

2024 KP&F Employer Workshop



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Access Code: 828-646-125# Audio Pin: 74426#



2024 KP&F Employer Workshop





Kansas Police and Fire Pension System

- A Central Idea
- Important Aspects
- Building on a Sturdy Foundation



Topics

- Membership
- Disability
- Death
- Additional Benefits
- Service Purchase
- Leaving Employment
- Portability
- Retirement
- Benefit Calculations
- Estimates
- Working After Retirement
- DROP



KP&F Poll

Are you new to KP&F?

- Yes. Brand New!
- Kind of.....
- No. Been doing this for a while now!



KPERS

Retirement System



KPERS RETIREMENT SYSTEM

The Kansas Legislature created KPERS in 1962 to secure a financial foundation for those spending their careers in Kansas public service.

Three statewide defined benefit retirement plans

- KPERS
- KP&F
- Judges

KP&F Retirement System began in 1966.



KPERS RETIREMENT SYSTEM

Affiliation

- Agencies must affiliate for each type of retirement system.
- Affiliation is irrevocable.
- Membership in each type of retirement system is dependent on member's job description.



KPERS RETIREMENT SYSTEM

How KPERS Works

- Legislature defines benefits and funding.
- Actuary projects how much benefits will cost.
- Employers and members make contributions to KPERS.
- KPERS invests the money over time.
- KPERS pays benefits with contributions and investment earnings.



KPERS RETIREMENT SYSTEM

Type of Retirement Plan

401(a) defined benefit plan

- Benefits guaranteed by state law.
- Member receives a lifetime monthly benefit if vested.
- Benefits depend on a formula, not contributions or market performance.



Membership



KP&F Quiz

How many active KP&F members does the KPERS Retirement System currently serve?



KPERS RETIREMENT SYSTEM

Who?

About 8,123 active KP&F members.

About 100 state and local employers.

KP&F Employers:

- Kansas Highway Patrol
- KBI
- Board of Regents institutions
- Any affiliated county, city, or other political subdivision of the state that employs firefighters, emergency medical technicians or university police.



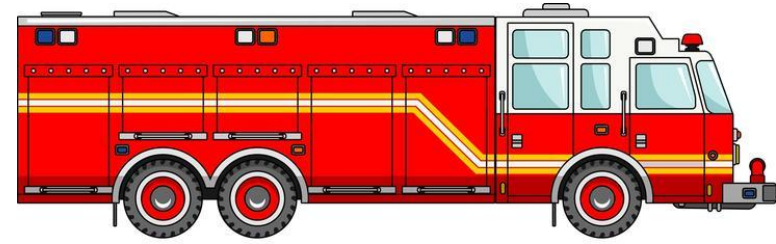
MEMBERSHIP

Who?

Membership requirements for KP&F

- Police Officer
- Firefighter/EMT

An agency can affiliate for one or both.



MEMBERSHIP

Who?

Definition of Police Officer:

- Principal duties are engagement in the enforcement of law and maintenance of order.
- Successfully completed the required course of instruction for law enforcement officers approved by the Kansas Law Enforcement Training Center.



MEMBERSHIP

Who?

Definition of Firefighter:

- Principal duties are engagement in the fighting and extinguishment of fires and the protection of life and property.
- Whenever the word “firefighter” is used, it shall include “emergency medical technician”



MEMBERSHIP

KPERS Covered Position

- 1000 hours per year
- Covered by Social Security
- Continuously or consistently employed.
- Not temporary
- Not seasonal

A part-time position is a covered position if it meets the above requirements .



MEMBERSHIP

How It Works

- Membership is mandatory.
- Membership starts the first day of employment
- Can't borrow or withdraw from your KPERS account while employed with the same employer.
- Can't contribute more.

Newly Elected Sheriff Can Opt Out



MEMBERSHIP

Classifications

Tier I Member

- Employed before July 1, 1989, and **did not elect** Tier II coverage

Tier II Member

- Employed on or after July 1, 1989
- Employed before July 1, 1989, and **did elect** Tier II coverage



MEMBERSHIP

Vesting

Tier I

- 20 years of service

Tier II

- 15 years of service



MEMBERSHIP

Employee Contributions

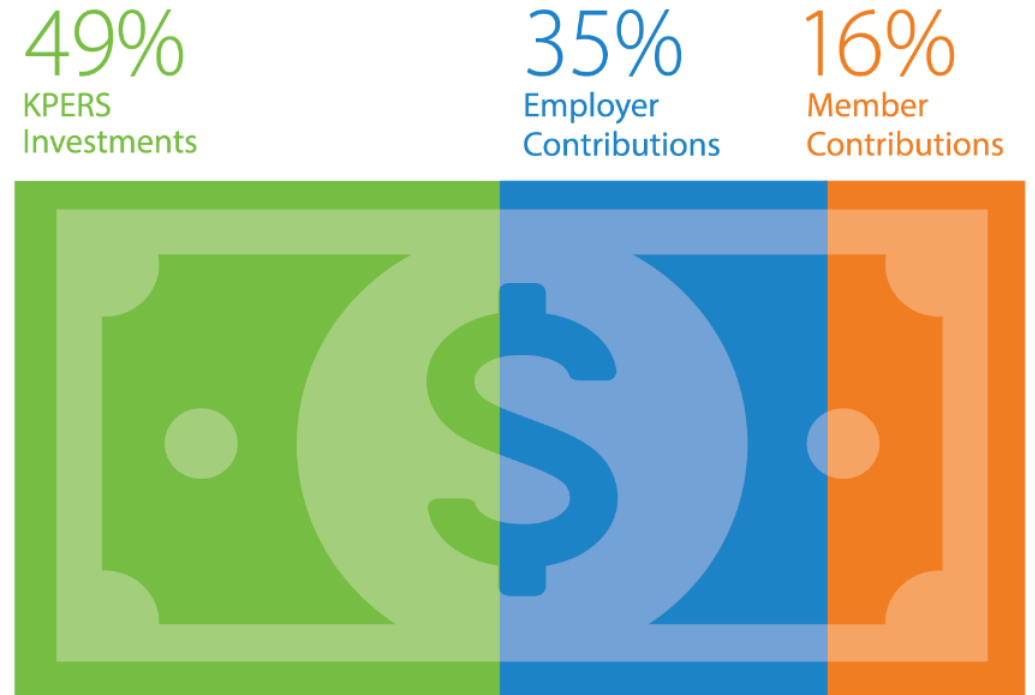
- 7.15% of gross wages
- Deducted pretax for federal taxes
- Interest credited June 30 based on balance December 31 of previous year
- Balance doesn't determine benefit
- Only important if you withdraw or die before retirement



MEMBERSHIP

Employer Contributions

- Are not deposited into members' account.
- Go into KPERS Trust Fund for:
 - Disability benefits
 - Death benefits
 - Retirement benefits



MEMBERSHIP

Benefits of KP&F

- Enhanced Disability Benefits
- Enhanced Death Benefits
- Enhanced Retirement Benefits



Disability Benefits



DISABILITY BENEFITS

Highlights

- **Occupational.**
- Annual benefit of 50% of the final average salary in on-going monthly payments.
- Earn **service credit**
- Continued death coverage



DISABILITY BENEFITS

Highlights

- No waiting period to apply.
- Must be off work to submit application.
- Cannot apply for disability if eligible for full retirement.
- Can return to work in any other type of position.



DISABILITY BENEFITS



NOTICE

No disability coverage is provided if the disability arises from employment other than with the participating employer.



DISABILITY BENEFITS

Scenario

Kevin hurt his trigger finger while working on his house on Saturday, December 12, 2023 and required surgery.



He will be out for 6 weeks while recuperating. The doctors told him he may never be able to shoot a gun again.

Kevin has 8 weeks of sick leave to use and hasn't been back to work since December 10, 2023.

