



PENSION NEWS

Winter 2018 | Retired Members Edition

TRUST. INTEGRITY. STABILITY.



2018 HEALTH INSURANCE

RATES & REMINDERS

IS YOUR BENEFICIARY INFO CURRENT?

*KEEP CTPF UP-TO-DATE ON YOUR
DESIGNATED BENEFICIARIES*

BOARD OF TRUSTEES ELECTION RESULTS

*MEET THE TRUSTEES & OFFICERS
FOR 2017-2018*



RETURN TO WORK

*LEARN THE RULES & ENSURE
YOUR PENSION IS SAFE*

MISSION STATEMENT

To provide, protect, and enhance the present and future economic well being of members, pensioners and beneficiaries through efficient and effective management of benefit programs, investment practices, and customer service, and to commit to earning and keeping the respect and trust of the participants through quality service and by protecting retirement benefits, in compliance with applicable laws and standards.

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EXECUTIVE DIRECTOR'S MESSAGE

The **SUCCESS** of the Fund is due to its **MEMBERS**, and we **LOOK FORWARD** to working with all of you as we **BUILD** on and **LEARN** from our past **ACHIEVEMENTS** to make **2018** another **SUCCESSFUL YEAR**.



Charles A. Burbridge
Executive Director

I wish I could begin this message the same way I began last year's—celebrating a World Series win for the Cubs—but that just wasn't in the cards for Chicago this year. But that doesn't make 2017 a year any less worthy of reflection and celebration for CTPF and our members.

As always, 2017 was a busy year for CTPF, and one in which we saw a lot of change and continued growth. Perhaps most notable was Governor Rauner signing Senate Bill 1947 into law on August 31, 2017. This legislation changes the Illinois school funding formula by requiring the State to pay the long-sought normal cost of Chicago's teachers' pensions. This change would have never come about were it not for the tireless work of our members educating legislators about the importance of fully funding pensions, and so we thank you all for your efforts.

Another victory for pension funding was CTPF's receipt of the Chicago Board of Education's full pension payment for Fiscal Year 2017.

Our ongoing antitrust lawsuit involving the world's largest banks also cleared a major hurdle when it was ruled that the suit could proceed, and the CTPF Board of Trustees unanimously voted to adopt a resolution affirming its commitment to U.S. infrastructure investment.

The CTPF office hired and onboarded more than 30 new employees in 2017 to fulfill a wide range of roles across several departments, allowing us to continue expanding and improving upon the services we offer our members. 2017 was also the first year that CTPF coordinated the Reciprocal Conference, bringing together all of the organizations covered under the Illinois Retirement Systems Reciprocal Act for a day and a half of learning, collaborating, sharing, and networking.

The success of the Fund is due to its members, and we look forward to working with all of you as we build on and learn from our past achievements to make 2018 another successful year.

CTPF PRESENTS 2017 DIVERSITY REPORT

CTPF's year-end report on diversity delivered to the Governor's office highlighted the Fund's more than \$4 billion in assets invested with Minority, Women, and Disabled Business Enterprise (MWD BE) firms during the 2017 fiscal year.

CTPF has seen dramatic growth in MWD BE investments since its program began more than 20 years ago. The Fund invested 6.1% of assets in MWD BE-owned funds in 1996, growing total investments to 38% at the end of June 2017. The complete 2017 Diversity Report can be found on www.ctpf.org.



Left to right: Yosangel Haddad, Senior Vice President, Callan Associates, Inc., Brianne Weymouth, Senior Vice President, Callan Associates, Inc., Ron Peyton, Executive Chairman, Callan Associates, Inc., Angela Miller-May, CTPF Chief Investment Officer, and Charles A. Burbridge, CTPF Executive Director.

