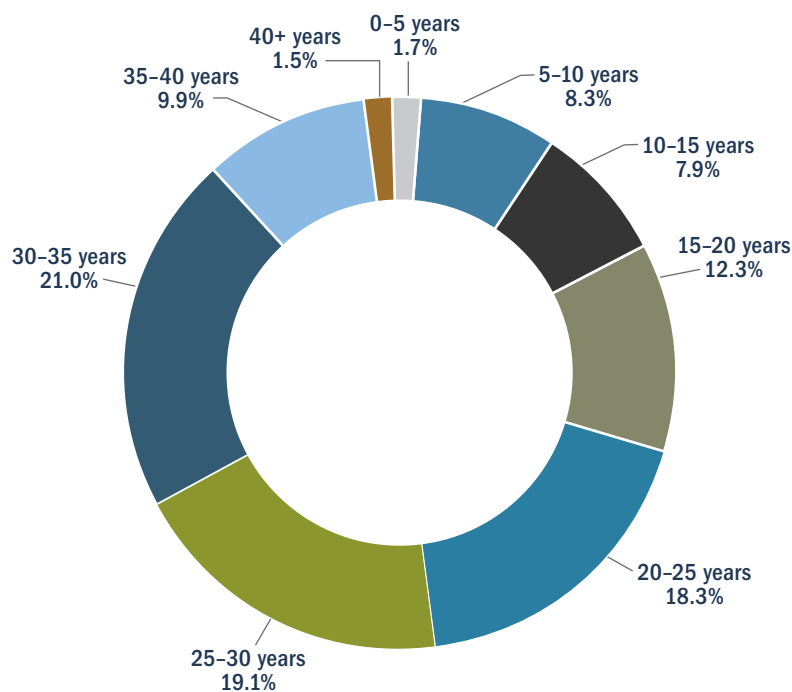
### Members retiring in 2022

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](http://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](http://CalSTRS.com).

