



PSRSSTL

Public School Retirement System of the City of St. Louis

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Mission Statement

The Mission of the Public School Retirement System of the City of St. Louis is to enhance the well-being and financial security of its members, retirees and beneficiaries through benefit programs and services which are soundly financed and prudently administered in an effective and efficient manner.



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Autumn Time

"There is no better time than the autumn to begin forgetting the things that trouble us, allowing them to fall away like dried leaves."

Paulo Coelho

Annual Report Summary

Annually, PSRSSTL works with outside experts to produce an Annual Comprehensive Financial Report (Annual Report). This includes financial information from the annual Independent Auditor's Report and demographic information from the annual Actuarial Valuation. The Annual Report Summary provides some of the key details from the Annual Report and is included with this newsletter. Highlights from the report show that the overall investment return for the System in 2024 was 7.3%, higher than the 7.0% actuarial assumed rate of return. Active membership also rose to 5,000, an increase of more than 1% from 2024. Please take a few minutes to review the Annual Report Summary. The full Annual Report is posted on the PSRSSTL website or can be requested by contacting the PSRSSTL office.

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Executive Director & PSRSSTL staff

2025 Regular Board Meeting Schedule

December 15, 2025

2026 Schedule will be available after December meeting

Meetings are currently open to the public via LiveStream on YouTube. The link is available on the website,

www.psrstl.org.





In Memoriam

There is no foot too small, that it cannot leave an imprint on this world.

The Public School Retirement System expresses condolences to family and friends of the following deceased members:

Mary Ellen Anderson	James Economon	Hiawatha Johns	Ernestine Shivers-Jones
Elmer Balven III	Erma Elazer	Grover Johnson	Altha Smith
Mary Barnard	Beverly Foster	Carole Johnson	Jewell Smith
Judith Beyer	Pancheita Frazier	Jacqueline Jordan	Reviviam Smith
William Brotemarkle	Rosa Glass	Richard Kinest	Norma Tinsley
Geraldine Brown	James Grimaud	Robert Knepper	Edwa Ugwuzor
Vickie Callahan	Dana Hamilton	Delores Lotts	Nadine Walker
Amy Cann	Sheryl Hayes	Mary Murphy	Karen Ware-Harris
Ammie Coleman	Malvina Henagan	Geneva Purnell	Joyce Washington
Bernice Culmore	Norman Hertel	Agnes Quinn	Jerry West
Rose Davis	Jeanette Hollins	Lillian Quinn	Dorothy White
Sandra Dino	Jane Hutcherson	Phyllis Quinones	Laura Wilkerson
William Dodson	Ada Huggans	Leroy Rice	Alice Wilson
Robert Eichhorn	Eulalia Jackson	Gloria Rosenbloom	Walter Young
	Kinlow Jakes	Josephine Russo	

Have more than one address?

If you live for an extended period between two or more different addresses, please make sure that PSRSSTL has your current address as you move between locations. Keeping your contact information updated ensures that you receive important communications from PSRSSTL, such as newsletters, tax forms, and retiree insurance updates. Address change forms are available on the website and by contacting the PSRSSTL office.

Correction

The names of the following deceased members were listed incorrectly in the last newsletter:

Rosemarie Carnes	Mary Moran
Carol Mixon	Rosalind Steel
Lucile Moore	Mary Ann Stenger

The editors apologize for this error.

2025 Third Quarter Investment Brief

“Investing Your Money For Lifetime Security”



The Retirement System's investment portfolio increased by 4.11% in the Third Quarter, ranking in the 79th percentile of similar public funds. Returns were up significantly for the quarter as the investment markets anticipated interest rate reductions. During the one year period ending September 30, 2025, the Retirement System recorded a return on investments of 9.47%, ranking in the 73rd percentile. The summaries of the PSRSSTL market value, rankings, investment returns, and asset allocation of funds held in trust on behalf of the membership for the reporting period are listed in the tables below.