CTPF BOARD OF TRUSTEES ELECTIONS

CTPF is governed by a 12-member Board of Trustees who serve staggered terms. Elections are scheduled each November to fill open positions. Elections were completed on Tuesday, November 7, 2017. Due to the number of candidates not exceeding the number of open positions, the CTPF Board elections for two Teacher Trustee positions and one Principal/Administrator Trustee position were cancelled as uncontested. Tina Padilla and Gregory Redfeairn were elected as Teacher Trustees to serve a term from November 2017-2020, and Jerry Travlos was elected as Principal/Administrator Trustee to serve a term from November 2017-2019.



Left to right (Front row): Mary Sharon Reilly, Walter E. Pilditch*, Lois W. Ashford, and Maria J. Rodriguez. (Back row): Bernice Eshoo, Jerry Travlos, Gail D. Ward, Gregory Redfeairn, Jay C. Rehak, Mark F. Furlong, Jeffery Blackwell, and Tina Padilla.

Seven Pensioner Trustee candidates were certified to run for three open positions, and the three elected to serve a term from November 2017-2019 were Walter E. Pilditch*, Mary Sharon Reilly, and Maria J. Rodriguez.

Trustee Installation

The Trustees installed re-elected members, elected officers, and appointed committee chairs on November 16, 2017.

Officers for 2017-2018

Jay C. Rehak, <i>President</i>	Gregory Redfeairn, <i>Financial Secretary</i>
Lois W. Ashford, <i>Vice President</i>	Bernice Eshoo, <i>Recording Secretary</i>

**Sadly, Trustee Pilditch passed away on December 24, 2017. A special vacancy committee named by the Board of Trustees will recommend an individual to be appointed Pensioner Trustee until the next election in November 2018.*

REMEMBERING CTPF TRUSTEE WALTER E. PILDITCH

Walter E. Pilditch, a CTPF Trustee for more than 20 years, passed away on December 24, 2017, after a brief illness.

The roles Trustee Pilditch undertook for CPS include elementary school teacher and assistant principal, high school principal, magnet school director, and school supervisor for the Bureau of Human Resources. He served as a CTPF Trustee for 20 years, first representing active Principals/Administrators, then representing Retirees. During his time as a Trustee, he served on several committees, in addition to holding the positions of Board Vice President and Financial Secretary.

In addition to his work with CPS and CTPF, Trustee Pilditch was extremely active in his local community, having been involved in the Lions Club, the Beverly Improvement Association, and the CPS Science Fair Board. He was especially proud of his work with the Boy Scouts of America, which he joined at age 12 and which eventually led to him becoming a Scoutmaster and Treasurer for the troop in Chicago's Beverly neighborhood. For his long-term involvement with the Scouts, he was given the highest honor of the Silver Beaver Award.

While we are all saddened by his loss, we also know that Trustee Pilditch's legacy lives on in the Fund he helped to build and lead, and in the lives of countless young people for whom he served as a mentor and guide. We are grateful for the time he shared with us.



(1931-2017)

CALENDAR

JANUARY

- 2 New Years Day | Office Closed
- 15 Martin Luther King, Jr. Day | Office Closed
- 18 Board of Trustees Meeting | 9:30 a.m.
- 25 Investment Committee Meeting | 9:30 a.m.

FEBRUARY

- 12 Lincoln's Birthday | Office Closed
- 15 Board of Trustees Meeting | 9:30 a.m.
- 19 President's Day | Office Closed

MARCH

- 15 Board of Trustees Meeting | 9:30 a.m.
- 22 Investment Committee Meeting | 9:30 a.m.

APRIL

- 17 Board of Trustees Meeting | 9:30 a.m.

MAY

- 17 Board of Trustees Meeting | 9:30 a.m.
- 29 Memorial Day | Office Closed

JUNE

- 21 Board of Trustees Meeting | 9:30 a.m.

JULY

- 4 Independence Day | Office Closed
- 19 Board of Trustees Meeting | 9:30 a.m.

Board of Trustees and Investment Committee meetings are held in the CTPF office and open to the public. Confirm meeting times/dates at www.ctpf.org.