What do you do?



DISABILITY BENEFITS

How It Works

- Report disability through the EWP
- Must be physically off work from KP&F position
- Can still be on payroll

[Employee Lookup](#) / [Employee Info](#)

Employee Info

Jones, Kevin R	Member Group
XXX-XX-3989	KP&F
10/25/1992	Member Type
Report Death	Police
Report Disability	



DISABILITY BENEFITS

Step 1	Step 2	Step 3	Step 4
Disability Info	Another Employer	Review & Submit	Confirmation
Mailing address	<input type="text"/>	City	<input type="text"/>
	<input type="text"/>	State	Kansas <input type="button" value="v"/>
Zip	<input type="text"/>		
Email	<input type="text"/>		
Date of disabling event	12/12/2023 <input type="button" value="calendar"/>		
Describe disability	<input type="text"/>		
	<input type="text"/>		
Last day physically at work	12/10/2023 <input type="button" value="calendar"/>		
	<input type="button" value="Next"/>		

Kevin hurt his trigger finger while working on his house on Saturday, December 12, 2023 and required surgery.

Kevin has 8 weeks of sick leave to use and hasn't been back to work since December 10, 2023.



DISABILITY BENEFITS

The Rest of the Story

Kevin was approved for KP&F disability.



KP&F disability is immediate.

- Continues to earn service credit.
- Receives disability payments at 50% of his current wages.

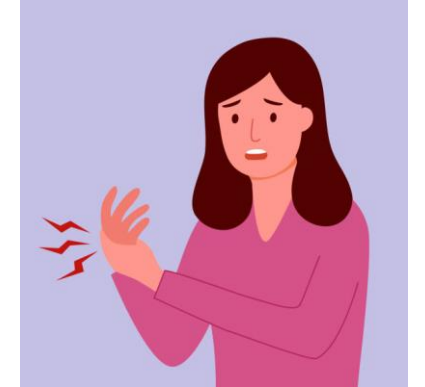
Kevin found another job in a KPERS position. His KPERS employer will need to report his position to KPERS.



DISABILITY BENEFITS

Scenario

Susan hurt her trigger finger while **working as a security guard** at her second job at a convenience store on Saturday, December 12, 2023 and required surgery.



She will be out for 6 weeks while recuperating. The doctors told her she may never be able to shoot a gun again.

Susan has 8 weeks of sick leave to use and hasn't been back to work since December 10, 2023.

What do you do?



DISABILITY BENEFITS

Scenario

- Susan doesn't qualify for KP&F disability.
- Employer will put Susan on Leave of Absence only after she is no longer receiving income from employer if she might be returning to employment.



DISABILITY BENEFITS

Returning to Work Tier I Disability

- If employee returns to work with any KP&F participating employer, disability benefits will automatically stop.
- If employee returns to work in a KPERS-covered position, he or she will become a contributing member immediately.
- The employee will not have an earnings limitation.



DISABILITY BENEFITS

Returning to Work Tier II Disability

- Disability benefits automatically stop if employee returns to work with any KP&F participating employer
- Employee can't become a contributing member of KPERS if returning in KPERS-covered position, since employee continues to accrue service credit while on KP&F disability
- Employee stops drawing KP&F benefits (e.g. retires, disability stops, etc) and returns in a KPERS-covered position and becomes contributing member of KPERS



DISABILITY BENEFITS

Disability Benefits

- See page 20 of employer manual
- Check KP&F membership guide
- Call KPERs

Disability Benefits Quick Reference Chart

	Tier I	Tier II
Regular & Transfer Member		
<i>service-connected with no eligible children</i>	<ul style="list-style-type: none"> • Higher of: 50% FAS or FAS x 2.5% x years of service credit in ongoing monthly payments for life • Maximum benefit = 90% FAS 	<ul style="list-style-type: none"> • 50% FAS in ongoing monthly payments until eligible for retirement • Continue earning service credit for retirement
<i>service connected with eligible children</i>	<ul style="list-style-type: none"> • Higher of: 50% FAS or FAS x 2.5% x years of service credit in ongoing monthly payments for life • 10% FAS for each child in ongoing monthly payments until they become ineligible • Maximum benefit = 75% FAS (all combined) 	<ul style="list-style-type: none"> • 50% FAS in ongoing monthly payments until eligible for retirement • Continue earning service credit for retirement
<i>non service-connected</i>	<ul style="list-style-type: none"> • FAS x 2.5% x years of service credit in ongoing payments for life • 180-day waiting period • Minimum benefit = 25% FAS • Maximum benefit = 90% FAS 	<ul style="list-style-type: none"> • 50% FAS in ongoing monthly payments until eligible for retirement • Continue earning service credit for retirement
Brazelton Member		
<i>service-connected</i>	<ul style="list-style-type: none"> • Same as regular Tier I • Reduced by 1/2 of Social Security benefit 	<ul style="list-style-type: none"> • Same as regular Tier II • Reduced by 1/2 of Social Security benefit
<i>non service-connected</i>	<ul style="list-style-type: none"> • Same as regular Tier I • Reduced by 1/2 of Social Security benefit 	<ul style="list-style-type: none"> • Same as regular Tier I • Reduced by 1/2 of Social Security benefit
Special Members Are Not Tier I or Tier II		

Special members have statutory spousal benefits. Please contact the Retirement System for details.



Death Benefits



DEATH BENEFITS

Types of Death Benefits


- Service Connected
- Non-Service Connected
- Disability Service Connected
- Disability Non-Service Connected
- Inactive Member



DEATH BENEFITS

Beneficiary Form must be on file with KPERS.

- Member Web Portal
- Member Annual Statement
- Employee page of the Employer Web Portal.



KPERS
KPERS-7/99 Rev. 11/16

DESIGNATION OF BENEFICIARY
For security reasons, do not submit form by e-mail.

SAVE
RESET
PRINT

■ **Important** – You have the option to make beneficiary changes in your online account at kpers.org. *Changes online or with this form replace all previous designations.* Read instructions on page 3. If you have more beneficiaries than spaces in any category, please use an Additional Beneficiaries page. Do not attach plain paper or continue on the back of this form. Additional pages must be attached to this completed form to be valid.
 Mark this box if you are using additional pages.

■ **Contact Us – toll free:** 1-888-275-5737 • **phone:** 785-296-6166 • **fax:** 785-296-6638
email: kpers@kpers.org • **web site:** www.kpers.org • **mail:** 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ **Part A – Member Information**

1. Social Security Number: 2. Name (First, MI, Last):
3. Telephone Number: 4. Mailing Address:
5. Employer: City, State, Zip:

■ **Part B – Primary Beneficiary for KPERS Retirement Benefits** – Includes accumulated contributions and interest. Each beneficiary will share your benefit equally. *You must name a primary beneficiary in this section.*

Name: Social Security Number:
 Person (state relationship): Estate Trust Date of Birth:



DISABILITY BENEFITS

How It Works

- Report death through the EWP.
- Get contact information from the family.
- Let KPERS contact the beneficiaries and discuss benefits.

Employee Lookup / Employee Info

Employee Info

Jones, Kevin R	Member Group
XXX-XX-3989	KP&F
10/25/1992	Member Type
Report Death	Police
Report Disability	



Step 1

Death Info

Step 2

Pay Info

Step 3

Review & Submit

Step 4

Confirmation

Mailing address

Zip

Date of death 

City
State

Was the death service-connected?

