2016 Pre-Retirement Webinar

KP&F
3 SOURCES OF RETIREMENT INCOME

YOUR RETIREMENT INCOME

Personal Savings

KPERS

Social Security
KP&F is a 401(a) Defined Benefit Plan

Contrast to a Defined Contribution Plans (personal savings plans)

• 457
• 403(b)
• 401(k)
• IRA
K.S.A. 74-4988 is known as the “portability” section of the Kansas Retirement Act. Portability allows members under certain conditions to combine their service and salary from the three retirement systems KPERS administers (KPERS, KP&F and Judges).

This is done to meet eligibility requirements for retirement and vesting.

Portability does not apply to any member who has retired from one system and became a member in a second system after July 1, 1995.
EMPLOYEE CONTRIBUTIONS

• Your contributions are based on gross wages each pay period.
• Contributions are deducted pre-tax for federal taxes only.
• Your contributions are deposited into your account.
• Interest is credited annually on June 30 based on the balance in your account as of December 31 of the previous year.
• Your account balance does not determine your retirement benefit. The balance is important only if you withdraw or die before retirement.
EMPLOYER CONTRIBUTIONS

• Your employer also makes contributions to the Retirement System.

• Employer contributions are not deposited into your account.

• Employer contributions go into the KPERS trust fund to help pay for the following benefits:
  • Disability benefits
  • Death benefits
  • *Future* retirement benefits

Retirement Eligibility
KP&F Tier 1
KP&F Tier 2
KP&F MEMBERSHIP

KP&F Tier 1 Member
Employee hired before July 1, 1989 and did not choose Tier 2 coverage

KP&F Tier 2 Member
Employee hired on July 1, 1989 or after
Tier 1 - Normal

• Age 55 with 20 years of service credit
• Any age with 32 years of KP&F service credit (may round to 32 years)

Tier 2 – Normal

• Age 50 with 25 years of service credit
• Age 55 with 20 years of service credit
• Age 60 with 15 years of service credit
EARLY RETIREMENT ELIGIBILITY

Tier 1 and Tier 2 – Early

Age 50 with at least 20 years of service credit

For example, if unreduced benefit is $3,000 at age 55, the early benefit will be:

<table>
<thead>
<tr>
<th>Age</th>
<th>Reduction</th>
<th>Benefit</th>
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<tbody>
<tr>
<td>54</td>
<td>4.8%</td>
<td>$2,856</td>
</tr>
<tr>
<td>53</td>
<td>9.6%</td>
<td>$2,712</td>
</tr>
<tr>
<td>52</td>
<td>14.4%</td>
<td>$2,568</td>
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<tr>
<td>51</td>
<td>19.2%</td>
<td>$2,424</td>
</tr>
<tr>
<td>50</td>
<td>24%</td>
<td>$2,280</td>
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</table>
Retirement Benefit Calculation

2016 KP&F Pre-Retirement Webinar
Your monthly benefit is based on the following statutory formula:

- Final average salary times
- Statutory multiplier of 2.5% times
- Years of KP&F service credit

*Example*: $35,000 x 2.5% x 20 years = $17,500 annual benefit

- Note: A maximum of 36 years (90%) of KP&F service credit may be used in the benefit calculation.
If your membership date is **before July 1, 1993,**
- Your final average salary is the highest 3 of the last 5 years, including add-on pay.
- KPERS annualizes the contributions reported to our office.
- Lump-sum add-on pay is spread over all days that you worked in the calendar year that you end employment.

If membership date is **July 1, 1993, or after,**
- Your final **average** salary is the highest 3 of the last 5 years, excluding add-on pay.

Employees working for a KP&F employer on affiliation date will have a membership date the same as the affiliation date.
Retirement Payment Options

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

• You will receive a monthly benefit for the rest of your life.

• 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 a monthly benefit for someone **after your death.**

- 50% Joint-Survivor 94.5% (+ /− .2%)
- 75% Joint-Survivor 91% (+ /− .3%)
- 100% Joint-Survivor 88% (+ /− .4%)

If your named survivor dies before you, your survivor option is canceled. Your benefit increases to your original maximum benefit. You cannot name another person for the survivor benefit.
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.