OFFICE/MAILING ADDRESS

Chicago Teachers' Pension Fund
 203 North LaSalle Street | Suite 2600
 Chicago, Illinois 60601-1231
 312.641.4464 | fax: 312.641.7185
www.ctpf.org | memberservices@ctpf.org
 Hours: 8:00 a.m. – 5:00 p.m. | M-F

2018 HEALTH INSURANCE RATES & REMINDERS

The Centers for Medicare and Medicaid Services (CMS) has announced Medicare premium rates for 2018.

MEDICARE PART A

Medicare Part A	Medicare Part A Cost	CTPF Subsidy
40 quarters	0	0
30-39 quarter	\$232	\$116
Less than 30	\$422	\$211

Part A: (Hospital Insurance) Premium

Members who have 40 quarters or more of Medicare credit receive Medicare Part A at no charge once they reach age 65. If you do not have 40 quarters of credit, you must pay for this coverage. Members who pay the full Part A premium will see a \$9 increase in premium cost from 2017 to \$422 per month in 2018.

Note: Members who retire with a benefit effective date of July 1, 2016, or later, are not eligible for the Medicare Part A subsidy.

MEDICARE PART B

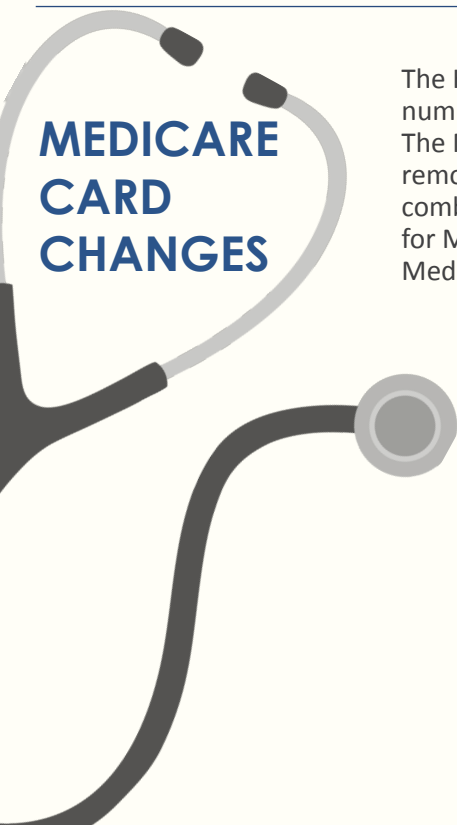
Medicare Part B	Medicare Part B Cost	CTPF Subsidy
Standard Part B	\$134	\$65.50
IRMAA adjusted Part B*	\$187.50 - \$428.60	\$65.50

Part B: (Medical Insurance) Premium

For 2018, all eligible members will receive a Medicare Part B subsidy in the amount of \$65.50. This amount is based on the standard Part B premium of \$131. The \$3 Part B government surcharge is not eligible for subsidy.

Changes for all 2018 Medicare subsidies will be effective January 1, 2018. Members receiving a Medicare subsidy in their pension check will see any applicable subsidy changes in their January 2018 check.

* IRMAA adjustments are applied to individuals whose adjusted gross income was higher than \$85,000, and to couples whose income was higher than \$170,000, in 2016. CTPF does not subsidize these additional amounts. See pages 15-16 of the [2018 Health Insurance Handbook](#) for more information.



MEDICARE CARD CHANGES

The Health Insurance Claim Number (HICN) is a Medicare beneficiary's identification number, used for processing Medicare claims and for determining eligibility for services. The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 mandates the removal of the Social Security Number (SSN)-based HICNs from Medicare cards to combat risks of beneficiary medical identity theft. The legislation requires that the Centers for Medicare and Medicaid Services (CMS) mail out new Medicare cards with a new Medicare Beneficiary Identifier (MBI) to all members by April 2019.

The MBI will have the same number of characters as the current HICN (11), but will contain uppercase alphabetic and numeric characters throughout the 11-digit identifier. The MBI will occupy the same field as the HICN on Medicare transactions and be unique to each beneficiary (*e.g., husbands and wives will have their own unique MBIs*).