Yes No Do not know

Spouse Name

Child Name	Age
<input type="text"/>	<input type="text"/>

+ New

Click here if member does not have a spouse or dependent child

Next



DEATH BENEFITS

Death Benefits

- See page 19 of employer manual
- Check KP&F membership guide
- Call KPERS

KP&F Active Death Benefits Quick Reference Chart

	Tier I	Tier II
Regular, Transfer and Brazelton Member		
<i>service-connected with surviving spouse</i>	<ul style="list-style-type: none"> • Higher of: 50% FAS or 100% joint-survivor equivalent in ongoing monthly payments for life 	<ul style="list-style-type: none"> • Higher of: 50% FAS or 100% joint-survivor equivalent in ongoing monthly payments for life
<i>service connected with surviving spouse and eligible children</i>	<ul style="list-style-type: none"> • Higher of: 50% FAS or 100% joint-survivor equivalent in ongoing monthly payments for life to spouse • 10% FAS for each child in ongoing monthly payments until they become ineligible • Maximum benefit = 90% FAS (all combined) 	<ul style="list-style-type: none"> • Higher of: 50% FAS or 100% joint-survivor equivalent in ongoing monthly payments for life to spouse • 10% FAS for each child in ongoing monthly payments until they become ineligible • Maximum benefit = 90% FAS (all combined)
<i>non service-connected with surviving spouse or eligible children</i>	<ul style="list-style-type: none"> • 100% FAS, one-time lump sum • FAS x 2.5% x years of service credit in ongoing monthly payments for life to spouse or to children until they become ineligible • Maximum = 50% FAS 	<ul style="list-style-type: none"> • 100% FAS, one-time lump sum • FAS x 2.5% x years of service credit in ongoing monthly payments for life to spouse or to children until they become ineligible • Maximum = 50% FAS

Note: If you have no spouse or eligible children, your beneficiary receives one-time benefit equal to 100% of current annual salary, less any refundable contributions and interest.

Special Members Are Not Tier I or Tier II

Special members have statutory spousal benefits. Please contact the Retirement System for details.



Additional Benefits



Optional Group Life Insurance



Optional Group Life Insurance

What Is It?

Life insurance coverage offered at a low, group rates paid by the employee.

- Employer **must affiliate** to offer
- Coverage available for **member, spouse & child**
- Member **decides how much coverage**
- Member **pays premium** through payroll deduction



Optional Group Life Insurance



The Standard Life Insurance

National company with offices across U.S.
Kansas office w/3 dedicated account specialists

Toll-Free 1-844-289-2906



Optional Group Life Insurance

Coverage

- Member must have coverage to enroll spouse and children.
- Member must be the beneficiary.



Optional Group Life Insurance

Type of Coverage

Guaranteed Coverage

- Eligible without answering health questions

Anytime Coverage (Medical Underwriting)

- For more coverage than the guaranteed coverage max, or any amount outside of enrollment period
- Must submit proof of good health
- If anytime coverage is denied, member no longer eligible for increase without proof of good health, even during open enrollment



Optional Group Life Insurance

Want to Affiliate?

Affiliation Date	Enrollment Period	Coverage Effective Date
January 1	April	July 1 (same year)
July 1	October	January 1 (following year)

Contact KPERS to affiliate



Optional Group Life Insurance

Accidental Death and Dismemberment Coverage

Provides additional financial support and stability to family if member passes away or has a serious accident.

Covers members who experience:

- Accidental death
- Accidental dismemberment
- Death due to occupational assault



Optional Group Life Insurance

Accidental Death and Dismemberment Coverage

- Loss of life: \$15,000
- Other covered losses: Payable by percentage of this benefit
- Included with AD&D Insurance:
 - ✓ Seat Belt and Air Bag Benefits
 - ✓ Family Benefits Package
 - ✓ Death due to Occupational Assault



OPTIONAL GROUP LIFE INSURANCE

Line of Duty Benefit

The Standard may pay an additional \$50,000 benefit for emergency services employees who die while acting in the line of duty.

Emergency Services Employee means a Member whose primary job duties include controlling or reducing crime or juvenile delinquency, criminal law enforcement, fire suppression, administration of first-aid treatment and life support care to sick or injured persons in prehospital setting, or operation of a mobile intensive care unit for removal and transport of individuals to a medical treatment facility. Emergency Services Employee includes police officers, firefighters, corrections officers, judicial officers, officially recognized or designated volunteer firefighters, and emergency medical technicians, if they otherwise meet the definition of Emergency Services Employee.



KPERS 457



KPERS 457

What is KPERS 457?

KPERS 457 is the State of Kansas Public Employees 457(b) Deferred Compensation Plan.

It's an optional savings plan to help employees supplement their KPERS or KP&F pension for a more sound retirement.



 **kpers457**
a deferred compensation savings plan



KPERS 457

Why KPERS 457?

- **No cost** to join and **no minimum** number of employees
- Matching contribution **not** required – employers can if choose to
- Salaried, noncommissioned local counselors across the state to **educate and assist** employees – no sales pitches
- KPERS does heavy lifting, taking on many **fiduciary responsibilities** for you and offering guidance in others – you're not in it alone



Purchasing Service



Purchasing Service

Types of Service

Forfeited Service

- Increase benefit
- Retire sooner
- Portability

Military Service

- Increase benefit only

Instate Non-Federal Governmental Service

- Meet the requirements of KP&F
- Not credited in another plan



Purchasing Service

Military

- Purchased service does **not** help with vesting or retirement eligibility
- Granted military service does count as service credit

Service Credit	18.00 Years
Purchased Service	6.00 Years (military)
Cannot Use Military to Meet KP&F Vesting	12.00 Years (without military)



Purchasing Service

Cost

Cost based on age and salary

Payroll Deduction*

- Payroll deduction over a period of time

Lump-Sum

- Rollover or trustee-to-trustee transfer
- Personal check, money order or Discover Card (after tax)
- Paid for before last day on payroll

***If cross plan, cannot buy as a payroll deduction.**




Leaving Employment



Leaving Employment

Employee Resource



Leaving Employment and Your Retirement System Benefits

If you're leaving employment, you may have questions about what will happen to your benefits. If you don't withdraw your contributions, you will become an inactive member. You'll still have access to your online account at kpers.org. And we'll continue to provide you with annual statements.

Life Insurance


Generally, your basic life insurance and any optional coverage ends when you leave employment or move to a position not covered by KPER.* However, you can continue some or all of your current coverage on your own. You have 60 days after you end employment to submit your form.

You have two options.

1. Individual whole life insurance
2. Portable term life insurance

Conversion and Portability Election forms explain the benefits and costs for each option. You can get these forms from your employer or download them at kpers.org.

*Note: KP&F members do not have basic life insurance coverage. KPER members moving to a Board of Regents position keep their life insurance coverage.



Important Points to Consider Now

- You have 60 days to submit your life insurance form.
- If you're vested, you're guaranteed a retirement benefit.



Leaving Employment

Vested Members

- Guaranteed lifetime retirement benefit
- Account continues earning interest
- Can apply for retirement benefits when eligible
- Can withdraw at any time after 31 days but will forfeit retirement.

Vested benefit often
more valuable than
contributions



Leaving Employment

Non-Vested Employee

- **Not eligible** for a retirement benefit.
- Contributions will continue to **earn interest for 5 years.**
- Return to KP&F employment within 5 years, **credit restored.**
- Can **withdraw** contributions 31 days after last day of employment.



Leaving Employment

Contact KPERS

Call our Info Line at 1-888-275-5737.

- Discuss the status of members' account
- Discuss options
- Discuss continuing life insurance



Portability



PORTABILITY

What is It?

- Combines service and salary from KPERS, KP&F and Judges.
- Helps to meet eligibility requirements for vesting and retirement.
- Doesn't apply if retired from one system and became a member in another.
- Must be active in an account to apply.



