3 SOURCES OF RETIREMENT INCOME

YOUR RETIREMENT INCOME

Personal Savings

Social Security

KPERS
**KPERS MEMBERSHIP**

**KPERS 1 Member**
Employee *hired before* July 1, 2009, and *active* on July 1, 2009

**KPERS 2 Member**
All employees *first employed* in covered positions on or after July 1, 2009, and before January 1, 2015
KPERS 1 and KPERS 2 are 401(a) defined benefit plans

Contrast to defined contribution plans (personal savings plans)

• 457(b)
• 403(b)
• 401(k)
• IRA
EMPLOYEE CONTRIBUTIONS

• Your contributions are based on your gross wages
• KPERS contributions are deducted pre-tax for federal taxes only. You already paid Kansas taxes on your KPERS contributions during your working career
• Your contributions are deposited into your account
• Interest is credited annually after June 30 based on the balance of the account on December 31 of the previous year
Access Your KPERS Online Account
ONLINE ACCOUNT ACCESS

Member Login

Home  About Us  Forms & Publications  Calculators  Contact Us

kpers@kpers.org  Toll-free: 1-888-275-5737 or Topeka: 785-296-6166

Active Members  Working today for your tomorrow.
## Account Summary (Active Members)

### Snapshot

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Total Service Credit</th>
<th>Membership Date</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>$60,433.76</td>
<td>23.75 years</td>
<td>02/18/1994</td>
<td>Active</td>
</tr>
</tbody>
</table>

### Employee Contributions

<table>
<thead>
<tr>
<th>Taxed</th>
<th>Untaxed</th>
<th>*Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$41,563.49</td>
<td>$18,870.27</td>
</tr>
</tbody>
</table>

*Includes interest credited to the account on 6/30/2016

### Service Credit

<table>
<thead>
<tr>
<th>Type</th>
<th>Multiplier</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned</td>
<td>Service @ 1.75%</td>
<td>20.75</td>
</tr>
<tr>
<td>Purchased</td>
<td>Service @ 1.85%</td>
<td>3.00</td>
</tr>
<tr>
<td>Total Service Credit</td>
<td>Total Service Credit</td>
<td>23.75</td>
</tr>
</tbody>
</table>

### Other Details

<table>
<thead>
<tr>
<th>Coverage Group</th>
<th>Final Average Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>KPERS 1</td>
<td>$51,881.95</td>
</tr>
</tbody>
</table>
ACCOUNT SUMMARY (RETIRED MEMBERS)

Account Information

| Benefit Start Date: | 08/01/2001 | Total Contributions: | $187,569.52 |
| Benefit Option:     | 75% Joint-Survivor | Lifetime Benefits to Date: | $810,519.42 |

Monthly Benefit Information

Next Payment Date: 01/31/2017

<table>
<thead>
<tr>
<th>Item</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxable Base Benefit</td>
<td>$4,741.68</td>
</tr>
<tr>
<td>Fed Withholding - Monthly</td>
<td>$974.00</td>
</tr>
<tr>
<td>Net Amount</td>
<td>$3,767.68</td>
</tr>
</tbody>
</table>

Tax Withholding Information

Your current tax withholding info

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Single</th>
<th>Marital Status</th>
<th>Single</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowances</td>
<td>0</td>
<td>Allowances</td>
<td>0</td>
</tr>
<tr>
<td>Additional Amount</td>
<td>$200.00</td>
<td>Additional Amount</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

Update tax withholding information
Type directly in the box below to update tax withholding. Click Add/Update button. For no withholding click the No Withholding button.
Retirement Eligibility

KPERS 1
KPERS 2

Correction Officers

2017 Pre-Retirement Seminar
When Can You Retire – KPERS 1

KPERS 1

• Age 65 with 1 year of service credit
• Age 62 with 10 years of service credit
• Any age when your age and years of service equal 85 points

Current age 52
Current years of service + 29
Total points 81
Subtract total from 85 85 - 81 = 4
Divide by 2 4 ÷ 2 = 2
Add to current age 52 + 2 = 54