MBI Generation and Transition Period

The rollout of MBIs will occur in phases. Here are some important milestones:

- All new Medicare cards issued in April 2018 and later will feature an MBI instead of an HICN
- Medicare enrollees who were enrolled in Medicare prior to April 2018 currently have a Medicare card featuring an HICN. These members will receive new Medicare cards with an MBI replacing their current HICNs; new cards will be mailed out between April 2018 and April 2019.

Is Your Beneficiary Information Current?

It's important to keep your Designation of Beneficiary information up-to-date with CTPF.

CTPF DESIGNATION OF BENEFICIARY FORM 105
 Chicago Teachers' Pension Fund
 203 North LaSalle Street, Suite 2600 | Chicago, IL 60601-1231
 Phone: 312.641.4464 | Fax: 312.641.7150 | www.ctpf.org

The Designation of Beneficiary form allows CTPF members to designate individuals who will be paid any available lump-sum death benefits at their death. It does not affect or determine survivor benefits, which are only payable to an eligible spouse or minor child. CTPF will not accept forms with omissions, white-out information or alterations. This form becomes effective when the original signed, notarized form is received by the CTPF office.

BENEFITS PAYABLE UPON DEATH
 Depending on the member's status at the time of death, CTPF provides the following lump-sum benefits to the beneficiaries of a deceased member:
 ■ All-lump-sum death benefit and/or
 ■ A refund of contributions that the member made to the Fund, which are remaining at the time of the member's death.

INSTRUCTIONS:
 Please provide all requested applicable information.

SECTION 1 - MEMBER INFORMATION
 Enter the requested information for each beneficiary.

SECTION 2 - PRIMARY BENEFICIARY INFORMATION
HOW ARE BENEFITS PAID? Death benefits are paid to:
 ■ The primary beneficiary designated by the member on the latest Designation of Beneficiary form on file with CTPF.
 ■ The alternate beneficiary designated by the member, if no primary beneficiary survives.
 ■ The member's estate, if no primary or alternate beneficiary survives.

ADDITIONAL BENEFICIARIES: If you wish to name more than four primary beneficiaries, cross out the words "Alternate Beneficiary" in section 3, and write your initials and continue.

NAMING A MINOR: Death benefits payable to a minor are paid in care of the minor's guardian or custodian under the Illinois Uniform Transfers to Minors Act.

DISTRIBUTION OF BENEFITS: If more than one person is named as beneficiary, all will share equally in the benefit unless specific shares (percentages) are written in the "My Share" box. If you enter percentages, the total must equal 100%. If specific shares are written in, the benefits will be distributed as directed.

WHO CAN BE NAMED AS A BENEFICIARY? Any person or trust may be designated as a primary or alternate beneficiary. If you name a trust, provide the legal name of the trust (and/or trustee, the trust number, the date established, and the contact information for the trust. A creditor (i.e. bank, credit union or loan company) **MAY NOT** be named as a beneficiary.

SECTION 3 - ALTERNATE BENEFICIARY INFORMATION
 Alternate beneficiaries receive death benefits if no primary beneficiary survives. Follow the directions in section 2.

SECTION 4 - SIGNATURE AND NOTARIZATION
 Sign and date the form in the presence of a notary. The notary signing this form may not be named as a beneficiary.

CONFIDENTIALITY: The information contained on your form is confidential and will not be disclosed to anyone except as required by law. If you cannot locate a copy of this form or recall your named beneficiary, contact CTPF.

RETURN THE COMPLETED ORIGINAL: CTPF will not accept a faxed or e-mailed version of this form. Make a copy for your records and send the original to:
 Chicago Teachers' Pension Fund
 203 North LaSalle Street, Suite 2600,
 Chicago, IL 60601-1231

Call Member Services, 312.641.4464, if you have questions.