PORTABILITY

Your Homepage

Select an Account

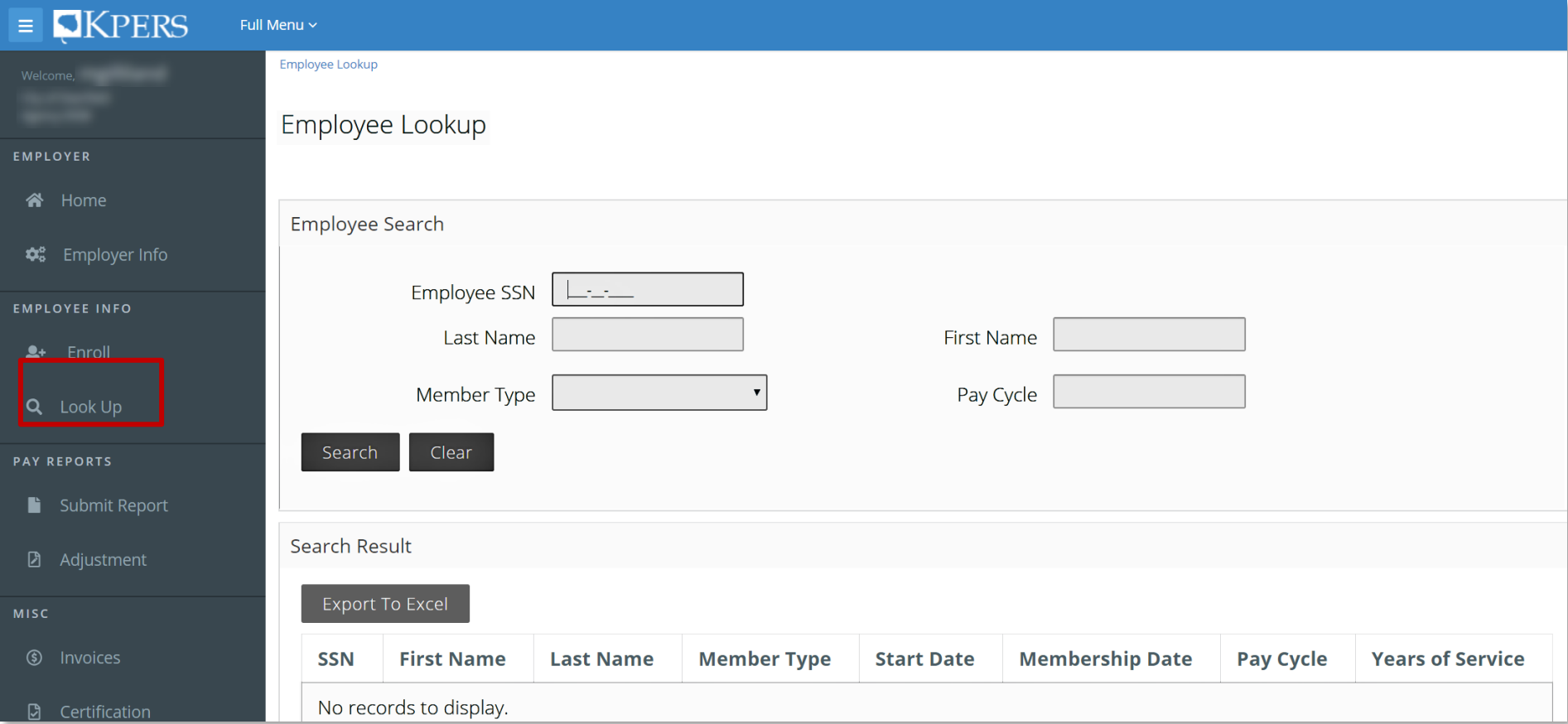
Account	Relationship	Account Status	Account Balance	Service Credit	Membership Date
KP&F	Member	Active	\$5,583.95	1.25 years	07/21/2022
KPERs	Member	Resignation	\$26,125.87	13.25 years	07/01/2009

Considered vested in both plans.



PORTABILITY

Employee Search



Welcome, [User Name]

Full Menu ▾

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up**

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification

Employee Lookup

Employee Search

Employee SSN

Last Name

First Name

Member Type

Pay Cycle

Search Clear

Search Result

Export To Excel

SSN	First Name	Last Name	Member Type	Start Date	Membership Date	Pay Cycle	Years of Service
No records to display.							



PORTABILITY

Employee Search

Search Result

Export To Excel

SSN	First Name	Last Name	Member Type	Start Date	Membership Date	Pay Cycle	Years of Service
XXX-XX-0296	Aaron		Police	07/21/2022	07/21/2022	86	1.25



PORTABILITY

KPERS Data Employee Elections Notes **Retirement Help**

Annual Statements

2022 | 2022

KPERS 2022 Member Statement

&182806+

Account Balance	
Contribution Account	
Your 2022 Contributions	\$1,750.06
2022 Interest	\$0.00
2022 Balance	\$1,750.06

Membership Details	
Plan:	KP&F Tier II
Vesting Status:	Not Vested
Membership Date:	7/21/2022
Final Average Salary:	\$48,952
Years of Service:	0.25 years

What This Could Look Like In Retirement

KPERS 2022 Member Statement

&182805+

Membership Details	
Plan:	KPERS 2
Vesting Status:	Vested
Membership Date:	7/1/2009
Final Average Salary:	\$35,620
Years of Service:	13.25 years

In Retirement



PORTABILITY

Portability Rules

If using portability to retire the member,

- Must retire from both accounts at the same time.
- Must follow the retirement rules for their last active account.
- Must quit all employment from any KPERS employer.



Retirement Eligibility



RETIREMENT ELIGIBILITY

Retirement Dates

- 12 possible retirement dates
- First of the month following member's last day on payroll (or first of the month after KPERS receives application)



RETIREMENT ELIGIBILITY

Full Retirement Eligibility

Tier 2 Members:

- Age 50 with 25 years
- Age 55 with 20 years
- Age 60 with 15 years

No 75-Point Rule



RETIREMENT ELIGIBILITY

Reduced Retirement Eligibility

Tier 1 and Tier 2 Members

- Age 50 with 20 years
- Benefit reduced 0.4% each month under age 55

Age	Reduction
54	4.8%
53	9.6%
52	14.4%
51	19.2%
50	24%



RETIREMENT ELIGIBILITY

Certifications

KPERS needs to confirm that member received final pay

To Do

- › Adjustments created (2015-2018) (9)
- › Adjustments created (2019 and after) (12)
- › Invoice (1)
- › OGLI REPORT (1)
- › Pay Reports (5)
- › Retirement Certification (10) 
- › Verify Rates (1)



RETIREMENT ELIGIBILITY

Certification in the EWP

- Certification shows up within 30 days of retirement date.
- Complete as soon as possible.
- Do not have to wait until PPR is completed.



Benefit Calculation



BENEFIT CALCULATION

Figuring KP&F Final Average Salary

Membership date **before July 1, 1993**

- Highest 3 of last 5 years, **including** additional pay
- Additional pay = unused leave payout

Membership date **July 1, 1993, or after**

- Highest 3 of last 5 years, **excluding** additional pay



BENEFIT CALCULATION

Figuring KP&F Final Average Salary

QTR	2023	2022	2021	2020	2019	2018
4th		15,000.00	14,000.00	14,000.00	14,312.50	14,250.00
3rd	16,250.00	15,000.00	14,000.00	14,000.00	14,312.50	
2nd	16,250.00	15,000.00	14,000.00	14,000.00	14,312.50	
1st	16,250.00	15,000.00	14,000.00	14,000.00	14,312.50	
Total	\$ 48,750.00	60,000.00	14,000.00		57,250.00	

Highest Quarter Total: 180,000.00

Years in FAS: 3

FAS: 60,000.00



BENEFIT CALCULATION

KP&F

EXAMPLE

Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
60,000	x	2.5%	x	20	=	\$30,000	÷	12	=	\$2,500.00

Note: 36 years = maximum benefit (90% FAS)



PORTABILITY BENEFIT CALCULATION

EXAMPLE	Plan	Final Avg Salary	x	Statutory Multiplier	x	Years of Service	=	Annual Benefit	÷	Months in Year	=	Monthly Benefit
	KP&F	80,000	x	2.50%	x	21	=	\$42,000	÷	12	=	\$3,500
KPERS	80,000	x	1.75%	x	2	=	+ \$2800	÷	12	=	+ \$233	
Combined (Total)								\$40,500	÷	12	=	\$3,733



BENEFIT CALCULATION

“Spike” Law

- Occurs when **add-on pay** for accumulated sick leave, vacation or annual leave, etc., **increases FAS by 15% more** than if the employee had not been eligible to use add-ons in his final average salary.
- Employer pays actuarial increase.



