



About Your 2022 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 2022 Tax Year

Your 2022 Form 1099-R reflects amounts paid during the 2022 tax year. The 2022 Form 1099-R includes payments issued from January 1, 2022, through December 31, 2022.

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 for 2022.

Repayments and Recoveries

If you were overpaid a benefit and a repayment plan was established, the following information may help you prepare your tax return. Generally, overpayments are satisfied in two ways: 1. Repayment; and 2. Recovery. Repayment is a payment made from the funds of the benefit recipient made to CalSTRS, usually via check. Recovery is the process of CalSTRS reducing outgoing benefits to apply a portion of the payable benefits to the amount due to CalSTRS.

- If repayments or recoveries were received in 2022 for an overpayment in 2022, the amount collected is reflected in the "Gross Distribution" (Box 1) and in the "Taxable Amount" (Box 2a) on your 2022 Form 1099-R. This also applies to *recoveries* from benefits payable in 2022 that were applied to overpayments from a prior year.
- If *repayments* were received in 2022 for an overpayment in year(s) prior to 2022, the amount collected is not reflected on your 2022 Form 1099-R. We are unable to change your prior year Form 1099-R per Internal Revenue Service regulations. If this amount totals \$3,000 or more for the year, 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 2022 if it is \$3,000 or greater. Please note: the tax treatment of these repayments was changed due to federal tax legislation passed in 2017, which became effective in 2018. You may wish to consult a tax professional regarding the treatment of repayments when filing your tax return.

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 the payment is calculated for you and is 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, refer to 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 was rolled over to another qualified plan. These 1099-R forms have a distribution code "G."

Change of Address

Notify CalSTRS of any address change to ensure prompt delivery of benefit payments, correspondence and future Form 1099-Rs. To request for address change, please see options below:

- Contact the Customer Service Contact Center to speak with one of our agents, who will be able to update your address over the phone. To do so, you must 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 CalSTRS.com website.
- The *Address Change Request* form can be downloaded and printed 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, 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 800-228-5453.

To Request a Duplicate Form 1099-R

You may view and print your Form 1099-Rs for 2022 and prior tax years, from *myCalSTRS*. To access *myCalSTRS*, go to CalSTRS.com and login to *myCalSTRS*. If you have not already registered for *myCalSTRS*, it takes just a few minutes.

In addition, duplicate Form 1099-Rs 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, signature and signature date.

Mail requests to CalSTRS,
P.O. Box 15275
Sacramento, CA 95851-0275

If you are looking to get a duplicate tax form for a member who is deceased, please fill out the Request for Duplicate Tax Form of Decedent and submit the appropriate documentation along with the request. The Request for Duplicate Tax Form of Decedent form can be downloaded and printed from the CalSTRS website at CalSTRS.com/Forms.

All inquiries concerning federal or state tax returns should be directed to your local Internal Revenue Service, or 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 the Form 1099-R, visit Frequently Asked Questions on CalSTRS.com or call 800-228-5453.