- 5-year period Life-Certain 99%
- 10-year period Life-Certain 98%
- 15-year period Life-Certain 92%

You can change beneficiaries at any time and name any number of beneficiaries. They all share the benefit equally.
PARTIAL LUMP-SUM OPTION (PLSO)

• You can take part of your benefit in a lump sum at retirement.
• This lump sum is combined with one of the other retirement options to provide a reduced monthly benefit for your lifetime.
• PLSO amounts are 10%, 20%, 30%, 40% and 50%.
• The percentage you select determines the size of the lump sum and the resulting decrease in your monthly benefit amount.
THINGS YOU SHOULD CONSIDER

• The monthly benefit is a lifetime benefit, therefore PLSO reduction is a lifetime 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.
SPOUSAL CONSENT LAW

• If you select a retirement benefit option in which your spouse would receive less than one-half of your monthly benefit after your death, the Retirement System must have your spouse’s notarized signature on file.

• This will signify the spouse’s acknowledgment of the retirement benefit option the member has chosen.

• If you choose the PLSO, your spouse’s signature is required.
Calculate an Estimate
Member Web Portal
MEMBER WEB PORTAL HOME PAGE

Your Homepage

Select an Account

<table>
<thead>
<tr>
<th>Account</th>
<th>Relationship</th>
<th>Account Status</th>
<th>Account Balance</th>
<th>Service Credit</th>
<th>Membership Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>KP&amp;F</td>
<td>Member</td>
<td>Active</td>
<td>$178,650.03</td>
<td>23 years</td>
<td>08/10/1992</td>
</tr>
</tbody>
</table>

Click account link above to enter your account.

Optional Life Insurance
Open Enrollment

Click here to apply

For info about life insurance and open enrollment
### BENEFIT CALCULATOR

#### Snapshot

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Total Service Credit</th>
<th>Membership Date</th>
<th>Status</th>
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<tbody>
<tr>
<td>$178,650.03</td>
<td>23.00 years</td>
<td>08/10/1992</td>
<td>Active</td>
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#### Employee Contributions

<table>
<thead>
<tr>
<th>Type</th>
<th>Taxed</th>
<th>Untaxed</th>
<th>*Interest</th>
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<tr>
<td></td>
<td>$0.00</td>
<td>$82,976.72</td>
<td>$95,673.31</td>
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*Includes interest credited to the account on 6/30/2014

#### Service Credit

<table>
<thead>
<tr>
<th>Type</th>
<th>Multiplier</th>
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</thead>
<tbody>
<tr>
<td>Earned</td>
<td>Service @ 2.5%</td>
</tr>
<tr>
<td>Total Service Credit</td>
<td>Total Service Credit</td>
</tr>
</tbody>
</table>

#### Other Details

<table>
<thead>
<tr>
<th>Coverage Group</th>
<th>Final Average Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>KP&amp;F II</td>
<td>$77,907.44</td>
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</tbody>
</table>
**Step 2: What date do you plan to retire?**

The earliest date you can receive a full retirement benefit is 09/01/2014.

- I will retire on 09/01/2014.
- I will retire on 9/1/2019 (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 **$77,657.62**. What is FAS?

- Use $77,657.62 as my FAS.
- Use 0 as my FAS.
- Use 0 as my FAS with annual salary increase of 0%.

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

Your current total service credit is **24.00** years.

Service @ 2.5% : 20.50

Your projected total service credit is **30.00** years, if you continue working until your estimated retirement date shown above.