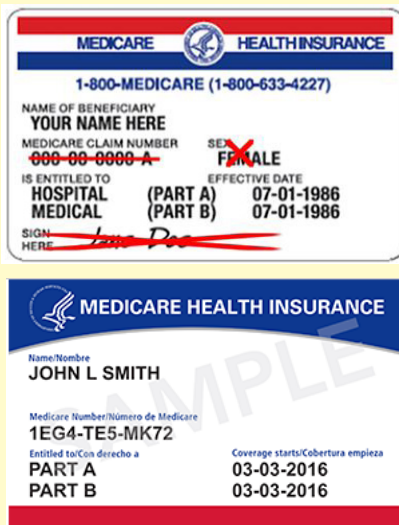
Life events such as marriage, birth of a child, divorce, or death may necessitate changes to your designation. If you've recently experienced one of these life events, are unsure if your beneficiary information is up-to-date, or have never designated beneficiaries with CTPF, please take a few minutes to complete the Designation of Beneficiary form (Form 105) attached in this newsletter and also available at www.ctpf.org.

The form needs to be signed in the presence of a notary, and we recommend making a copy for your records. The original, notarized copy should be submitted to the CTPF office at:

Chicago Teachers' Pension Fund
 Attn: Member Services Dept.
 203 North LaSalle Street, Suite 2600
 Chicago, Illinois 60601-1231

MEDICARE CARD CHANGES CONT.

Reminder: Medicare will begin its Social Security Number Removal Initiative in 2018. Under this program, Medicare will no longer use the Social Security number as the basis for the Medicare Claim Number or display gender and signatures on their cards.



New Medicare Card!

All Medicare members will receive new cards from the Centers for Medicare and Medicaid Services by April 2019. CTPF will update new HICNs for existing Medicare members automatically based on a report from CMS. There is no need to send us a copy of your new Medicare card.

For more information, please go to:
www.cms.gov/Medicare/New-Medicare-Card/index.html

REMINDER!

Check Your Check in 2018

Please review your January 2018 pension pay advice carefully for changes in deductions to ensure that everything is correct.

If you need assistance or notice an error, please contact Member Services.



EMAIL | memberservices@ctpf.org
 CALL | 312.641.4464
 Speak to a Member Services Rep.,
 Monday-Friday, 8 a.m.-5 p.m.

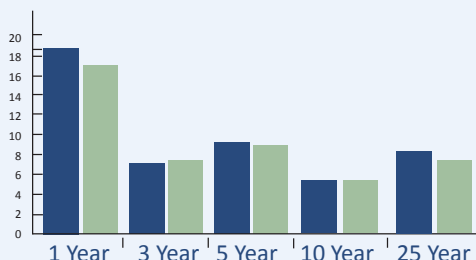


Financial Snapshot

RETURN ON INVESTMENTS

As of November 30, 2017

	NET RATE OF RETURN	TOTAL FUND BENCHMARKS
1 Year	18.10%	17.56%
3 Year	7.45%	7.23%
5 Year	9.57%	9.26%
10 Year	5.46%	5.46%
25 Year	8.09%	7.82%



RATE OF RETURN
 TOTAL FUND BENCHMARKS

As of November 30, 2017, the approximate current value of CTPF's investments was \$10.9 billion.



NOTICE OF ELECTION

CTPF is governed by a 12-member Board of Trustees: six elected by active members, three elected by pensioners, one elected by principals/administrators, and two appointed by the Board of Education.

PENSIONER TRUSTEE ELECTION*

November 7, 2018, CTPF will hold an election for one (1) Pensioner Trustee to fill a vacancy for a term ending November 2019.

ELIGIBILITY

Candidates for Pensioner Trustee must be a service, reciprocal, or disability pensioner receiving monthly payments from CTPF, and be nominated by a petition signed by not less than 100 pensioners, as provided in 40 ILCS 5/17-139(2). Voters in the election shall be pensioners receiving a service, reciprocal, or disability pension from CTPF as of October 1, 2018.

