

Connections

SEMIANNUAL PUBLICATION FOR ACTIVE AND INACTIVE CALSTRS MEMBERS



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Solving the Funding Shortfall

By Jerilyn Harris, CalSTRS Board Chair

As you probably know, CalSTRS is facing a projected funding shortfall, also known as an unfunded actuarial obligation. This shortfall is based on an actuarial valuation, which is a snapshot of the Teachers' Retirement Fund's assets and liabilities. Based on current projections, CalSTRS has assets to pay benefits through 2044—if there is no change to contribution levels.

Since 2006, the Teachers' Retirement Board has been talking to our stakeholder groups—active members, retired members, administrators, school districts and the Legislature—about the need for a contribution increase. Unlike other pension systems, the Legislature and the Governor determine CalSTRS pension contribution rates, and local employers determine health benefit support.



Taking Steps Toward a Solution

CalSTRS members do not earn Social Security for their CalSTRS-covered employment, so most educators rely on their CalSTRS Defined Benefit as their primary source of retirement income. The board is acting to ensure a healthy and secure retirement fund for all CalSTRS members. Here is what we are doing:

- Communicating the facts to members, employers, the Legislature and the Governor.
- Raising the need to increase contribution rates.
- Moving to a more diversified investment mix.
- Reviewing CalSTRS investment assumptions.

The board takes its fiduciary responsibility seriously. Solving the funding shortfall won't be easy—but acting as a fiduciary isn't easy. Educators have been promised a reliable retirement, and the Teachers' Retirement Board is doing everything it can to fulfill that promise.

Learn More and Get Involved

Working together, the funding shortfall can be solved. To learn more, visit the CalSTRS member benefits website at CalSTRSBenefits.Us.

CalSTRS Webinar

Your Questions Answered

CalSTRS presented a webinar, *Perspectives: CalSTRS 2011*, on Tuesday, October 26. The focus was on sorting fact from fiction surrounding retirement benefits and CalSTRS long-term funding status.

Members who joined the webinar heard a presentation from CalSTRS CEO Jack Ehnes and Deputy CEO Peggy Plett. Topics included:

- The ability of CalSTRS to pay benefits.
- The role of investment returns in funding CalSTRS benefits.
- The role of the Legislature in pension changes.
- What members can do to stay connected.

If you would like to view a recording of the webinar, visit CalSTRS.com (select *Multimedia*).

A question and answer period followed the presentation. Member questions that were not answered during the webinar are presented below.

How much is the state contribution right now? What kind of contribution increase will current members see?

The cost of CalSTRS benefits are shared among members, school employers, the State of California and CalSTRS investment earnings.

Members currently contribute 8 percent of their creditable earnings. The state currently contributes 2.017 percent.

Based on current assumptions and projections, to be fully funded in 30 years, contributions will have to increase to fund the current benefit structure. The California Legislature and the Governor will determine when, how much and how quickly contributions will increase.

Why is it so difficult for teachers to access CalSTRS disability benefits when they have evidence of disability from their doctor?

When a member submits an application for disability benefits, their application is reviewed by CalSTRS. If the member meets eligibility requirements and applies within the applicable timelines, supporting documentation is requested from both the member and their employer. The Education Code requires a member to provide "competent medical documentation" in support of their application. If a member submits only an off-work note from their physician rather than their actual medical records, they will be directed to provide the actual records.

Assuming that the member submits the appropriate medical records, those records would be reviewed by staff and potentially by a nurse consultant. Discrepancies between the records and other information provided could result in additional requests for documentation or a denial of disability benefits.

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CalSTRS Mission:

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

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Retirement Board

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Chief Investment Officer

David Lindgren

Editor

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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Retirement Progress Report Just a Click Away

Your *Retirement Progress Report* for fiscal year 2009-10 is now available on *myCalSTRS*. To access your *Retirement Progress Report*, log in to my.CalSTRS.com (select *View Your Retirement Progress Reports*).

If you did not elect to receive an electronic-only copy before September 30, 2010, you will receive a hard copy of your report via U.S. mail in December. If you no longer wish to receive your report by mail, opt out on *myCalSTRS* (select *Your Preferences*).