- Use the projected service based on the selected retirement date in Step 2.
- Use 24.00, my total years of service as of December 31, 2012.
- 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.
- I plan to provide for a survivor. My survivor’s date of birth is 10/24/1999 (mm/dd/yyyy).
### 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 CALCULATOR

<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>
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<tbody>
<tr>
<td>PLSO</td>
<td>$0.00</td>
<td>$63,001.63</td>
<td>$126,003.27</td>
<td>$189,004.80</td>
<td>$252,006.40</td>
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<tr>
<td>Maximum</td>
<td>$4,853.60</td>
<td>$4,368.24</td>
<td>$3,882.88</td>
<td>$3,397.52</td>
<td>$2,912.16</td>
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<tr>
<td>50% Joint-Survivor</td>
<td>$4,343.97</td>
<td>$4,084.31</td>
<td>$3,630.49</td>
<td>$3,176.68</td>
<td>$2,722.87</td>
<td>$2,268.05</td>
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<tr>
<td>75% Joint-Survivor</td>
<td>$4,343.97</td>
<td>$3,909.58</td>
<td>$3,475.18</td>
<td>$3,040.78</td>
<td>$2,606.38</td>
<td>$2,171.99</td>
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<tr>
<td>100% Joint-Survivor</td>
<td>$4,174.10</td>
<td>$3,756.69</td>
<td>$3,339.28</td>
<td>$2,921.87</td>
<td>$2,504.46</td>
<td>$2,087.05</td>
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<tr>
<td>5-Year Life-Certain</td>
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<td>$4,324.56</td>
<td>$3,844.05</td>
<td>$3,363.55</td>
<td>$2,883.04</td>
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<tr>
<td>10-Year Life-Certain</td>
<td>$4,756.53</td>
<td>$4,280.88</td>
<td>$3,805.22</td>
<td>$3,329.57</td>
<td>$2,853.92</td>
<td>$2,378.26</td>
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<tr>
<td>15-Year Life-Certain</td>
<td>$4,465.31</td>
<td>$4,018.78</td>
<td>$3,572.25</td>
<td>$3,125.72</td>
<td>$2,679.19</td>
<td>$2,232.66</td>
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</tbody>
</table>
Calculate an Estimate

Estimate Request Form 15-E
KPERS-15E BENEFIT ESTIMATE REQUEST FORM

Part A – Member Information
1. Social Security Number: __________________________
2. Name (First, M, 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, M, 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.

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.
   $________
## Working 1 Day Into Rounding Quarter

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
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<tbody>
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<td>4th</td>
<td>30,296.49</td>
<td>23,448.39</td>
<td>24,975.57</td>
<td>19,197.57</td>
<td>17,977.29</td>
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<tr>
<td>3rd</td>
<td>482.17</td>
<td>30,296.48</td>
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<td>24,975.43</td>
<td>19,197.43</td>
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<tr>
<td>2nd</td>
<td>43,876.62</td>
<td>30,296.48</td>
<td>23,448.53</td>
<td>24,975.43</td>
<td>19,197.43</td>
<td></td>
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<tr>
<td>1st</td>
<td>43,876.62</td>
<td>30,296.48</td>
<td>23,448.53</td>
<td>24,975.43</td>
<td>19,197.43</td>
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<tr>
<td>Total</td>
<td>87,753.24</td>
<td>121,185.93</td>
<td>46,896.92</td>
<td>99,901.86</td>
<td></td>
<td></td>
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</table>

Highest Quarter Total: 355,737.95

Final Year Salary

- Compensation: 49,098.14
- Leave Payouts: 39,137.27
- Total: 88,235.41

- + 183 days
  - 482.16
- x 91 days
  - $ 43,876.62

Years in FAS: 3

- FAS: 118,579.32
  - x 0.025
    - 2,964.48
  - x 25 yrs
    - 74,112.07
  - + 12 mos
    - $ 6,176.01
### Working 1 Pay Period (2 weeks) Into Rounding Quarter

<table>
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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>4th</td>
<td>30,296.49</td>
<td>23,448.39</td>
<td>24,975.57</td>
<td>19,197.57</td>
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<td>5,634.75</td>
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<tr>
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<td>42,730.24</td>
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<td>23,448.53</td>
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<tr>
<td>1st</td>
<td>42,730.24</td>
<td>30,296.48</td>
<td>23,448.53</td>
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<tr>
<td>Total</td>
<td>$85,460.48</td>
<td>$121,185.93</td>
<td>$46,896.92</td>
<td>$99,901.86</td>
<td></td>
<td></td>
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</table>