Age reaching 85 points

Every year you work you gain 2 points
(one for your birthday and one for year you work)
When Can You Retire – KPERS 2

KPERS 2

• Age 65 with 5 years of service credit
• Age 60 with 30 years of service credit
• No points
Early Retirement with Reduced Benefit

KPERS 1 and KPERS 2

- Age 55 with 10 years of service credit

*The earlier you retire, the more your benefit is reduced.*

**KPERS 1**

<table>
<thead>
<tr>
<th>Age</th>
<th>Example</th>
<th>Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>62</td>
<td>Full benefit = $1,500/month</td>
<td>0%</td>
</tr>
<tr>
<td>60</td>
<td>Reduced benefit = $1,425/month</td>
<td>5%</td>
</tr>
<tr>
<td>55</td>
<td>Reduced benefit = $885/month</td>
<td>41%</td>
</tr>
</tbody>
</table>
Benefit Calculation
# Retirement Benefit Calculation

## KPERS 1 Benefit Calculation

<table>
<thead>
<tr>
<th>Final Avg Salary</th>
<th>x</th>
<th>Statutory Multiplier</th>
<th>x</th>
<th>Years of Service</th>
<th>=</th>
<th>Annual Benefit</th>
<th>÷</th>
<th>Months in Year</th>
<th>=</th>
<th>Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>40,000</td>
<td>x</td>
<td>1.75%</td>
<td>x</td>
<td>20</td>
<td>=</td>
<td>$14,000</td>
<td>÷</td>
<td>12</td>
<td>=</td>
<td>$1,167</td>
</tr>
<tr>
<td>40,000</td>
<td>x</td>
<td>1.85%</td>
<td>x</td>
<td>10</td>
<td>=</td>
<td>+ $7,400</td>
<td>÷</td>
<td>12</td>
<td>=</td>
<td>+ $617</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>Combined (Total)</strong> $21,400</td>
<td>÷</td>
<td>12</td>
<td>=</td>
<td><strong>$1,784</strong></td>
</tr>
</tbody>
</table>

KPERS 1: Service before January 1, 2014, is calculated at 1.75%. Service January 1, 2014, and after is calculated at 1.85%.

## KPERS 2 Benefit Calculation

<table>
<thead>
<tr>
<th>Final Avg Salary</th>
<th>x</th>
<th>Statutory Multiplier</th>
<th>x</th>
<th>Years of Service</th>
<th>=</th>
<th>Annual Benefit</th>
<th>÷</th>
<th>Months in Year</th>
<th>=</th>
<th>Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>40,000</td>
<td>x</td>
<td>1.85%</td>
<td>x</td>
<td>30</td>
<td>=</td>
<td>$22,200</td>
<td>÷</td>
<td>12</td>
<td>=</td>
<td><strong>$1,850</strong></td>
</tr>
</tbody>
</table>

2017 Pre-Retirement Seminar
FINAL AVERAGE SALARY (FAS)

KPERS 1
Hire date is **before July 1, 1993**, (includes non-school members in their year of service waiting for membership)

- An average of the highest three years (12 quarters) salary without additional pay
- An average of the highest four years (16 quarters) salary including additional pay

*Highest calculation will be used.*

Hire date is **on or after July 1, 1993**,

- An average of the highest three years (12 quarters) salary without additional pay.

*Additional pay is the lump-sum payout of unused leave time*
** KPERS 2  
The average of the highest five years (20 quarters) of salary without additional pay.
Choosing Your Retirement Date
• The retirement date is the first day of any month

• Member must be off the payroll of all KPERS employers on the retirement date
Retirement Payment Options

- Maximum Monthly Benefit
- Joint & Survivor
- Life Certain
- Partial Lump Sum
MAXIMUM MONTHLY BENEFIT OPTION

• You’ll receive a monthly benefit for your lifetime

• After your death, your beneficiary will receive the balance of any remaining money that you contributed to KPERS

• There is no continued monthly benefit after your death
JOINT SURVIVOR RETIREMENT OPTIONS

Provide monthly benefit for someone after your death.