Market Value		
Period Ending 9/30/25	One Quarter	One Year
Beginning Market Value	\$886,642,954	\$869,374,713
Net Additions/Deductions ¹	-\$20,935,635	-\$46,811,101
Return on Investment	\$ 35,845,090	\$78,988,797
Ending Market Value	\$901,552,409	\$901,552,409

¹Deductions fund pension payments

Period Ending 9/30/25	Percentile Ranking (Public Funds Universe)	Investment Return
One Quarter	79th	4.11
One Year	73rd	9.47
Three Years	77th	12.65
Five Years	59th	8.62
Ten Years	78th	7.84
Since 1997	56th	7.04

Asset Allocation Summary Period Ending 9/30/25		
Asset Class	Market Value	% of Portfolio
Domestic Stocks	\$257,524,263	28.6%
Domestic Fixed Income (Bonds)	\$100,587,964	11.2%
International Equity	\$144,236,351	16.0%
Global Equity	\$53,760,574	6.0%
Global Fixed Income (Bonds)	\$63,455,690	7.0%
Emerging Markets Debt	\$25,281,991	2.8%
Tactical Asset Allocation (GTAA)	\$24,725,593	2.7%
Hedge Funds	\$50,899,345	5.6%
Real Estate	\$67,933,180	7.5%
Alternatives	\$106,593,314	11.9%
Cash	\$ 6,554,144	.7%
Total	\$901,552,409	100%

Reminders



PSRSSTL Office will be closed on December 24 and 25 for Christmas Eve and Christmas Day Holidays, January 1 for New Year's Day, January 19 for MLK Day and February 16 for President's Day Holidays.

Staff is available Monday – Friday from 8:00 a.m.- 4:30 p.m. via email and telephone or in person by appointment. A secure drop box is located outside the PSRSSTL office.

Reminder on Important Mailings Coming in January

The 1099 Tax Form which is needed when filing 2025 taxes, will be mailed to all retired PSRSSTL members by January 31, 2026. The insurance cost statements for 2025 will be available by request beginning January 2026 and not automatically mailed to all Retired Members with PSRSSTL insurance. The cost statement provides a breakdown of the amount of premium paid for PSRSSTL sponsored medical, dental, and vision insurance premiums during 2025. If you would like to request a statement, please email Monica Brewer, Insurance Specialist at monica.brewer@psrsstl.org or phone at 314-534-7444, ext. 3011.

We are social – follow and like us on Facebook today!

Want the inside scoop on your pension, healthcare benefits, and much more? Simply like and follow our PSRSSTL Facebook page at <https://www.facebook.com/PSRSSTL>! With just one click, you'll stay informed of pension news, other benefit information, special announcements, important dates, office news, and fun facts. It's also our virtual high-five opportunity to show our appreciation to you, our superheroes, for everything you do to help students learn, grow, and thrive. One quick click here: <https://www.facebook.com/PSRSSTL> to follow and like us, and you'll stay connected to the resources you've earned! You can also follow us on Linked In and receive helpful information by visiting our website, <https://psrsstl.org/>.



A Note about Direct Deposits

The System pays pensions with a payment date on the 1st of each month. In months when the 1st falls on a weekend or holiday, PSRSSTL sends direct deposits by the last business day of the prior month but the funds may not be deposited by your financial institution until the first business day of the month. **The dates impacted for early 2026 are January 1 (New Year's Day Holiday), February 1, and March 1. Deposits may not be completed until the next business day.** Retirees should contact their bank for information on the timing of these direct deposits.

IMPORTANT REMINDER

When submitting a direct deposit form for a new bank account, please make sure to include a voided check with Bank Routing and Account Numbers. This is to ensure that PSRSSTL has the correct information to make sure your monthly retirement benefit is sent to the correct bank account.

PSRSSTL Staff Contacts

 **ph: 314-534-7444**  **fax: 314-533-0531**

 **address: 3641 Olive Street, Suite 300
St. Louis, MO 63108**

Angela Johnson, ext. 3014	Member Services Manager
Ann Connor, ext. 3013	Receptionist/Clerical Assistant
Monica Brewer, ext. 3011	Insurance Benefits Specialist
Robin Willis, ext. 3010	Customer Service/Beneficiary Family Contact Representative
Randy Elam, ext. 3017	Technology Manager
Miata Reeves-Borne, ext. 3012	Accounting Specialist
Susan Kane, ext. 3015	Executive Director

PSRSSTL Staff News

Congratulations to Robin Willis on her upcoming retirement effective January 1, 2026. Robin has worked at PSRSSTL since 2016 and has assisted many members and their families, particularly those who have just lost a family member. We wish her the best as she begins this new phase in her life.