BENEFIT CALCULATION

“Cap” Law

If an employee’s compensation used in calculating the FAS is more than 15% higher than the preceding year, the amount which exceeds the 15% will not be included in FAS.

Compensation that is not capped

- Add-on (if membership date is before July 1, 1993, and 4-year FAS is used)
- Increase in compensation due to reclassification or re-allocation
- Overtime

Compensation that is capped

- Part-time members over 15% because they work more hours (not overtime hours)
- Extra duties, like lawn mowing and landscaping
- Raises & bonuses



Calculate Estimates



CALCULATE ESTIMATES

Retirement Dates

Help employees choose the best retirement date.

- Rounding quarters
- Using add-on pay
- Completing estimates



CALCULATE ESTIMATES

Member Web Portal

The screenshot displays the KPERs Member Web Portal. At the top left is the KPERs logo. The navigation bar includes links for Members, Retirees, Employers, Forms & Pubs, About Us, and Contact Us, along with a search box. A blue banner below the navigation bar displays the text "Next Retiree Payment Date: June 30 | 2023 Payment Calendar". The main content area features a large sunflower image with the text "Life Can Be Complicated. We make it easy to be a member." A red box highlights the "Member Login" button. A dropdown menu titled "GO TO" is open, listing various options: Home, Personal Profile, Beneficiaries, Seminar Registration, KPERs Account, Account Summary, Insurance/Disability, Benefit Calculator, and Annual Statements. A red arrow points to the "Benefit Calculator" option.

Next Retiree Payment Date: June 30 | 2023 Payment Calendar

Member Login Employer Login

GO TO

- ▶ Home
- ▶ Personal Profile
- ▶ Beneficiaries
- ▶ Seminar Registration
- KPERs Account**
- ▶ Account Summary
- ▶ Insurance/Disability
- ▶ **Benefit Calculator**
- ▶ Annual Statements



CALCULATE ESTIMATES



Benefit Calculator - KP&F

Benefit Calculator Disclaimer: Information from your most-recent annual statement may be helpful. This calculator is not linked to your record. **Estimate accuracy depends on the information you enter.** Please note that your benefit amount may be affected by a Qualified Domestic Relations Order (QDRO). Planning to retire in the next few years? You can request an estimate from us. [Retirement Benefit Estimate Request form.](#)

Personal Information

Your Date of Birth:

Joint Annuitant's Date of Birth: *Optional, complete only if you want to leave a survivor benefit.*

Date You Plan to Retire: *KPERS & KP&F: Your retirement date must be the first day of a month. JUDGES: Your retirement date can be any day of a month.*

Final Average Salary (\$): *See your last annual statement or log on to your Account Access.*

Tier 1 Or Tier 2: Tier 1 Tier 2 *Tier 1 members hired before July 1, 1989 & did not choose Tier 2 coverage. Tier 2 members hired on July 1, 1989 and after.*

Years of Service

Note: Enter years of actual KPERS service credit at retirement.

Total Years of Service: *Rounded service to next full year.*

KP&F Service Only – maximum of 36 years

Calculate

Clear Fields

Annual Benefit:

Monthly Benefit and Lump Sum Payment Estimates

Note: Be sure to see general comments below

Use information from the Member Annual Statement or from the Member Web Portal to complete the generic calculator.



CALCULATE ESTIMATES

Retirement Date: **09/01/2019**
 Retirement Age: **55**
 Final Average Salary: **\$77,657.62**
 Total Service: **30.00 years**
 Annual Benefit: **\$58,243.22**

Benefit Option	No Lump Sum	10% Lump Sum	20% Lump Sum	30% Lump Sum	40% Lump Sum	50% Lump Sum
PLSO	\$0.00	\$63,001.63	\$126,003.27	\$189,004.90	\$252,006.54	\$315,008.17
Maximum	\$4,853.60	\$4,368.24	\$3,882.88	\$3,397.52	\$2,912.16	\$2,426.80
50% Joint-Survivor	\$4,538.12	\$4,084.31	\$3,630.49	\$3,176.68	\$2,722.87	\$2,269.06
75% Joint-Survivor	\$4,343.97	\$3,909.58	\$3,475.18	\$3,040.78	\$2,606.38	\$2,171.99
100% Joint-Survivor	\$4,174.10	\$3,756.69	\$3,339.28	\$2,921.87	\$2,504.46	\$2,087.05
5-Year Life-Certain	\$4,805.07	\$4,324.56	\$3,844.05	\$3,363.55	\$2,883.04	\$2,402.53
10-Year Life-Certain	\$4,756.53	\$4,280.88	\$3,805.22	\$3,329.57	\$2,853.92	\$2,378.26
15-Year Life-Certain	\$4,465.31	\$4,018.78	\$3,572.25	\$3,125.72	\$2,679.19	\$2,232.66



CALCULATE ESTIMATES

KPERS-15E Benefit Estimate Form

■ **Part A – Member Information**

1. Social Security Number: _____ 2. Name (First, MI, Last): _____

3. Mailing Address: _____ 4. Employer: _____
 City, State, Zip: _____ 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, MI, 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.

	Year	Amount
1. Previous Annual Salary Subject to KPERS Contributions:	_____	\$ _____
2. Current Annual Salary Subject to KPERS Contributions: <i>If retiring in current year, include only compensation through estimated last day on payroll.</i>	_____	\$ _____
3. Next Annual Salary Subject to KPERS Contributions: <i>If retiring in next year, include only compensation through estimated last day on payroll.</i>	_____	\$ _____
4. Lump-Sum Payment for Sick and/or Annual Leave: <i>Paid when member leaves work, not included in above salaries.</i>	_____	\$ _____



CALCULATE ESTIMATES

Benefit Estimate Form required

- Portability and not vested in an account as a stand alone.
- Membership date before July 1, 1993
- Qualified Domestic Relations Order (QDRO)

Send in KPERS-15E



Working After Retirement



Working After Retirement

KP&F Quiz

Must KP&F members follow the KPERS Working After Retirement rules?



Working After Retirement

Working After Retirement

- 30-day waiting period before returning to work for Retirement System employer.
- Must be off payroll for any KPERS or KP&F employer.
- Begins with retirement date.
- **Cannot** make contributions to KP&F.

No restrictions for non-KPERS employers.



Working After Retirement

No Prearrangements

- No arrangements before retirement or during waiting period
- Important for KPERS qualified plan status
- Penalty



Working After Retirement


If you go back to work for ...	Waiting Period	Earnings Limit	Retirement System Membership
Same employer – KP&F	Yes	\$25,000	No
Same employer – KPERS	Yes	No	Yes. KPERS
Different employer – not KP&F or KPERS	No	No	N/A
Different employer – KP&F	Yes	No	No
Different employer - KPERS	Yes	No	Yes. KPERS



Working After Retirement

Earnings Limit

- \$25,000 per calendar year
- Applies if returning to same employer worked for last two years of KP&F participation
- Do not enroll
- Use KP&F-15S to track wages



KP&F-15S Rev. 7/16

KP&F RETIREE EARNINGS LIMITATION FORM

SAVE
RESET
PRINT

■ **Important** – This form is for KP&F retirees who go back to work for the same employer after retirement. Retirees have a \$25,000 earnings limit if they:

1. Retired on or after July 1, 1988 **and**
2. Go back to work for the **same** employer they worked for during their last two years of KP&F participation.