**KPERS 1**
- 50% Joint and Survivor 91% (+ /– .4%)
- 75% Joint and Survivor 87% (+ /- .5%)
- 100% Joint and Survivor 83% (+ /- .6%)

**KPERS 2**
KPERS 2 reduction factors are based on actuarial tables.

Pop up Feature
LIFE-CERTAIN RETIREMENT OPTIONS

If you die within a guaranteed period of time from your retirement date, your beneficiary will receive the same monthly benefit for the rest of the guaranteed period.

KPERS 1

<table>
<thead>
<tr>
<th>Any Age</th>
<th>5-year period Life-Certain</th>
<th>10-year period Life-Certain</th>
<th>15-year period Life-Certain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>98%</td>
<td>95%</td>
<td>88%</td>
</tr>
</tbody>
</table>

KPERS 2

<table>
<thead>
<tr>
<th>Age 60</th>
<th>5-year period Life-Certain</th>
<th>10-year period Life-Certain</th>
<th>15-year period Life-Certain</th>
</tr>
</thead>
<tbody>
<tr>
<td>99.8%</td>
<td></td>
<td>99.4%</td>
<td>96.5%</td>
</tr>
</tbody>
</table>

Reduction factors are based on actuarial tables.

You can change beneficiaries anytime and name any number of beneficiaries, they all share equally.
PARTIAL LUMP-SUM OPTION

Based on the **actuarial present value** of your lifetime retirement benefit, **not** your account balance.

- **KPERS 1** can be 10, 20, 30, 40, or 50%
- **KPERS 2** can be 10, 20, or 30%

Monthly retirement benefits are reduced by the same percentage of the partial lump-sum option taken.
THINGS YOU SHOULD CONSIDER

• Your monthly benefit is a lifetime benefit, and so is a PLSO reduction

• If you roll over your PLSO, are you able to make up the difference each month equal to your lifetime reduction?

• If the PLSO is paid directly to you, KPERS will withhold 20% for federal income taxes

• You may also be subject to a 10% IRS penalty if you are under the age of 59 ½
Calculate an Estimate

2017 Pre-Retirement Seminar

KPERS
**Account Summary** (as of 12/19/2015)

### Snapshot

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Total Service Credit</th>
<th>Membership Date</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>$53,492.46</td>
<td>22.50 years</td>
<td>02/18/1994</td>
<td>Active</td>
</tr>
</tbody>
</table>

### Employee Contributions

<table>
<thead>
<tr>
<th>Taxed</th>
<th>Untaxed</th>
<th>*Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$36,802.56</td>
<td>$16,689.90</td>
</tr>
</tbody>
</table>

*Includes interest credited to the account on 6/30/2015

### Service Credit

<table>
<thead>
<tr>
<th>Type</th>
<th>Multiplier</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned</td>
<td>Service @ 1.75%</td>
<td>20.75 years</td>
</tr>
<tr>
<td>Purchased</td>
<td>Service @ 1.85%</td>
<td>1.75 years</td>
</tr>
<tr>
<td>Total Service Credit</td>
<td>Total Service Credit</td>
<td>22.50 years</td>
</tr>
</tbody>
</table>
**Step 2: What date do you plan to retire?**

The earliest date you can receive a full retirement benefit is **01/01/2016**.

- [ ] I will retire on 01/01/2016.
- [x] I will retire on **1/1/2018**\(\text{(mm/dd/yyyy)}\). Must be the first day of a month.

*You may actually become eligible sometime in the previous year before this date due to earning additional service credit. Please check with your employer if you are nearing retirement and would like an exact eligibility date.*

**Step 3: What is your final average salary?**

Your current final average salary (FAS) is **$49,068.62**. \[What is FAS?\]

- [x] Use $49,068.62 as my FAS.
- [ ] Use **0** as my FAS.
- [ ] Use **0** as my FAS with annual salary increase of **\checkmark**%

**Step 4: What is your total service credit?**

Your current total service credit is **23.00** years.