Verify Your Information

When you review your report, take a few minutes to verify that the information is accurate. The facts and figures, such as your years of service credit, will ultimately be used to calculate your retirement benefit. An error now could mean a delay in correctly calculating your retirement benefit later.

If you find a discrepancy and you are currently working as an educator, contact your employer. We receive information about you from your employer, so your employer is the only one who can correct what has been reported to us. If you work for more than one employer, you will need to contact each one until the error is found. Ask to speak to the person in your district who is responsible for reporting your earnings to CalSTRS—usually the payroll time reporter in either the payroll or personnel office.



Defined Benefit Supplement Account Contributions to Change

You currently contribute 8 percent of your salary to CalSTRS—6 percent has been credited to your Defined Benefit account and 2 percent to your Defined Benefit Supplement account.

Starting this January, CalSTRS will credit the entire 8 percent of your monthly contribution to your Defined Benefit account. Contributions to the Defined Benefit Supplement account will continue to be made when you earn more than one year of service credit in a single school year or receive special pay enhancements.

To continue building supplemental retirement savings, we encourage you to participate in a supplemental savings plan, such as CalSTRS Pension2®. For more information about Pension2, see page 5.

IMPORTANT NOTE



Be 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.

Sign Up Today

If you're registered on *myCalSTRS*, simply log into your account, click on the *Update Your Profile* icon, scroll down and edit your newsletter preferences. Also, update your e-mail address and other contact information, if necessary.

If you're not yet registered on *myCalSTRS*, create a new account today at my.CalSTRS.com. For more information about *myCalSTRS*, see page 12.

Keep Your Information Current

Moved recently? Newly married, registered as a domestic partner or divorced? Make sure CalSTRS, as well as your employer, has your current legal name, mailing address, e-mail address and telephone number to avoid delays in communications.

Make address changes on *myCalSTRS* or by submitting an *Address Change Request* form, available at CalSTRS.com/publications.

CALSTRS WEBINAR

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One common reason applications are denied has to do with reasonable accommodation. The Education Code requires that a member request reasonable accommodation from their employer if their medical condition warrants it. Quite often a member will terminate employment without addressing that issue with their employer.

I am considering retirement. Will going part-time affect my retirement benefit?

Unless you are on the Reduced Workload Program, yes. Working part-time will result in you earning less service credit than working full-time. It will not, however, affect your final compensation. Your Defined Benefit is determined by a formula that includes your service credit, final compensation and age factor.

Are educators who teach at charter schools part of CalSTRS? If not, how do they become members?

A charter school has the option of participating in CalSTRS or creating or adopting another qualified retirement benefit plan for charter school staff. If a charter school chooses to make the CalSTRS plan available, employees of the charter school who perform creditable service must have that service and associated compensation reported to CalSTRS.

Individual teachers and other educators do not have the option of choosing either to participate or not to participate in CalSTRS. Staff employed at charter schools that do not participate in CalSTRS must work with the charter school to make the CalSTRS plan available.

Go Green with Pension2 and Receive a Free Gift

Invest in your retirement with CalSTRS Pension2® personal wealth plan, a supplemental savings program that offers 403(b), Roth 403(b) and 457 plans. Our 15 Easy Choice Portfolios are designed to match your risk tolerance with your time horizon. With the Build Your Own Portfolio option, you can choose from 22 professionally selected investments from Vanguard, Dodge & Cox, American Funds, TIAA-CREF and others.

Pension2 offers low fees and expenses, so you can keep more of your hard-earned retirement income. You do not pay commissions, front or back-end load fees, or surrender charges typical of most vendors. You also receive unbiased advice on investment planning services at no additional cost.

Why Wait?

For a limited time, Pension2 is offering a free briefcase to new enrollees and a free tote bag to anyone who rolls over existing tax-deferred accounts to Pension2.

Call 888-394-2060 or e-mail Pension2@CalSTRS.com to learn more.



New Member Service Center Opens in Hayward

CalSTRS has added a second member service center to better serve you.

Located at the Alameda County Office of Education, the new CalSTRS Member Service Center in Hayward replaces the benefits counseling office previously in Dublin. The Hayward center acts as a model for satellite offices we plan to open across the state in the next several years. The Sacramento center opened its doors last summer.