NOMINATION PACKETS AVAILABLE

Individuals who meet the criteria listed above can request a nomination packet from the Chicago Teachers' Pension Fund office beginning February 15, 2018. Call Gail Davis at 312.604.1400, ext. 402, or email elections@ctpf.org to request a packet. Completed petitions and candidate resumes must be submitted to the Chicago Teachers' Pension Fund office, 203 North LaSalle Street, Suite 2600, Chicago, Illinois 60601-1231, on or before the close of business at 5:00 p.m. (CDT), Monday, October 1, 2018.

SCHEDULE OF ELECTION EVENTS	
February 15, 2018	Nomination packets available.
October 1, 2018	Nomination packets due to CTPF by 5:00 p.m.
November 1-7, 2018	Election materials mailed and online voting available for Pensioner Election.
November 7, 2018	Voting closes for election at 5:00 p.m. All mail-in ballots must be received by this date.

*An election for two (2) Teacher Trustees will also be held on November 7, 2018. Find additional information on the Election Central page on www.ctpf.org.

Returning to Work After Retirement

The Illinois Pension Code provides that a CTPF retiree may return to work as a temporary and non-annual employee for the Chicago Board of Education and/or Chicago charter schools (Employer) under certain limited circumstances. The CTPF Board of Trustees recently amended the re-employment rules to provide additional information for retirees who are independent contractors, employees of third-party contractors, or employees of other vendors who contracts with the Chicago Board of Education or a Chicago charter school.

Retirees who return to work for an Employer on a permanent or annual basis are subject to cancellation of their retirement benefits on the date re-employment begins.

Return to work violations for temporary re-employment have been increasing in recent years. Violations tend to have serious financial consequences to those that exceed the work limits, including:

- Suspension of future retirement benefits through the end of the school year
- Repayment of retirement benefits from the date the limit was exceeded through the end of the school year, including health insurance subsidies received

All CTPF retirees will be receiving a packet detailing the updated re-employment rules and containing the forms required for notifying CTPF of temporary or permanent re-employment.

RETURN TO WORK LIMITS FOR NON-PERMANENT RE-EMPLOYMENT BY CHICAGO PUBLIC & CHARTER SCHOOLS:

The following chart summarizes the current employment and compensation limits, effective as of July 1, 2017.

IMPORTANT NOTE: Return to work limits also apply to retirees who are employees of third party contractors, employment agencies, and/or third party vendors if the retiree returns to work in a position requiring an ISBE license/certificate. A retiree with a contract or agreement that characterizes the retiree as an independent contractor is also subject to the return to work limits if the retiree provides services that require an ISBE license/certificate.

		SCHOOL YEAR 2017-2018 <i>Effective July 1, 2017</i>	
RETIREE TYPE	EMPLOYMENT LIMIT	COMPENSATION LIMIT	
Retirees who teach <i>ONLY</i> Drivers Education courses	900 Hours	\$30,000, or \$50,000 for individuals who retired with 5 years of service as an Administrator	
All Other Retirees	100 Days <i>(a day constitutes a partial full, or extended day of work)</i>	\$30,000, or \$50,000 for individuals who retired with 5 years of service as an Administrator	

RETURN TO WORK REQUIREMENTS

ACKNOWLEDGE/NOTIFY: All retirees must complete CTPF Form 717, Acknowledgement of CTPF Rules Governing Re-employment, which details the current return to work limits, compensation limits, and a retiree’s obligation to notify CTPF.

If you intend to work for the Chicago Public or Charter Schools on either a temporary or permanent basis, you are required to notify CTPF before beginning your re-employment. For temporary work that will not exceed the re-employment limits, you must fill out CTPF Form 770, Notice of Return to Work: Temporary or Non-Annual Re-employment, and return it to the CTPF via postal mail or fax. For permanent work or annual work, which will result in the cancellation of pension benefits, you must fill out CTPF Form 771, Notice of Return to Work: Permanent or Annual Re-employment. CTPF Forms 717, 770, and 771 can be found in the packet mailed to retirees, online at www.ctpf.org, or call our Member Services Department at 312.641.4464 to have copies mailed to you.