- Service @ 1.75\%: **20.75**
- Service @ 1.85\%: **1.75**

Your projected total service credit is **25.00** years, if you continue working until your estimated retirement date shown above.

- [x] Use the projected service based on the selected retirement date in **Step 2**
- [ ] Use 23.00, my total years of service as of 12/19/2015
- [ ] Use **0.00** as my total years of service.

**Step 5: Do you plan to provide a continuing benefit to a survivor?**

- [ ] I do not plan to provide for a survivor. I want a benefit for my lifetime only.
- [x] I plan to provide for a survivor. My survivor’s date of birth is **11/4/1944**\(\text{(mm/dd/yyyy)}\).
# Benefit Estimate

**Retirement Date:** 01/01/2018  
**Retirement Age:** 68  
**Final Average Salary:** $49,068.62  
**Total Service:** 25.00 years  
**Service @ 1.75%:** 19.00 years  
**Service @ 1.85%:** 6.00 years  

**Annual Benefit = $21,761.93**

**Monthly Benefit**

<table>
<thead>
<tr>
<th>Benefit Option</th>
<th>No Lump Sum</th>
<th>10% Lump Sum</th>
<th>20% Lump Sum</th>
<th>30% Lump Sum</th>
<th>40% Lump Sum</th>
<th>50% Lump Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLSO</td>
<td>$0.00</td>
<td>$18,235.22</td>
<td>$36,470.44</td>
<td>$54,705.66</td>
<td>$72,940.88</td>
<td>$91,176.10</td>
</tr>
<tr>
<td>Maximum</td>
<td>$1,813.49</td>
<td>$1,632.14</td>
<td>$1,450.80</td>
<td>$1,269.45</td>
<td>$1,088.10</td>
<td>$906.75</td>
</tr>
<tr>
<td>50% Joint-Survivor</td>
<td>$1,679.30</td>
<td>$1,511.37</td>
<td>$1,343.44</td>
<td>$1,175.51</td>
<td>$1,007.58</td>
<td>$839.65</td>
</tr>
<tr>
<td>75% Joint-Survivor</td>
<td>$1,614.01</td>
<td>$1,452.51</td>
<td>$1,291.21</td>
<td>$1,129.81</td>
<td>$968.41</td>
<td>$807.01</td>
</tr>
<tr>
<td>100% Joint-Survivor</td>
<td>$1,548.72</td>
<td>$1,393.85</td>
<td>$1,238.98</td>
<td>$1,084.11</td>
<td>$929.23</td>
<td>$774.36</td>
</tr>
<tr>
<td>5-Year Life-Certain</td>
<td>$1,777.22</td>
<td>$1,599.50</td>
<td>$1,421.78</td>
<td>$1,244.06</td>
<td>$1,066.33</td>
<td>$888.61</td>
</tr>
<tr>
<td>10-Year Life-Certain</td>
<td>$1,722.82</td>
<td>$1,550.54</td>
<td>$1,378.26</td>
<td>$1,205.97</td>
<td>$1,033.69</td>
<td>$861.41</td>
</tr>
<tr>
<td>15-Year Life-Certain</td>
<td>$1,595.88</td>
<td>$1,436.29</td>
<td>$1,276.70</td>
<td>$1,117.11</td>
<td>$957.53</td>
<td>$797.94</td>
</tr>
</tbody>
</table>
### KPERS-15E Benefit Estimate Request Form

#### Part A – Member Information
1. Social Security Number: __________________________
2. Name (First, Ml, Last): __________________________
3. Mailing Address: ________________________________
   City, State, Zip: _________________________________
4. Employer: ________________________________
5. Position: ________________________________
6. Expected Retirement Date: __/__/____
7. Expected Last Day on Payroll: __/__/____
8. Is Member Subject to Continuing Contract Law? □ No □ Yes; Date Contract Expires: __/__/____
9. Daytime Telephone Number: (___) ____________
10. E-mail Address: ________________________________