Member service centers are staffed by CalSTRS employees who are fully trained to assist and counsel you with any questions regarding your CalSTRS benefits. The centers offer member services such as workshops and member outreach. CalSTRS forms also can be picked up or dropped off at these locations.

Over the next year, the center's services will expand to include assistance to CalSTRS retirees. Office hours are Monday through Friday, 8 a.m. to 5 p.m. The center is located at:

313 West Winton Avenue, Suite 181
Hayward, CA 94544

For more information or to schedule an appointment with a benefits counselor call 510-670-4200.

To locate a CalSTRS benefits counselor in your area, visit CalSTRS.com/counseling.

CalSTRS Workshops for Every Stage of Your Career

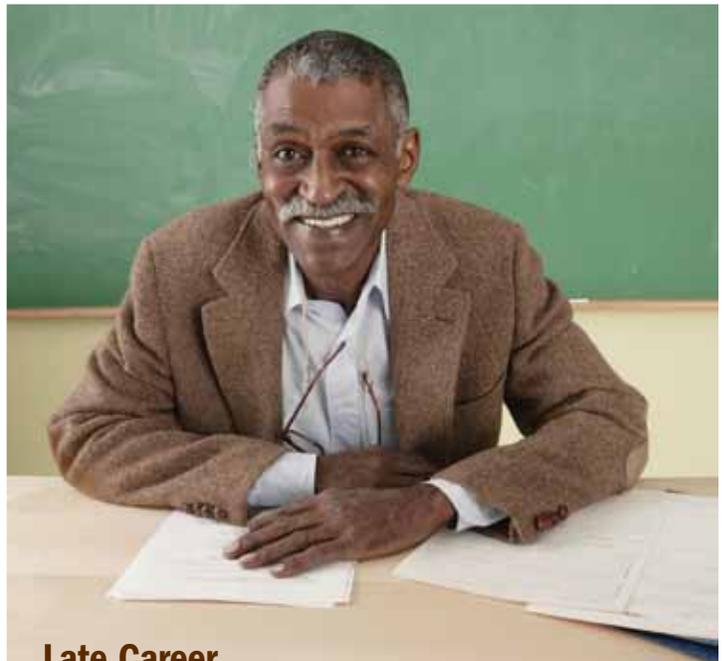
Wherever you are in your career, CalSTRS has a workshop for you. These free and informative sessions are a great way to establish a foundation of knowledge about your CalSTRS benefits and help you plan for a successful retirement.

Early Career

Demystifying CalSTRS is a one-hour workshop that explains how your CalSTRS pension is the foundation for your personal retirement plan. This is the workshop to attend if you have never attended a CalSTRS workshop or are in the early stages of your career. It is never too early to start planning for your retirement.

Mid-Career

CalSTRS Fundamentals is a 1.5-hour workshop that provides a comprehensive look into the essentials of your CalSTRS benefits, with a focus on issues relevant to mid-career educators developing a preretirement plan.



Late Career

CalSTRS Retirement Check-Up is the workshop to attend as you near retirement. This 1.5-hour workshop covers how your retirement benefit is calculated, how to provide a lifetime benefit for another person, the three decisions you must make to retire from CalSTRS, the retirement process, working after retirement, and resources for prospective retirees.

Retirement Income Management is a 1.5-hour workshop that will help you identify retirement income and expenses, understand the four retirement risks, and close income and expense gaps to preserve, protect and manage your retirement income. This workshop is designed for CalSTRS members age 45 and older, retired educators and other members interested in developing a post-retirement plan.



When? Where? How?

Workshops are offered at no cost statewide throughout the year, usually at local county offices of education. CalSTRS workshops are conducted by trained and knowledgeable CalSTRS staff or benefits counselors. Register for a workshop online at CalSTRS.com/workshops, or contact a scheduler at 800-228-5453 and select option 3.

Notice of Election

Board Elections to Be Held in 2011

Next year, three of the 12 Teachers' Retirement Board members will be elected by CalSTRS active membership. CalSTRS will hold the election from October 1, 2011, through November 30, 2011.