**Highest Quarter Total:** $353,445.19

**Final Year Salary**

- **Compensation:** $51,957.96
- **Leave Payouts:** $39,137.27
- **Total:** $91,095.23

\[ \text{Years in FAS: } + \quad 3 \quad \]

**FAS:** $117,815.06

\[ \text{FAS: } \times \quad 0.025 \quad = \quad 2,945.38 \]

\[ \text{FAS: } \times \quad 25 \text{ yrs} \quad = \quad 73,634.41 \]

\[ \text{FAS: } \div \quad 12 \text{ mos} \quad = \quad \$6,136.20 \]
## Working Until End of Rounding Quarter

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>4th</td>
<td>30,296.49</td>
<td>23,448.39</td>
<td>24,975.57</td>
<td>19,197.57</td>
<td>17,977.29</td>
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<tr>
<td>3rd</td>
<td>38,086.70</td>
<td>30,296.48</td>
<td>23,448.53</td>
<td>24,975.43</td>
<td>19,197.43</td>
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</tr>
<tr>
<td>2nd</td>
<td>38,086.70</td>
<td>30,296.48</td>
<td>23,448.53</td>
<td>24,975.43</td>
<td>19,197.43</td>
<td></td>
</tr>
<tr>
<td>1st</td>
<td>38,086.70</td>
<td>30,296.48</td>
<td>23,448.53</td>
<td>24,975.43</td>
<td>19,197.43</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$114,260.10</td>
<td>$121,185.93</td>
<td>$23,448.39</td>
<td>$99,901.86</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Highest Quarter Total: $358,796.28

Years in FAS: + 3

**FAS:** $119,598.76

Final Year Salary

- Compensation: $75,122.82
- Leave Payouts: $39,137.27

Total: $114,260.09

+ 3 qtrs

$38,086.70

2016 KP&F Pre-Retirement Webinar
The Retirement Process

2016 KP&F Pre-Retirement Webinar

KPERS
CHOOSING YOUR RETIREMENT DATE

• Determine your best retirement date.

• Your retirement date must be the first day of any month.

• You must be off the payroll of all KP&F employers on your retirement date.
YOUR RETIREMENT APPLICATION

• Submit the Retirement Application (KPERS-15) at least 30 days before your retirement date.

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

  • Copy of your birth document and birth document for joint survivor if you choose a joint survivor option

  • Copy of name change document can be a marriage document or copy of driver’s license
• The retirement application booklet includes a bank form for direct deposit (KPERS-15B).

• Your retirement benefit will be direct deposited in your checking or savings account on the last working day of each month.

• You receive notice of any changes, but you will not receive a payment notice in the mail each month.

• You can check your payment summary on the Member Web Portal.
## RETIRED MEMBER

### Account Information

<table>
<thead>
<tr>
<th>Benefit Start Date</th>
<th>Total Contributions</th>
<th>Benefit Option</th>
<th>Lifetime Benefits to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/01/2011</td>
<td>$148,567.01</td>
<td>Maximum</td>
<td>$97,671.82</td>
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</tbody>
</table>

### Monthly Benefit Information

Next Payment Date: 10/31/2013

<table>
<thead>
<tr>
<th>Item</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxable Base Benefit</td>
<td>$2,604.65</td>
</tr>
<tr>
<td>Fed Withholding - Monthly</td>
<td>$92.00</td>
</tr>
<tr>
<td>Net Amount</td>
<td>$2,512.65</td>
</tr>
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</table>

### Tax Withholding Information

You have not selected a tax withholding preference. IRS guidelines may apply. To make a designation, use the update section.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Allowances</th>
<th>Additional Amount</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
</tbody>
</table>
RETIREE DEATH BENEFIT

• KP&F 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 a 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.
• Not payable on the death of a joint survivor.
IMPORTANT TO KEEP BENEFICIARY UP-TO-DATE

• Review your beneficiaries whenever there is a significant life event, such as:
  • Marriage
  • Divorce
  • Retirement
  • Birth or adoption
  • Death

• May name a person, estate or trust.