#### Part B – Joint Annuitant Information – To have joint-survivor options estimated, complete the information below for the person you want as your joint annuitant.
1. Name (First, Ml, Last): __________________________
2. Date of Birth: __/__/____

#### Part C – Certification of Final Pay
**Important:** Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-3 below.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Previous Annual Salary Subject to KPERS Contributions: __________________________
2. Current Annual Salary Subject to KPERS Contributions: __________________________
   *If retiring in current year, include only compensation through estimated last day on payroll.*
3. Next Annual Salary Subject to KPERS Contributions: __________________________
   *If retiring in next year, include only compensation through estimated last day on payroll.*
4. Lump-Sum Payment for Sick and/or Annual Leave: __________________________
   *Paid when member leaves work, not included in above salaries.*
   $________________________
The Retirement Process
• Determine your best retirement date

• Review and choose a KPERS retirement option

• Submit the retirement application (KPERS-15) at least 30 days before the retirement date. (you must apply; retirement does not start automatically)

• Provide proof of age and name change. (This is also required for the joint annuitant, if applicable)

• List of acceptable documents in front of retirement application booklet
• The retirement application booklet includes a bank form for direct deposit (KPERS-15B)
• Direct deposits are made on the last working day of each month
• You will receive notice of any changes, but you will not receive a payment notice in the mail each month
RETIREE DEATH BENEFIT

- KPERS retirees have a $4,000 death benefit
- The $4,000 death benefit is taxable for federal income tax but not Kansas income tax
- Member can choose a person, estate or trust – the beneficiary will pay the taxes on the death benefit
- Member may name a funeral establishment to receive the $4,000 death benefit to avoid federal income tax to a beneficiary
- Joint survivors don’t have a death benefit
IMPORTANT TO KEEP BENEFICIARY UP-TO-DATE

• Review your beneficiaries with any significant life event:
  - Marriage
  - Divorce
  - Retirement
  - Birth or adoption
  - Death

• May name a person, estate or trust

• Can change beneficiaries at any time

• If no beneficiary, KPERS follows the line of descendants by Kansas law
HEALTH INSURANCE

• KPERS does not provide health insurance coverage
• Contact your personnel office for information on continuing health insurance coverage
FEDERAL AND STATE INCOME TAXES

- Federal: taxable income
- Kansas state: not taxable. You already paid state taxes during your working career with KPERS
  - Other states: check with that state
- Federal withholding can be changed at anytime online, paper form also available
- KPERS sends 1099-R tax forms each January
### Copy of 1099-R Tax Form

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAYER’S name, street address, city, state or province and ZIP code</td>
<td>LOCAL AGENCY YOU WORK FOR 5678 DOWNHOME ST. YOURTOWN KS 66XXX-XXXX</td>
</tr>
<tr>
<td>PAYER’S federal ID number</td>
<td>48-0944170</td>
</tr>
<tr>
<td>RECIPIENT’S name, street address, city, state or province and ZIP code</td>
<td>JOHN DOE 1234 W. KANSAS DR</td>
</tr>
<tr>
<td>CITY</td>
<td>KS 66666</td>
</tr>
<tr>
<td>ACCOUNT NUMBER</td>
<td>XXXXXXX-XXXXXXX</td>
</tr>
<tr>
<td>1 Gross distribution</td>
<td>56,600.16</td>
</tr>
<tr>
<td>2a Taxable amount</td>
<td>56,296.80</td>
</tr>
<tr>
<td>2b Taxable amount not determined</td>
<td></td>
</tr>
<tr>
<td>3 Capital gain (included in box 2a)</td>
<td></td>
</tr>
<tr>
<td>4 Federal income tax withheld</td>
<td>11,695.00</td>
</tr>
<tr>
<td>5 Employee contributions or insurance premiums</td>
<td>603.36</td>
</tr>
<tr>
<td>6 Net unrealized appreciation in employer’s securities</td>
<td></td>
</tr>
<tr>
<td>7 Distribution code(s)</td>
<td>7</td>
</tr>
<tr>
<td>8 Other</td>
<td></td>
</tr>
<tr>
<td>9a Your percentage of total distribution</td>
<td>RETIRED 08-01</td>
</tr>
<tr>
<td>9b Total employee contributions</td>
<td>IRS NET INVESTMENT 15,587.00 EXCLUDED TO 12/31/15 8,637.14</td>
</tr>
</tbody>
</table>