TRACK: Remember that any portion of a day worked is considered one day worked (*unless you are a retiree that teaches ONLY Drivers Education; see table above for clarification*). You must independently track your own days worked; do not rely on your employer’s scheduling system to track the number of days or hours you have worked. Track your days by using a calendar, spreadsheet, or other system that you alone maintain, and make sure to monitor your time worked closely.

RECONCILE: Update your personal tracking record with each paycheck. The number of hours and days you are paid is what is reported to CTPF, so be sure to report errors to your employer to have them corrected as soon as possible. Once the calendar/tax year closes (*i.e., December of each year*), corrections may not be possible, so it is in your best interest to closely monitor your paychecks.

BE VIGILANT: You will not receive a warning if you are getting close to working the maximum 100 days, so be vigilant when tracking your time worked. Only you are responsible for tracking your days.

STAFF UPDATES

MILLER-MAY APPOINTED CHIEF INVESTMENT OFFICER



Angela Miller-May has been promoted to Chief Investment Officer (CIO). As CIO, Miller-May oversees CTPF’s globally diversified multi-billion dollar portfolio of cash, equities, fixed-income, real estate, and alternative investments – and ensures the plan’s growth and long-term prosperity through the continued prudent management of its \$10.8 billion investment portfolio. She previously served as CTPF’s Director of Investments for over two years. Miller-May earned her M.B.A in Accounting from DePaul University Kellstadt School of Business, her B.A. in Economics from Northwestern University, and is a candidate for CAIA certification. She is a proud member of Women Investment Professionals (WIP) which promotes the economic advancement of women, a member of Institutional Limited Partner Association (ILPA), and a member of the National Association of Securities Professional (NASP).

CTPF WELCOMES INTERNAL AUDITOR



Adriane D. McCoy, CIA, CGAP, CFSA, CFE, CAMS, CISA, CRP has served as the Internal Audit Director for the Chicago Teachers’ Pension Fund since November 2017. McCoy is an audit and accounting professional with over 25 years of experience in the public sector and financial services industries. Prior to joining the CTPF, she served as the Division Manager of Audit for the Regional Transportation Authority.

Her professional experience includes internal audit and risk management for denominational pension and health benefits organizations. McCoy also held audit management positions at Bank One (J.P. Morgan Chase) and the Federal Reserve Bank of Chicago. Her audit advisory experience includes internal audit, risk management, fraud investigations and litigation services engagement management for KPMG, LLP and RSM McGladrey, Inc.



Chicago Teachers' Pension Fund

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www.ctpf.org



2017 By The Numbers

CTPF is a member-focused organization, and every year we strive to provide exceptional customer service. Here is a snapshot of highlights from Fiscal Year 2017*

69,348 member calls received and answered	4,289 1:1 office consultations with members
2,289 member email inquiries answered	728 members served at retirement seminars
10,269 members assisted during the Health Insurance Open Enrollment period	\$1.4B in service retirement payments made to members

*2017 fiscal year, July 1, 2016-June 30, 2017

PENSION PAYMENT SCHEDULE

The schedule for mailing checks/direct deposit pay advices and the date for posting direct deposits is listed below.

To view the full payment schedule for 2018 please visit www.ctpf.org.

Month	Check Mailing Date	Direct Deposit Date
January	December 28, 2017	January 2, 2018
February	January 30, 2018	February 1, 2018
March	February 27, 2018	March 1, 2018
April	March 29, 2018	April 2, 2018
May	April 27, 2018	May 1, 2018

BOARD OF TRUSTEES

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Lois W. Ashford
Vice President

Jeffery Blackwell
Mark F. Furlong
Tina Padilla

Mary Sharon Reilly
Maria J. Rodriguez
Jerry Travlos

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