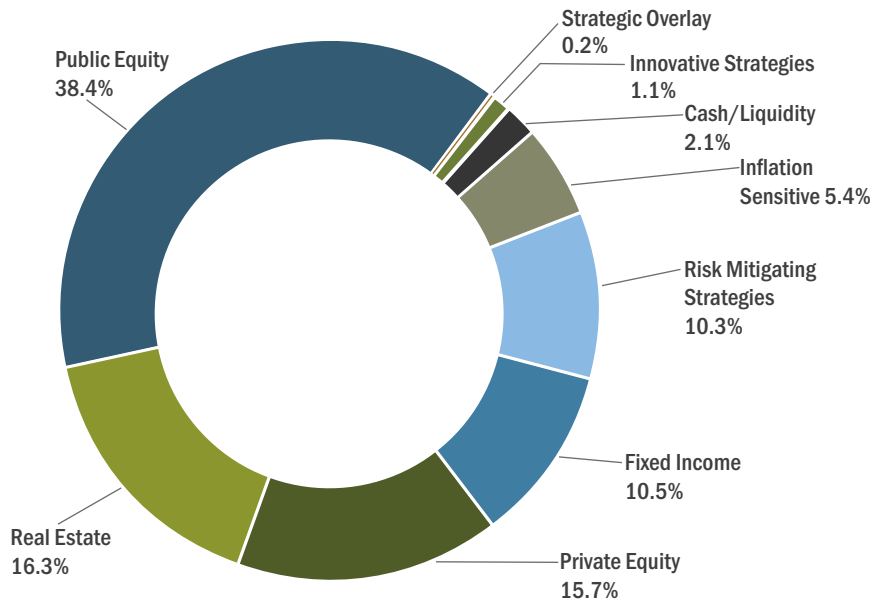
## Investment allocation

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<sup>1,2</sup>**

as of June 30, 2022

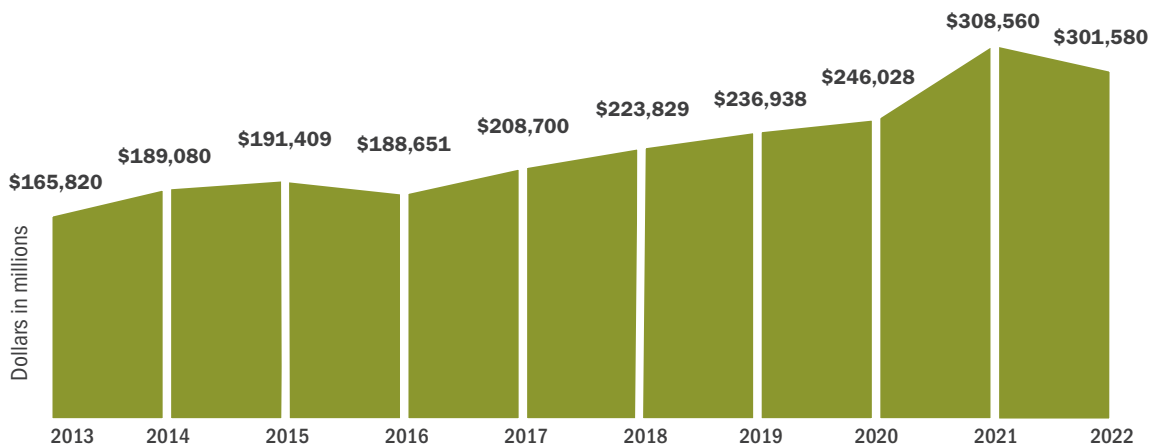


<sup>1</sup>Public Equity, Private Equity and Innovative Strategies include Sustainable Investment and Stewardship Strategies public and private investments of \$8.8 billion.

<sup>2</sup>Public 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)

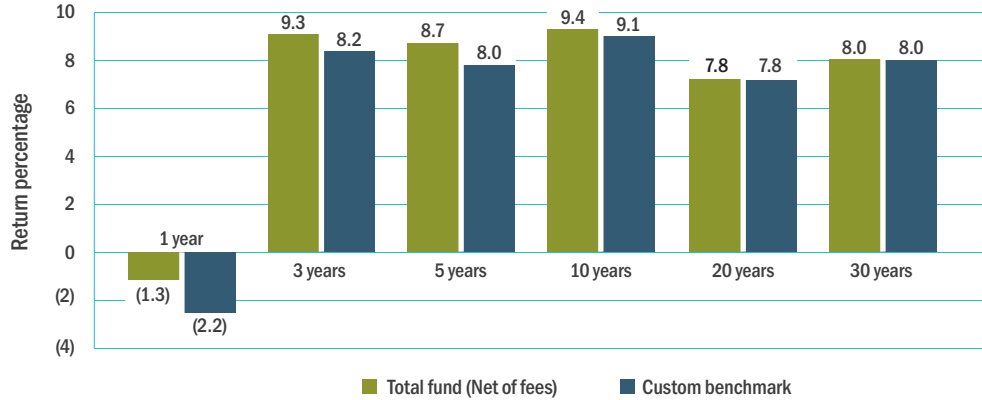


# Securing your financial future (continued)

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

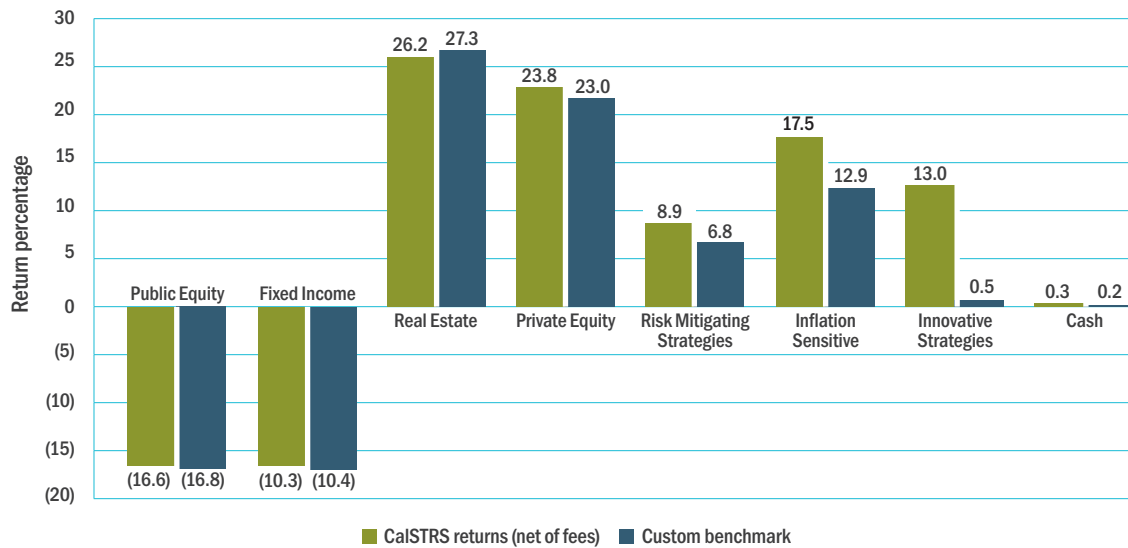
## Time-weighted returns

as of June 30, 2022



## One-year time-weighted returns by portfolio types

as of June 30, 2022



### CalSTRS resources



#### WEB

CalSTRS.com  
myCalSTRS.com  
403bCompare.com  
Pension2.com

#### STAY CONNECTED



#### CALL

800-228-5453  
Calls 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

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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.**  
Call ahead to find out the hours  
and services available at your  
local office.