Active Member Elections to the Teachers' Retirement Board

Active members of the Defined Benefit Program and active participants in the Cash Balance Benefit Program of the California State Teachers' Retirement System are eligible to elect three representatives to the Teachers' Retirement Board. Two of these elected members of the board will represent active Defined Benefit Program members and active Cash Balance Benefit Program participants employed in preK-12 school districts and county offices of education, and one member will represent active Defined Benefit Program members and active Cash Balance Benefit Program participants employed by community college districts.

A plurality of votes cast will determine the winner of each election contest, with the term of office for each elected board member beginning January 1, 2012, and ending December 31, 2015.

Procedures for Becoming a Candidate

Eligibility—Members of the Defined Benefit Program or participants of the Cash Balance Benefit Program shall qualify for nomination as candidates if they meet the eligibility criteria and submit properly completed forms by the deadlines specified below. Eligible candidates may be nominated for only one of the three elected positions on the board.

Eligible candidates for the first preK-12 position on the board must be active members of the Defined Benefit Program or active participants of the Cash Balance Benefit Program employed by a preK-12 school district or county office of education.

Eligible candidates for the second preK-12 position on the board must be active members of the Defined Benefit Program or active participants of the Cash Balance Benefit Program employed by a preK-12 school district or county office of education in a position other than administrator.

Eligible candidates for the community college position on the board must be active members of the Defined Benefit Program or active participants of the Cash Balance Benefit Program employed as an instructor by a community college district.

Nomination Packets—Nomination shall be on the petition form provided by CalSTRS, signed by active members and participants. The CalSTRS election coordinator will provide candidate nomination packets containing a petition form, nomination certification form, and the election rules and procedures to all active members and participants who request a packet. Candidate nomination packets are also available at CalSTRS.com.

Nomination Petition Form—A valid petition form must contain original signatures of at least 250 active members of the Defined Benefit Program or active participants of the Cash Balance Benefit Program who would otherwise be eligible to vote in that election. The legible printed name, month and day of birth, and last four numbers of the Social Security number must accompany the signature of each active member or participant signing the petition in order to verify membership against the CalSTRS database.

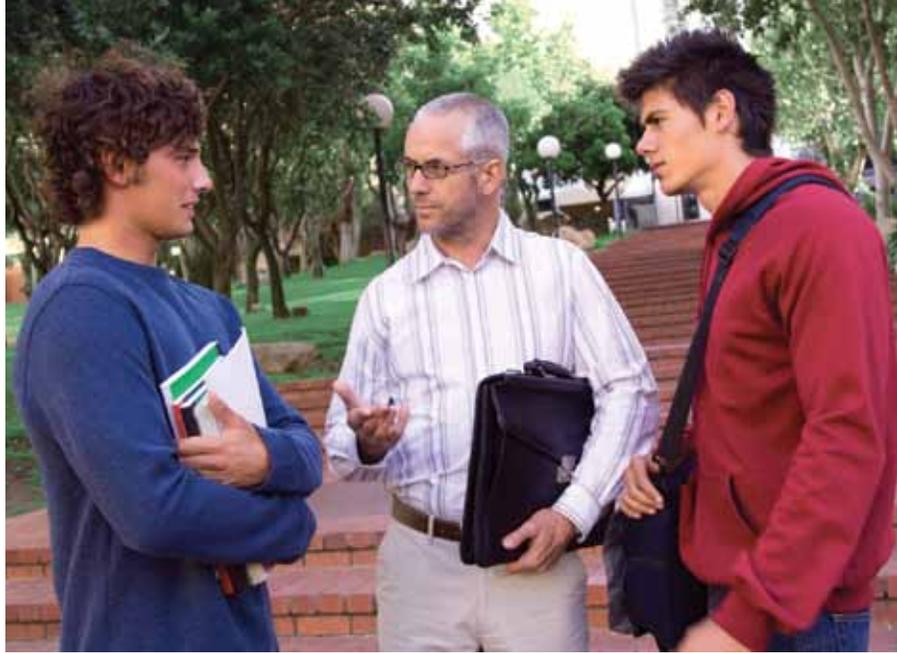
Nomination Certification Form—Candidates must certify on the nomination certification form provided by CalSTRS that they accept the nomination, consent to serve if elected, agree to comply with the rules and regulations governing the conduct of board member elections, and abide by a drawing of lots by the election coordinator in case of a tied vote.

