



About Your 2008 Form 1099-R

Form 1099-R Information Now Available Online

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

Payments Reflect Amounts Paid in 2008 Tax Year

The 2008 Form 1099-R reflects amounts paid during the 2008 tax year. The 2008 Form 1099-R includes payments issued from January 1, 2008, through December 31, 2008. The payment issued January 1, 2009, for the month of December 2008 is included on the 2009 Form 1099-R.

Defined Benefit Supplement

If you performed active service after January 1, 2001, you will receive a separate Form 1099-R for payments issued from your Defined Benefit Supplement account in 2008.

Repayments

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

- If repayments were received in 2008 for an overpaid amount in 2008, the amount collected is reflected in the “Gross Distribution” (Box 1) and in the “Taxable Amount” (Box 2a) on your 2008 Form 1099-R.
- If repayments were received in 2008 for an overpaid amount that occurred in year(s) prior to 2008, the amount collected is not reflected in the “Gross Distribution” (Box 1) on your 2008 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 2008. 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 Services (IRS) **Publications 525, *Taxable and Nontaxable Income*** (see Repayments).

CalSTRS Uses the Simplified Method (formerly known as Simplified General Rule)

For those who retired after December 31, 1988, CalSTRS uses the IRS Simplified Method to determine 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 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***.

AC-0199 (Rev 12-08)

CalSTRS, P.O. Box 15275, MS 8, Sacramento, CA 95851-0275

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

An incorrect address does not affect the validity of a Form 1099-R. Notify CalSTRS in writing of any address change or logon to *myCalSTRS* (if you have level 2 access) and change the address in your profile to ensure prompt delivery of benefit payments, correspondence, and future Form 1099-Rs.

- You may change your own U.S. mailing address online if you are a registered *myCalSTRS* user **and** currently have Level 2 access. You can register for *myCalSTRS* at our Web site, www.CalSTRS.com.
- The *Address Change Request* form can be downloaded from the CalSTRS Web site at www.CalSTRS.com/Forms and Publications.
- 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 be requested by using *myCalSTRS* [Online Messaging - Inquiry](#) or by calling Member Services at 1-800-228-5453.

To Request a Duplicate Form 1099-R

You may view and print your Form 1099-Rs for calendar years 2001 through 2008 from *myCalSTRS*. To access *myCalSTRS*, go to www.CalSTRS.com and login to *myCalSTRS*. If you have not already registered at [myCalSTRS Registration](#), 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, and signature. Mail requests to CalSTRS, P.O. Box 15275, MS 8, Sacramento, CA 95851-0275. Please allow 10 to 15 working 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 the Form 1099-R, or visit Frequently Asked Questions under Resources on the CalSTRS Web site at www.CalSTRS.com or call 800-228-5453.