■ **Contact Us** – toll free: 1-888-275-5737 • phone: 785-296-6166 • fax: 785-296-6638
email: kpers@kpers.org • web site: kpers.org • mail: 611 S. Kansas Ave., Suite 100, Topeka, KS 66603

■ **Part A – Member Statement**

I, (print full name) _____, (Social Security number) _____, having been employed on (date) _____ by (name of KP&F participating employer) _____ and being advised of the provisions of K.S.A. 74-4957 (5) understand that my retirement benefits will be suspended for the remainder of the current calendar year unless I terminate my employment. If I work through the remainder of the current calendar year, my benefits will resume in January of the following year. The January benefit is payable on the last working day of January.

Signature: _____ Month/Day/Year: ____/____/____

■ **Part B – Designated Agent Statement**

"I understand it is the employer's responsibility to notify the Retirement System immediately when this member leaves employment or earns \$25,000 or more in a calendar year."

Signature: _____ Month/Day/Year: ____/____/____

Employer Number: _____

Date \$25,000 was reached: _____



Deferred Retirement Option Program



Deferred Retirement Option Program

DROP

- Allows members to keep working while monthly retirement benefit accumulates in a DROP account.
- Member receives a salary and DROP account grows each month.
- When retire, member receives monthly benefit and DROP account balance.



Deferred Retirement Option Program

Things to Know

- Employer must agree to member participation.
- Member election is irrevocable.
- Member and employer continue to make regular contributions.
- No longer earn service credit.
- Benefits continue.



Deferred Retirement Option Program

What Forms Are Needed?

- KPF-15DROP - Application for DROP
- KPF-799DROP - Designation of Beneficiary - DROP
- KPF-15DROPEXT – Application to Extend DROP Period
- KPF-15DROPDM – Application for DROP and Retirement Benefits.



Deferred Retirement Option Program

Website

The screenshot displays the KPERS website interface. At the top left is the KPERS logo. To its right are navigation links for 'Members', 'Retirees', 'Employers', and 'Forms & Pubs'. Below the logo, a blue banner displays 'Next Retiree Payment Date: Dec 24'. The main content area features a large image of sunflowers with the text 'Life Can Be' and 'We make it easy to be'. A dropdown menu is open under the 'Members' link, listing 'Member Home', 'New to KPERS', 'Benefit Calculators' (highlighted with a red box), 'Career Stage & Your Finances', 'Retire Ready', 'How-To Guides', and 'KPERS 457'. A secondary dropdown menu is open under 'Benefit Calculators', listing 'KPERS 1', 'KPERS 2', 'KPERS 3', 'KP&F', and 'KP&F-DROP' (highlighted with a red box).



CALCULATE ESTIMATES

DROP Estimate

Annual Benefit: \$31250.00

Monthly Benefit and DROP Account Accrual Estimates

Note: Be sure to see general comments below

Benefit Option	Monthly Amount	3-Year Total	4-Year Total	5-Year Total
Maximum	\$2,604.17	\$93,750.12	\$125,000.16	\$156,250.20
Joint-Survivor 50% Benefit	\$2,460.94	\$88,593.84	\$118,125.12	\$147,656.40
Joint-Survivor 75% Benefit	\$2,369.79	\$85,312.44	\$113,749.92	\$142,187.40
Joint-Survivor 100% Benefit	\$2,291.67	\$82,500.12	\$110,000.16	\$137,500.20
5 Year Life Certain	\$2,578.13	\$92,812.68	\$123,750.24	\$154,687.80
10 Year Life Certain	\$2,552.09	\$91,875.24	\$122,500.32	\$153,125.40
15 Year Life Certain	\$2,395.84	\$86,250.24	\$115,000.32	\$143,750.40



Deferred Retirement Option Program

Applications

The image displays three overlapping application forms from KPERS (Kansas Public Employees Retirement System). The forms are:

- Top Form:** "APPLICATION TO EXTEND KP&F DEFERRED RETIREMENT OPTION PROGRAM (DROP)". It includes contact information, member information, and options for extending the DROP commitment (1 or 2 years).
- Middle Form:** "APPLICATION FOR KP&F DROP & MONTHLY RETIREMENT". It covers member information, termination reasons, and payment options for the DROP accrual account (entire, part, or rollover).
- Bottom Form:** "APPLICATION FOR KP&F DROP & MONTHLY RETIREMENT BENEFITS". It details the process for receiving benefits, including rollover options and payment methods.



Deferred Retirement Option Program

Handout

DROP BENEFIT

deferred retirement option program

For Kansas Police & Firemen's Retirement System Members

The Legislature created a program to offer a Deferred Retirement Option Program (DROP) for KP&F members. Initially a pilot program, the Legislature expanded availability to all KP&F members in 2023.

Instead of retiring, this optional benefit allows eligible members to keep working while their monthly retirement benefit accumulates in a DROP account. They receive their salary and their DROP account grows each month while they work. Members can choose to work another three, four month while they work. When they retire, they receive their DROP account balance and begin receiving their monthly retirement benefit.

Steps to the DROP	Example
Member eligible for full retirement	Joe is eligible for full retirement
Member picks a DROP commitment date	Joe picks January 1, 2023
KPERS calculates retirement benefit as of the DROP commitment date	Joe's monthly benefit = \$2,580
Member picks DROP period (3, 4 or 5 years)	Joe chooses to work 3 more years
Member keeps working and receiving salary	Joe keeps working at his KP&F position
Deferred monthly retirement benefit amounts accumulate in a DROP account and may earn interest annually	\$2,580 is added to Joe's DROP account each month Depending on KPERS' investment returns, he may earn interest, too
Member retires at the end of the DROP period, begins receiving monthly benefit payments and receives DROP account balance in a lump-sum payment	Joe retires January 2026 and begins receiving his \$2,580 monthly benefit He receives a lump-sum for \$92,880 plus any interest, the amount that accumulated in his DROP account over the past three years

Who Can Participate?
✓ All KP&F members who are eligible for full retirement.

What You Need to Know

- You and your employer make regular contributions during the DROP period, but you don't earn additional service credit.
- You can't choose a Partial Lump-Sum Option if you participate in the DROP.
- The election to participate in DROP is irrevocable.
- DROP amounts are subject to federal taxes when you receive them. You can continue deferring taxes by rollover to another plan.
- Your employer must agree to your participation in DROP. Participation does not guarantee continued employment.
- Program ends January 1, 2031, unless legislation is passed to extend it.

Questions?
Email: kpers@kpers.org
Toll Free: 1-888-275-5737
In Topeka: 785-296-6166
kpers.org

Common Questions

When can I begin DROP?
You can choose the first day of any month, as long as you are eligible for full retirement benefits and your employer agrees to your participation.
Submit a DROP application at least 30 days before the date you want to begin.

What happens if I stop working before the end of the DROP period?
If you don't participate for a minimum of three years, all interest is forfeited. You will still receive the balance in your DROP account.

What if I want to extend the number of years of the DROP period?
You can participate in the DROP program for up to five years. If you chose to participate for three or four years initially, you can extend your participation to a 5-year maximum. Contact the Retirement System for more information.

What if I want to work longer than the DROP period?
You can continue working after five years, no additional interest is credited to your account and your KP&F contributions stop. You may not receive your DROP balance and monthly retirement benefits until you retire.

DROP benefits taxed?
Retirement System benefits are subject to federal tax, but not state tax. Benefits accumulate tax-deferred in your DROP account. The amount can be paid directly to you or rolled over into an eligible retirement account at the end of the DROP period to defer taxes.