Candidates must return the original petition form and nomination certification form to the CalSTRS election coordinator. Only those petition forms and nomination certification forms received at CalSTRS Headquarters by 5 p.m. on March 4, 2011, will be accepted. Completed petition forms and nomination certification forms transmitted via facsimile will be accepted if the original completed forms are received at CalSTRS Headquarters within seven calendar days following the deadline.

Candidate Statement Form—As part of a candidate statement included in ballot materials sent to eligible voters, each candidate shall provide the following

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How U.S. Health Reform Affects CalSTRS Members



The passage of the Patient Protection and Affordable Care Act in March brought the most sweeping change in U.S. health care since the creation of Medicare in 1965. Many details will not be clear until the U.S. Department of Health and Human Services writes the necessary regulations. Implementation will occur over several years, with three years passing before some of the most extensive changes begin.

The new law:

- Requires most Americans to obtain health insurance coverage. Those without insurance will pay fines, but exceptions will be granted for financial hardship and other reasons. It also provides subsidies for those who cannot afford the premiums.
- Creates state health exchanges that will allow people without employer-provided coverage, or those who cannot afford such coverage, to buy health insurance.
- Requires dependent coverage for both married and unmarried children up to age 26 to be offered no later than the beginning of the new plan year effective after September 23, 2010.
- Creates a temporary national high-risk pool to provide health coverage to people with pre-existing medical conditions who have been uninsured for at least six months.

Rules for Insurers

The law prohibits individual and group health plans from:

- Placing lifetime limits on the dollar value of coverage.
- Rescinding coverage except in cases of fraud.
- Using pre-existing conditions to deny coverage.
- Requiring a waiting period longer than 90 days.

The law also requires health insurance to cover certain preventive care services, such as vaccinations and recommended screenings, without requiring any cost-sharing.

Changes in Medicare

The new health care law expands Medicare-covered prescription drug and prevention benefits and introduces new programs designed to improve the quality and delivery of care. These changes may affect you.

Beneficiaries with higher annual incomes are required to pay a larger portion of their Medicare Part B premiums. In 2010, the first level of higher premiums is at \$85,000 per individual or \$170,000 per couple. Starting in 2011, the income levels at which increased Medicare Part B premiums are paid will not change until at least 2020.

Multiple steps will be taken to close the Medicare Part D coverage gap, or “donut hole.”

Protect Your Loved Ones Before You Retire

The donut hole is the difference between the initial coverage limit and the catastrophic coverage threshold.

The federal government will provide a rebate of \$250 to all Medicare beneficiaries who enter the donut hole in 2010. Next year, pharmaceutical manufacturers will provide beneficiaries who fall into the donut hole a 50 percent discount on brand-name drugs. This discount will increase to 75 percent by 2020, with the government paying the rest of the prescription costs. Also, between 2014 and 2019, the out-of-pocket amount required when an individual reaches catastrophic coverage will be reduced.

Taxes and Fees

The new law pays for the expanded coverage through various taxes and fees. The following changes might affect you:

Starting in 2013, there will be a Medicare tax of 3.9 percent on investment income, such as dividends and interest, for individuals with adjusted gross income of more than \$200,000 or joint filers with more than \$250,000 in adjusted gross income. Distributions from pensions, IRAs and other qualified retirement plans are exempt.

Also beginning in 2013, the threshold for itemized medical deductions increases to 10 percent of gross adjusted income from the current 7.5 percent.

To read the full analysis of the bill provided to the Benefits and Services Committee of the Teachers' Retirement Board, visit CalSTRS.com (select *Learn About CalSTRS*, then *Public Meeting Notices and Agendas*, then *June 2010 Board Agenda* from the dropdown menu, then scroll down to *June 4, 2010*).

To further research how these new provisions will affect you and your family and review the timeline for mandated changes, visit healthcare.gov.

If you are eligible to retire, you may make a preretirement election of an option to ensure a monthly lifetime income for another person or persons if you should die before retirement.

You are eligible to make a preretirement election of an option if you are:

- 50 years old with at least 30 years of service credit or
- 55 years old with at least five years of service credit.

When you elect an option, your monthly Member-Only Benefit will be reduced. The amount of the reduction is based on the option you elect, your age and the ages of your beneficiaries at the time you elect the option. Generally, the younger you are when the election is made, the less your retirement benefit is reduced.