#### FAX

916-414-5040

CALSTRS


**pension** 2  
personal wealth plan



**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.
- **A CalSTRS retirement benefit will replace, on average, 50% to 60% of a member's salary. It's never too early to start saving more money for your future.**

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

It's your future. Choose Pension2™.

## **Need help choosing a 403(b) plan?**

403bCompare is your resource for information on the 403(b) plans offered by your school district. You'll find everything you need to start building your personal retirement savings. Check out [403bCompare.com](https://403bCompare.com) to explore your options and easily compare hundreds of plans.

## **Changing districts? Remember to transfer your sick leave**

If you change employers during your career, make sure to work with your previous employer right away to arrange the transfer of your accumulated unused sick leave to your new employer. We'll convert your unused sick leave to additional service credit when you retire, but we can only accept unused sick leave from employers you worked for during the last school year in which you earned creditable compensation. To learn more about sick leave, see the *CalSTRS Member Handbook* at [CalSTRS.com/publications](https://CalSTRS.com/publications).

## Teacher Talk: Spotlight on California's educators

Laguna said his students are missing a lot of their elementary school memories. "I tell parents, 'You remember the Halloween parties, the egg hunts, the Christmas parties, your teacher. We are going to celebrate everything.' My students lost a couple of years of memories. You don't remember learning quotations."

### Tell us about life before teaching

"I got to the point in my prior career where I made too much money and hated getting up too early," Laguna said. He wanted to give back and started volunteering.

"The company was good, but I didn't enjoy what I was doing. I wasn't contributing to society. There's nothing wrong with money—I thought my calling was to make a lot of money, but I didn't get any intrinsic rewards," Laguna said.

Despite the desire for more satisfying work, the pay cut from commercial equipment sales was hard. "My first year of teaching, I made 33% of what I made the year before, but I was 100% happier," Laguna said.

He said education gave him a good life. "I'm still on track to retire. I vacation, I travel, I'm a homeowner. I'm very blessed."

### Why he almost left teaching

At the beginning of the 2006 school year, Laguna was frustrated with the challenges of teaching. "I was thinking of leaving the profession and ran into one of my students, which reminded me why I teach."

Laguna was with his husband at a festival in Los Angeles when he thought he recognized a young man, who then approached him and asked if he was a teacher. The young man, Armando, was a former student Laguna had tutored in reading, first as a volunteer and then as he started his teaching career in 1997.

Laguna caught up with Armando, all grown up at 6 feet tall and no longer little. The young man mentioned he realized there was more to life than

working in a warehouse and said he planned to start college in the fall.

They parted ways, and as Laguna told his husband about the student's story, Armando came running back. "When he reached me, he hugged me, I imagined like a son hugs his father, lifting me off my feet and whispered in my ear: 'Thanks for teaching me to read.'"

Laguna turned the encounter into an essay he revisits every time he comes back for another year of school. "This is my why."

### One thing you're proud of as a teacher?

"I enjoy being a teacher ambassador to the outside sector. People don't know all the hardships, challenges, successes and joys of teaching. Summer is not vacation. It's my nonpaid time. You're the third parent or in some cases the second parent. It wasn't in my job description, but it is now. People say, 'I can't do that.' I look at them and say 'Yeah, you probably couldn't.'"

He also reminds parents what they said at parent-teacher conferences, about supporting teachers. "I tell them, 'Good, I'll call you when something's up for a vote. I need your support now.' I'll remind them what they said, 'And by the way, your daughter is in eighth grade now. How's she doing?' I always save parent contacts."



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](mailto: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](https://pionline.com/best-places-to-work/2022/winners).



## CalSTRS wins Ongoing Investment Education award

2023  
EDDY  
AWARDS

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 & Investments* annual Defined Contribution East Conference. Learn more about the Eddy Awards at [pionline.com/awards/pi-announces-2023-eddy-award-winners](https://pionline.com/awards/pi-announces-2023-eddy-award-winners).



### 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](https://CalSTRS.com/pension-sense-blog).





# myCALSTRS

## Access CalSTRS online services 24/7

myCalSTRS offers easy, secure and convenient access to your accounts and CalSTRS forms, anytime, anywhere. Register at [myCalSTRS.com](https://myCalSTRS.com).



### 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.

### > Do we have your current email address?

Sign in to your myCalSTRS account to update your contact information. Find help with resetting your password at [CalSTRS.com/myCalSTRS-help-videos](https://CalSTRS.com/myCalSTRS-help-videos).

# 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](https://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](https://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](https://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](https://CalSTRS.com/board-meeting-video-archive).

## CalSTRS resources

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

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STAY CONNECTED



## 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](https://mycalstrs.com)



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

➤ [CalSTRS.com/fillable-member-forms](https://calstrs.com/fillable-member-forms)



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

➤ [CalSTRS.com/forms](https://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.