What happens if I am terminated by active member Death and Disability benefits while in the DROP period?
If you are terminated by active member Death and Disability benefits while in the DROP period, you will have the same disability benefits as an active KP&F member. The lump-sum beneficiary will receive your accumulated DROP account balance. Retirement benefits are payable based on the amount you selected when applying for DROP participation.

Can I name a separate beneficiary for my DROP account?
If you do not name a separate beneficiary, your DROP beneficiary will be your retirement beneficiary.

What happens if I take sick and annual leave?
If your membership date is before July 1, 1993, any payouts for sick and annual leave will be considered when you fully retire or terminate. If your membership date is after July 1, 1993, you will receive sick and annual leave payouts such as unused sick and annual leave until you fully retire. After your DROP period ends, your DROP payments will be adjusted higher, your DROP payments will be adjusted to reflect your DROP account. There is no additional interest added to your DROP account. Your benefit is recalculated with the higher FAS.

How do my savings earn?
Your DROP account earns an annual interest in years when the return is 7% or higher. You won't earn interest in years when the return is less than 7% for the year.

Is the DROP right for me?

Deciding whether to participate in DROP is an important decision. To help in your decision, you should request estimates from the Retirement System to help you compare the two scenarios.

- ✓ The benefits you would receive under DROP without earning additional service credit.
- ✓ The benefits you would receive if you continued working and earning service credit for the same time period, then retired without participating in DROP.

Retiring With Full Benefits

KP&F Tier I

- Age 55 w/20 years
- Any age w/32 years

KP&F Tier II

- Age 50 w/25 years
- Age 55 w/20 years
- Age 60 w/15 years

Online Account Access

Sign up to manage your retirement online with your KPERS member account.

You will be able to track your DROP balance through your account.

kpers.org

revised 4/23



Deferred Retirement Option Program

Email: drop@kpers.org

Call: 1-888-275-5737

Visit: 611 S. Kansas Avenue
Topeka, KS 66603



Information at your Fingertips



INFORMATION AT YOUR FINGERTIPS

Website: www.kpers.org

Phone: 1.888.275.5737

Email: kpers@kpers.org

Visit: 611 S Kansas Avenue
Suite 100
Topeka, KS 66603



Employer Web Portal

Home

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up

PAY REPORTS

- Submit Report
- Adjustment

MISC

- Invoices
- Certification
- Optional Life
- History

Pay Reports

Enroll Employee

Optional Life

Lookup Employee

Messages ¹

Secure Upload

Adjustment

Invoices ⁰

To Do

- › OGLI REPORT (1)
- › Pay Reports (2)
- › Retirement Certification (1)

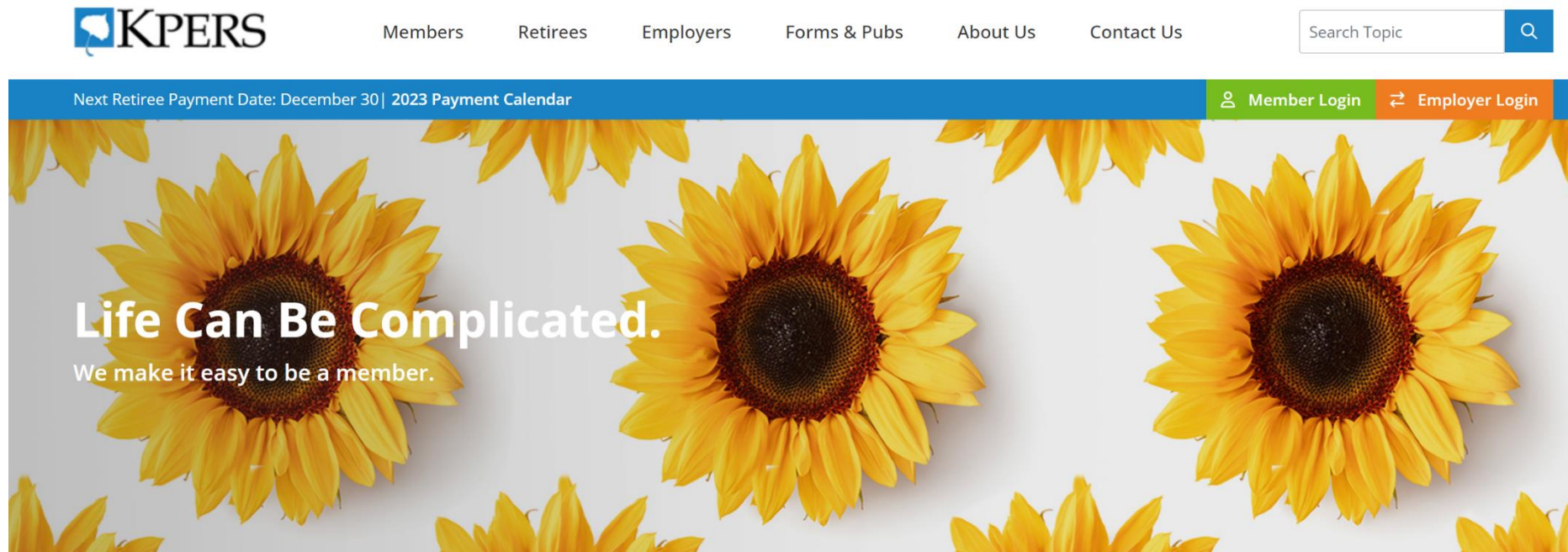
January 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



INFORMATION AT YOUR FINGERTIPS

Visit the KPERS website: www.kpers.org



Information at your Fingertips

Employer Manual

Employer Manual

Sections are listed in alphabetical order. Can't find it, try [Additional Resources](#).

About KPERS Revised: 7/22	Adjustments Revised: 2/22	Beneficiary Revised: 4/19
Contact KPERS Revised: 7/22	Contribution Rates Revised: 6/21	Designated Agent Revised: 4/19
Disability Revised: 6/21	Employer Web Portal Revised: 4/19	Kansas Board of Regents Revised: 1/22
Leaving Employment Revised: 2/20	Member Benefits Revised: 4/19	Membership: Non-School Revised: 11/21
Membership: School Revised: 9/21	Optional Life Insurance Revised: 7/22	Pay Reporting Revised: 4/22
Retirement - KPERS 1 Revised: 10/23	Retirement - KPERS 2 Revised: 10/23	Retirement - KPERS 3 Revised: 10/23
Service Credit Revised: 9/21	Service Quarters Revised: 6/19	Working After Retirement Revised: 11/20