The preretirement election of an option is different from the one-time death benefit. Naming a one-time death benefit recipient does not affect your retirement.

Advantages of a Preretirement Election of an Option

If you die before you retire and you chose an option beneficiary or beneficiaries, they will receive a lifetime monthly benefit. Their benefit begins immediately upon your death, regardless of their ages.

In most cases the reduced benefit will be higher if you make a preretirement election of an option before retirement than if you wait and elect one at retirement.

If you become disabled after making a preretirement election of an option and you have a disability benefit under Coverage A, you may retain the option election to provide a monthly benefit to your option beneficiary.

Disadvantages of a Preretirement Election of an Option

If you cancel or change your preretirement election of an option before retiring, your retirement benefit may be permanently reduced.

If your option beneficiary dies before you retire, the election will be automatically canceled and your retirement benefit may be permanently reduced.

For more information, see Section 5 of the *Member Handbook*, "Approaching Retirement," available at CalSTRS.com/publications.



The Truth About Public Educators' Pensions

By Jack Ehnes, CalSTRS CEO

A CalSTRS retiree recently wrote me to express his frustration that members' professionalism and Defined Benefit pensions are being tarnished by news reports of exorbitant public pensions and government officials' salaries. He's witnessing what he describes as "private and public slander"—likely a result of guilt by association with the agencies and local governments currently under public scrutiny.

It's cause for concern. The recent press about lavish public pensions and salaries paid to some government officials has some people believing all public pensions and public employees are the same. For instance, news outlets have reported cases of alleged salary spiking to inflate pensions. Laws governing CalSTRS, however, are designed to prevent spiking. We have a very aggressive audit program to detect and remedy any efforts to spike pensions.

Setting the Record Straight

As an educator, you have dedicated your career to benefit California students and our state's education system and have fully earned the pension you will receive. Unfortunately, when there's bad press about one public pension, others—including ours—can come into question as well.

CalSTRS is committed to setting the record straight. The CalSTRS benefits paid to public educators are modest:

- The average CalSTRS benefit replaces 62 percent of final salary after 29 years of service at over 61 years of age, without earning any Social Security benefits for that service.
- CalSTRS retirement benefits are paid with employee contributions, employer contributions and investment earnings. Investment earnings do most of the work.
- Most California public school teachers retire without employer-sponsored health care after age 65.

CalSTRS Actions

We're working hard to protect you from an inaccurate public perception of service and retirement benefits. We're taking proactive steps to publicly share and discuss our Defined Benefit Program, the members it serves and what is being done to ensure it will remain financially strong. To keep the record straight, we have:

- Engaged in active media relations efforts with staff monitoring the news, quickly responding to inaccurate press and regularly communicating with the media.
- Launched CalSTRSBenefits.us to keep members, the public and the media up to date with accurate news and facts.
- Created the Speakers Bureau to meet face to face with members.
- Begun an educational effort with the Legislature, informing lawmakers of the truth regarding your public service and the Defined Benefit Program.
- Held annual audio town hall meetings for members to separate fact from fiction.
- Updated CalSTRS publications with the most current facts and figures about members and their Defined Benefit pensions.

Stay Connected

Most importantly, we're keeping the dialogue going. That's why I encourage you to read my blogs and send me questions at CalSTRSBenefits.us. You can also sign up to receive e-mail alerts and our latest e-newsletter. You'll receive important and timely information that will help you educate your colleagues, family and friends.

CalSTRSBenefits.us is your source for the facts about CalSTRS benefits and program funding. Join the conversation on plan funding by asking questions, sharing and discussing your thoughts, posting comments and connecting with other educators.

Together we will get the true message out.

information: name; job title; employer; status as either an active member of the Defined Benefit Program or active participant of the Cash Balance Benefit Program and years of service as a member or participant; a list of no more than five previous positions held; and a list of no more than five organizations to which the candidate belongs, including any positions held in those organizations.

In addition, as part of the candidate statement, a candidate may provide a list of no more than 10 endorsements by individuals or entities. The total number of words to answer the three questions specified in regulation shall not exceed 200 words.

The candidate statement must be received by the election coordinator by the deadline indicated in the notification letter sent to qualified candidates. Candidate statements may not be changed or withdrawn except by the election coordinator, who may remove any portion of the candidate's statement the candidate is unable to verify.