**2016**
• All KPERS members pay into Social Security
• KPERS benefit will not affect Social Security benefit
• Social Security benefit will not affect KPERS benefit
• For questions about Social Security, call 1-800-772-1213
Working After Retirement
60-DAY WAITING PERIOD

• 60 or 180-day waiting period before returning to work for any KPERS employer
  • 60 days if retired at age 62 or older
  180 day if retiring before age 62
• The waiting period begins with your KPERS retirement date
• If you return to work with a KPERS employer after retirement, by state statute you can not make contributions to KPERS
Working after Retirement **No Prearrangement**

**Prearrangements not allowed (written or verbal)**

- Anytime before KPERS retirement date OR
- During the 60- or 180-day waiting period*

**Why follow the rules?**

- Penalties for employer and retiree
- KPERS’ “Qualified Status” with IRS could be jeopardized

**Definition of Prearrangement SB 168 Section 2, subsection (9)**

“...facts and circumstances of the situation indicate that the employer and employee reasonably anticipated that further services would be performed after the employee’s retirement.”

*180-day waiting period if retiring before age 62 (effective 1-1-2018)
Penalty for retiree

**Benefit suspended** starting month retiree returned to work, ending 6 months after ending employment

**Repay benefits** paid while working after retirement

Employee certifies on the Application for Retirement Benefits that he has made no prearrangement to return to work for any KPERS employer.
Penalty for employer

- Pays all IRS-associated costs
- Pays costs of legal defense
- Pays costs for collecting repayment from the employee

School’s “appointing authority” (superintendent*) must certify on the KPERS-15RE form that no prearrangements were made.

*If retiree is being hired as superintendent, the president of school board must sign.
### Working after Retirement

**NEW RULES**

**Effective January 1, 2018**

<table>
<thead>
<tr>
<th><strong>No Earnings Limit for KPERS Retirees</strong></th>
<th><strong>Covered Positions</strong></th>
<th><strong>Non-Covered</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>No grandfather or great-grandfather status</td>
<td>No earnings limit</td>
<td>No earnings limit</td>
</tr>
<tr>
<td>No hardship exemption</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Earnings Limit**

- **Covered Positions**
  - Statutory rate (12.01%)
  - **Note Change**
    - on first $25,000
    - 30% on earnings over $25,000

- **Non-Covered**
  - No earnings limit

**Employer Contributions**

- **Covered Positions**
  - Statutory rate (12.01%)
  - **Note Change**
    - on first $25,000
    - 30% on earnings over $25,000

- **Non-Covered**
  - No contributions

**Waiting Periods**

- Retire before age 62 (180 days)
- Retire on or after age 62 (60 days)
KPERS CONTACT INFORMATION

Website: www.kpers.org

Info-line: Toll-free 1-888-275-5737
Local 785-296-6166

Email: kpers@kpers.org

Fax: 785-296-6638

Mail: 611 S. Kansas Ave., Ste 100
Topeka, KS 66603-3803
RETIREMENT CHECKLIST

☐ Attend a Pre-Retirement Seminar
☐ Find out when you are eligible to retire
☐ Calculate a retirement estimate
☐ Review the different payment options available to you
☐ Submit application for retirement benefits (KPERS-15)
☐ Review life insurance
☐ Determine tax withholding
☐ Confirm Social Security benefits
☐ Determine health insurance needs
☐ Review your other retirement plans and savings
Working After Retirement

2017 Pre-Retirement Seminar

KPERS
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Thank You for Attending
Kansas Public Employees Retirement System