Additional Resources

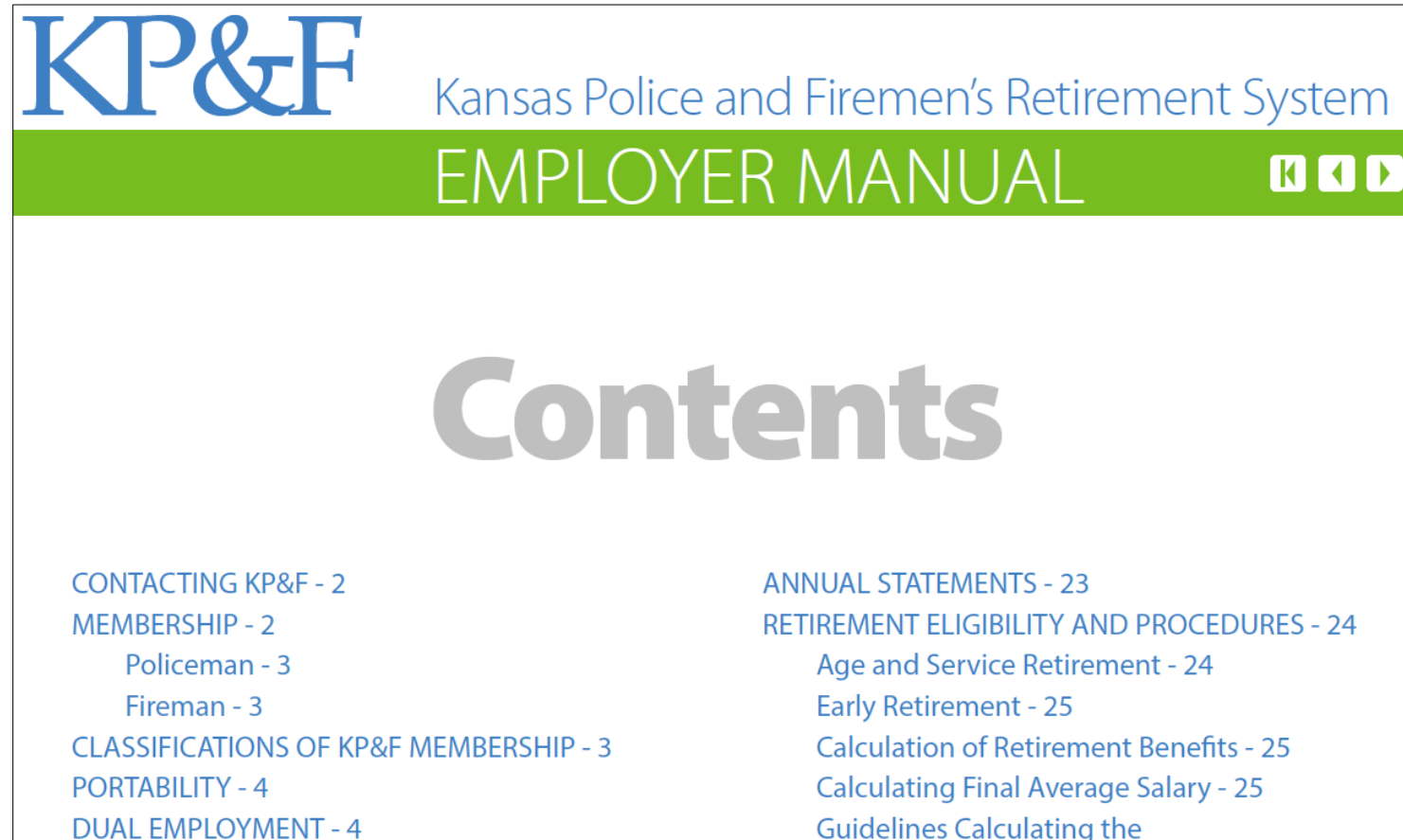
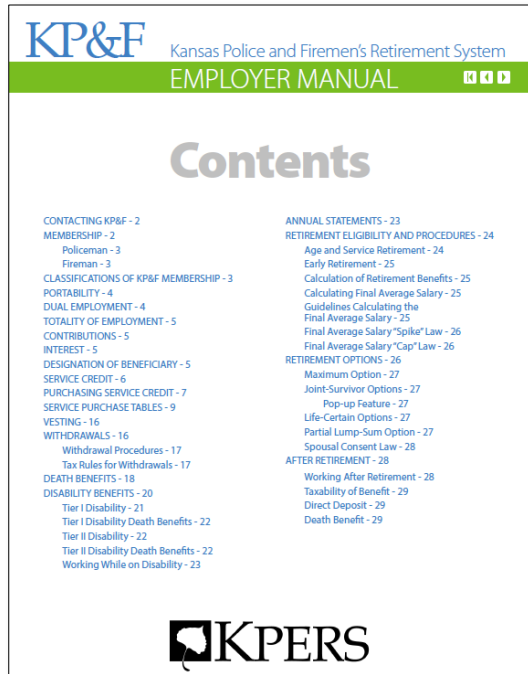
OGLI Rates Optional Group Life Insurance Rates: Member , Spouse , Child	Helpful Resources Summer Pay for Retiring School Employees (Cheat Sheet) 6/23 (PDF, 59KB) Online KPERS Account Flyer 11/16 (PDF, 143KB) Leave of Absence Chart 10/16 (PDF, 80KB) Retirement System Plan Comparison 4/17 (PDF, 102KB)
QDRO Guidelines When Members Diverge (QDRO Guidelines/Form)	Recent Email Communications

KP&F Manual



Information at your Fingertips

Employer Manual



Information at your Fingertips

Publications

Membership Guide
Tier I
Tier II
Kansas Police & Firemen's Retirement System
KPERS

BENEFITS at a glance
Tier I
Tier II

RETIREMENT options
Tier I
Tier II
Getting Ready to Retire
KPERS

DROP BENEFIT deferred retirement option program
For Kansas Police & Firemen's Retirement System Members

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Questions?
Email: kpers@kpers.org
Toll Free: 1-888-275-5737
In Topeka: 785-296-6166
kpers.org



INFORMATION AT YOUR FINGERTIPS

Access Forms and Publications

The screenshot displays the KPERS website interface. At the top left is the KPERS logo. The navigation menu includes links for Members, Retirees, Employers, Forms & Pubs (highlighted with a red box), About Us, and Contact Us. A search bar labeled 'Search Topic' is located on the right. Below the navigation is a blue banner with the text 'Next Retiree Payment Date: January 31 | Payment Calendar: 2024'. To the right of the banner are two buttons: 'Member Login' (green) and 'Employer Login' (orange). The main content area features a large sunflower image with the text 'Life Can Be Complic' and 'We make it easy to be a member.' A blue box titled 'Publications' contains links for 'Members', 'Retirees', 'Employer', and 'General'. At the bottom right of this box is a button with a document icon and the text 'Request a paper copy of any form' (highlighted with a red box).



Information at your Fingertips

Contact KPERS

	 KPERS GENERAL QUESTIONS	 KPERS REPORTING	 KPERS OPTIONAL LIFE	 kpers457 ALL QUESTIONS
Toll-Free	1-888-275-5737	1-844-468-8929	1-844-468-8929	1-800-232-0024 participants/employees
Topeka	785-296-6166	785-268-6886	785-268-6886	1-833-232-0024 employers only
Email	employers@kpers.org	kpersFS@kpers.org	ogli_fs@kpers.org	kpers457@kpers.org
Fax	1-785-296-6638	1-785-256-9503	1-785-256-9503	n/a
Mail	611 S. Kansas Ave Suite 100 Topeka, KS 66603	611 S. Kansas Ave Suite 100 Topeka, KS 66603	611 S. Kansas Ave Suite 100 Topeka, KS 66603	P.O. Box 173764 Denver, CO 80217-3764
Web	kpers.org	kpers.org	kpers.org/optionallife	kpers457.org



INFORMATION AT YOUR FINGERTIPS

Seminars and Webinars

- Employers notified of upcoming events to pass on to employees.



	KPERS	KP&F
Sep 20	Concordia Cloud County Community College Room 257 - Entrance 3 2221 Campus Dr (Parking Lot 3)	
Sep 21	TOPEKA Topeka Public Library 1515 SW 10th Street Marvin Auditorium 101ABC	TOPEKA Topeka Public Library 1515 SW 10th Street Perkins Room 201
Sep 26	Wichita Sedgwick County Zoo Cargill Learning Center Auditorium 5555 Zoo Blvd	Wichita Sedgwick County Zoo Cargill Learning Center Wetlands Room 5555 Zoo Blvd
Oct 2	Oakley NW Kansas Educational Service Center (NKEESC) 703 W 2nd St	
Oct 4	Hays Hays High School 2300 E 13th St Lecture Hall	Hays Hays High School 2300 E 13th St Classroom
Oct 9	Hutchinson ESSDACK East side of Mall 1500 E 11th St, Suite 200	

Register with your [Online Account](#) | Questions: 1-888-275-5737 | [kpers.org](#)

8/2023





Thank You!