Voter Eligibility

Eligible voters in the elections are persons who were members of the Defined Benefit Program and participants of the Cash Balance Benefit Program employed by a preK-12 school district, county office of education, or community college district during the 2010-11 school year, between

July 1, 2010, and June 30, 2011. The election coordinator will mail ballots and candidate statements to each eligible voter for whom CalSTRS has a valid mailing address recorded. The election coordinator will provide ballots and candidate statements upon request to eligible voters who do not have a valid mailing address recorded with CalSTRS.

Recent Law Changes

Chapter 633, Statutes of 2010 (SB1007, Hancock) requires candidates, campaign committees, and other entities making contributions or incurring expenses on behalf of CalSTRS Board candidates to comply with regulations for elected state officials under the Political Reform Act of 1974. For more information, visit fppc.ca.gov or call 1-866-275-3772.

For More Information

For answers to questions, general information, a nomination petition form or the CalSTRS board election regulations, contact the election coordinator at 916-414-1411, by e-mail at electioncoordinator@CalSTRS.com, or write to:

Election Coordinator
 California State Teachers' Retirement System
 P.O. Box 15275
 Sacramento, CA 95851-0275

Election Schedule	
Deadline	Action
March 4, 2011	Deadline for CalSTRS receipt of the nomination petitions.
June 3, 2011	Deadline for CalSTRS receipt of the candidate statement form.
July 8, 2011	Random drawing for the order of candidate names on the ballot.
September 29, 2011	Campaign statement filed with Secretary of State and CalSTRS.
October 1, 2011	Ballots mailed directly to eligible voters. Automated voting services activated and available for eligible voters to cast their votes.
November 30, 2011	Voted ballots must be postmarked or received by CalSTRS in the postage-paid envelope on or before this date to be counted. Automated voting services deactivated.
December 1-7, 2011	At the location designated by CalSTRS, the sealed, signed envelopes containing the voted ballots will be opened and the ballots removed. Thereafter, the ballots will be tabulated. On December 21, the Chief Executive Officer will certify the candidates receiving a plurality of votes as having been elected.
January 1, 2012	The newly elected board members will be seated on the Teachers' Retirement Board in accordance with Education Code section 22200.

CalSTRS Resources

WEB	CalSTRS.com Click Contact Us to e-mail 403bCompare.com www.Pension2.com CalSTRSBenefits.us
CALL	800-228-5453 7 a.m. to 6 p.m. Monday through Friday 866-384-4457 Home Loan Program 888-394-2060 CalSTRS Pension2® Personal Wealth Plan
WRITE	CalSTRS P.O. Box 15275 Sacramento, CA 95851-0275
VISIT	Member Services 100 Waterfront Place West Sacramento, CA 95605
FAX	916-414-5040

myCalSTRS, My Retirement

It's About Time—Go Online

Dealing with day-to-day tasks is important, but when it comes to future goals, like retirement planning, do you know what you can do today, online, on your own time?

myCalSTRS Is Here for You

myCalSTRS is your online resource to access and manage your personal information on file with CalSTRS. myCalSTRS is safe, secure and offers the convenience of conducting business online anytime, from anywhere you have reliable Internet access. Make the most of your time and use myCalSTRS to:

- Access your *Retirement Progress Reports* to view your balances.
- Ask questions about your account and receive secure answers.
- View your beneficiary and recipient designation information.
- Update your profile with your preferred contact information.
- Request electronic delivery of newsletters, notifications and statements.

Register and Log On Today

Register and activate your myCalSTRS account at CalSTRS.com. The one-time registration process is for both returning users (who used myCalSTRS before July 2010) and those using myCalSTRS for the first time. The process is simple and provides quick and secure access to myCalSTRS with your new activated login.

Join Our Online Community

In addition to using myCalSTRS, visit us on Facebook at facebook.com/CalSTRS and Twitter at twitter.com/myCalSTRS. Also visit CalSTRS.com and CalSTRSBenefits.us to stay connected and learn more about your CalSTRS benefits.

More to Come

myCalSTRS will be releasing additional features in the months ahead. Look for announcements in our publications and e-mail communications for more information.

