



## About Your 2017 Form 1099-R

### Form 1099-R Information Now Available Online

Your Form 1099-R can be viewed and printed from your *myCalSTRS* account on the CalSTRS website. A copy of your Acknowledgement Letter is also available online for payees with an overpayment (see Repayment section below). To access *myCalSTRS*, visit CalSTRS.com or go to *myCalSTRS.com*. If you have not already registered for *myCalSTRS*, it takes just a few minutes.

### Payments Reflect Amounts Paid in 2017 Tax Year

Your 2017 Form 1099-R reflects amounts paid during the 2017 tax year. The 2017 Form 1099-R includes payments issued from January 1, 2017, through December 31, 2017. The payment issued January 1, 2018, for the month of December 2017, will be included on the 2018 Form 1099-R.

### Defined Benefit Supplement

If you performed service after January 1, 2001, you will receive a separate Form 1099-R for payments issued from your Defined Benefit Supplement account in 2017.

### Repayments

If you were **overpaid a benefit** and a repayment plan was established, the following information may help you prepare your tax return:

- If repayments were received in 2017 for an overpayment in 2017, the amount collected is reflected in the “Gross Distribution” (Box 1) and in the “Taxable Amount” (Box 2a) on your 2017 Form 1099-R.
- If repayments were received in 2017 for an overpayment in a year(s) prior to 2017, the amount collected is not reflected in the “Gross Distribution” (Box 1) on your 2017 Form 1099-R. We are unable to change your prior year Form 1099-R per Internal Revenue Service regulations. Since you may be entitled to recover taxes paid on this amount, we will send you a letter acknowledging the total amount you repaid CalSTRS in 2017. You may wish to consult a tax professional regarding the use of this letter when filing your tax return. For more information, refer to Internal Revenue Service (IRS) Publication 525, *Taxable and Nontaxable Income* (see Repayments).

### CalSTRS Uses the Simplified Method

If you retired after December 31, 1988, CalSTRS uses the IRS Simplified Method to determine your taxable income. Using that rule, if you paid post-tax retirement contributions while employed, a portion of each pension payment is excluded from your taxable income. This tax-free part of your benefit is calculated for you and reported in “Nontaxable Contributions” (Box 5) of your Form 1099-R. The taxable amount of your retirement income is reflected in “Taxable Amount” (Box 2a). By CalSTRS using the Simplified Method to determine the taxable amount on your Form 1099-R at the end of the year, this does not preclude you from using another IRS-approved exclusion method. You do not need to request an additional Form 1099-R if you have selected another exclusion method. For more information, see IRS Publication 575, *Pension and Annuity Income*.

### **Court-Ordered Deductions**

If your benefit payment has court-ordered deductions and the recipient of the deduction is deemed to be tax responsible, your gross and taxable payments are reduced by the deduction amount. Refer to IRS Publication 575, *Pension and Annuity Income*, or consult a qualified tax professional regarding your individual situation.

### **Separate Form 1099-R Issued for Rollovers**

A separate Form 1099-R is issued for each portion of funds that were rolled over to an IRA or other qualified plan. These 1099-R forms have a distribution code "G."

### **Change of Address**

Notify CalSTRS of any address change by calling the Customer Service Contact Center to speak with one of our agents (a valid email address is necessary in order to update your address by phone), or log in to *myCalSTRS* and change the address in your profile to ensure prompt delivery of benefit payments, correspondence and future Form 1099-Rs:

- Contact the Customer Service Contact Center to speak with one of our agents, who will be able to update your address over the phone. (As long as you can provide a valid email address).
- You may change your own U.S. mailing address online if you are a registered *myCalSTRS* user. You can register for *myCalSTRS* at our website, CalSTRS.com.
- The *Address Change Request* form can be downloaded from the CalSTRS website at CalSTRS.com/Forms.
- You may also request to receive an *Address Change Request* form in the mail by sending a written request to CalSTRS, P.O. Box 15275, MS 81, Sacramento, CA 95851-0275.
- An *Address Change Request* form may also be requested by sending an online message via *myCalSTRS* or by calling the CalSTRS Customer Service Contact Center at 1.800.228.5453.

### **To Request a Duplicate Form 1099-R**

You may view and print your Form 1099-R for calendar years 2000 through 2017 from *myCalSTRS*. To access *myCalSTRS*, go to CalSTRS.com and log in to *myCalSTRS*. If you have not already registered for *myCalSTRS*, it takes just a few minutes.

In addition, Form 1099-R for current or past years can be requested in writing. All requests in writing must include your name, your Client ID or last four digits of your Social Security number, tax year requested, mailing address, daytime telephone number, and signature.

Mail your request to CalSTRS, P.O. Box 15275, Sacramento, CA 95851-0275. Please allow 7 to 10 business days for receipt of your duplicate Form 1099-R.

All inquiries concerning federal or state tax returns should be directed to your local Internal Revenue Service, Franchise Tax Board office, or a qualified tax professional. The California State Teachers' Retirement System can only respond to questions regarding information reported on the Form 1099-R.

### **For More Information**

For additional information, refer to the reverse side of your Form 1099-R or visit Frequently Asked Questions on CalSTRS.com or call 800.228.5453.