• Can change beneficiaries at any time.

• If a beneficiary is not named, KPERS must follow the line of descendants by Kansas law.
CONTINUING YOUR LIFE INSURANCE

Portability Option

• A term insurance option to continue coverage when leaving employment or retirement.

• At your own cost, but without evidence of insurability.

• Must be under 80 and actively at work the day before leaving employment (cannot be off work due to sickness or injury).

• Coverage reduces to 65% at age 65 and all coverage terminates at age 80.

• Portability must take place within 60 days of last day on employer’s payroll.
Conversion Option

• A whole life option to continue coverage when leaving employment or retiring.

• At your own cost, but without evidence of insurability.

• Higher rates.

• Conversion must take place within 60 days of last day on employer’s payroll.
• KPERS does not provide health insurance coverage for KP&F retirees.

• Contact your personnel office for information on continuing health insurance coverage.
FEDERAL AND STATE INCOME TAXES

• Your monthly benefit will be subject to federal income taxes.
• Monthly benefit is not subject to Kansas state income tax. You already paid state taxes during your working career with KPERS.
  • If you move to another state, your benefit may be taxable in that state.
• Submit a W-4P to have federal taxes withheld from your retirement benefit.
• Federal withholding can be changed at anytime.
• A 1099-R tax form is available by the end of January each year.
## COPY OF 1099-R TAX FORM

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1 Gross distribution</td>
<td>56,903.15</td>
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<tr>
<td>2a Taxable amount</td>
<td>56,296.80</td>
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<tr>
<td>2b Taxable amount not determined</td>
<td></td>
</tr>
<tr>
<td>Total distribution</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>11,606.00</td>
</tr>
<tr>
<td>5 Employee contributions or insurance premiums</td>
<td></td>
</tr>
<tr>
<td>6 Net unrealized appreciation in employer’s securities</td>
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</tr>
<tr>
<td>7 Distribution code(s)</td>
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</tr>
<tr>
<td>8 Other</td>
<td></td>
</tr>
<tr>
<td>9a Your percentage of total distribution</td>
<td></td>
</tr>
<tr>
<td>9b Total employee contributions</td>
<td></td>
</tr>
<tr>
<td>RETIRED</td>
<td>08-01</td>
</tr>
<tr>
<td>IRS NET INVESTMENT</td>
<td>15,567.60</td>
</tr>
<tr>
<td>EXCLUDED TO 12/31/15</td>
<td>8,637.14</td>
</tr>
</tbody>
</table>
For questions regarding Social Security, you may call 1-800-772-1213.
Working After Retirement
30-DAY WAITING PERIOD

• Members have a 30-day waiting period before returning to work for any KP&F employer.

• The 30-day waiting period begins with the KP&F retirement date.

• If you return to work with a KP&F employer after retirement, you cannot make contributions to KP&F according to Kansas law.
If you return to work after retirement with the same KP&F employer in a KP&F position, you will have a $25,000 earnings limit per calendar year.
RETIREMENT CHECKLIST

✓ Attend a pre-retirement seminar or webinar.
☐ Find out when you are eligible to retire.
☐ Calculate a retirement estimate.
☐ Review retirement payment options.
☐ Complete Application for Retirement Benefits (KPERS-15).
☐ Review any optional life insurance.
☐ Determine tax withholding.
☐ Confirm Social Security benefits.
☐ Determine health insurance needs.
☐ Review your other retirement plans and savings.
KPERS CONTACT INFORMATION

Website: www.kpers.org

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

Email: kpers@kpers.org

Fax: 785-296-6638

Mail: 611 S. Kansas Ave., Suite 100
Topeka, KS 66603-3803
Thank You For Attending
Kansas Police & Firemen’s Retirement System