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 6/30/2021

**Asset Allocation Targets**

- **Domestic Equity**: 33%
- **Domestic Fixed Income**: 16%
- **High Yield Bonds**: 1%
- **Real Estate Equity**: 11%
- **International Equity**: 16%
- **Global Equity**: 4%
- **Private Debt**: 7%
- **Private Equity**: 9%
- **Cash**: 1%
- **Global Bonds**: 2%

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