Cents and Sensibility

Providing our members with a secure pension is a shared responsibility. Over the past 30 years, earnings on investments and member contributions produced the bulk of NYSTRS' income. Taxpayers contribute by way of employer contributions. The result of this shared commitment is a well-funded plan.

A breakdown of the NYSTRS pension dollar
30 years ending 6/30/2020

Asset Allocation Targets*

- Global Bonds 2%
- Private Debt 1%
- Real Estate Bonds 7%
- Cash 1%
- High Yield Bonds 1%
- Domestic Fixed Income 16%
- Domestic Equity 33%
- Private Equity 8%
- Real Estate Equity 11%
- International Equity 16%
- Global Equity 4%

*As of 6/30/2020

Why a Pension Pays

- Nearly 80% of benefits paid remain in New York State.
- Retiree spending creates a ripple effect through the economy.
- NYSTRS investment fees average only 26¢ per $100 managed.
- 60% of the investment portfolio is internally managed.

See our Pension Education Toolkit at NYSTRS.org

Contributions Collected vs. Benefits Paid
30 years ending 6/30/2020 (Billions of Dollars)

- Net Position
  1990 $25.0 Billion
  2020 $120.5 Billion

Bar Graph:
- Member Contributions
- Employer Contributions
- Benefits and Expenses Paid

$120.0

$45

$30.0