



Subject Spotlight

RETIREMENT & Summer Pay



Today's Topics

- Choosing a Retirement Date
- Estimates
- Reporting Summer Pay
- Retirement Application
- Application Timeline
- Certifications
- Reporting Compensation
- KPERS' Post-Retirement



Choosing a Retirement Date

Choosing a Retirement Date

Retirement Date

Help employees choose the best retirement date.

- Age eligibility
- Rounding quarters
- Using add on pay



Retirement Eligibility **Full Benefits**

KPERS 1

- **Age 65** with **1 year**
- **Age 62** with **10 years**
- Any age when **age** & **years** of service equal **85** (points)

KPERS 2 & 3

- **Age 65** with **5 years**
- **Age 60** with **30 years**

Retirement Eligibility **Reduced Benefits**

KPERS 1, 2, and 3

- **Age 55** with **10 years**

Different reduction tables apply.

Early retirement permanently reduces monthly benefit.

KPERS 3

- Not eligible for Partial Lump-Sum Option

Choosing a Retirement Date

Rounding Quarters

To determine when someone will round up to an additional year of service, it is important to determine the rounding quarter.

Use the Total Service Credit years from the Annual Statement located in the “Retirement Help” section on the employee page in the Employer Web Portal.

Total Service Credit

17.25 years

This person rounds in the first quarter.

**Rounding
Quarters**

.25 = Q1

.50 = Q4

.75 = Q3

.00 = Q2

Choosing a Retirement Date

Rounding Quarter Example

KPERS 2020 Member Statement

Account Balance

Contribution Account	
Your 2020 Contributions	\$1,991.37
2020 Interest	\$339.52
2020 Balance	\$10,818.89

Membership Details

Plan: KPERS 2
Vesting Status: Vested
Membership Date: 10/29/2013
Final Average Salary: \$26,985
Years of Service: 7.25 years

When Can You Retire?

Full Retirement Benefits
Age 65 w/5 years of service
Age 60 w/30 years of service

Early Retirement Benefits
Receive reduced benefits at age 55 w/10 years of service

Consider Your Options
Create personalized benefit estimate by different retirement dates and pay options in your online account at kpers.org

What This Could Look Like In Retirement

Projected Benefit	Age	Service	Monthly Benefit
With No More Service Credit	65	7	\$291
If You Keep Working	65	15	\$624

Each additional year of service adds approximately \$41 to your monthly benefit. Please do not make benefit decisions based on this statement. KPERS staff and your employer should be resources for you. You also have survivor benefits and lump-sum options. Login to your account for more detailed estimates.

Additional Benefits

KPERS is about more than just retirement. You also have:

- Disability Benefits
- Life Insurance
- Death Benefits

Rounding Quarters

- .25 = Q1
- .50 = Q4
- .75 = Q3
- .00 = Q2

This member is a **first**-quarter rounder

Employer Info

Details EE/ER Rate Pay Cycles Education

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERS	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022
KPERS After Retirement	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022

Choosing a Retirement Date

Rounding Quarter Example

KPERs 2020 Member Statement

Account Balance

Contribution Account	
Your 2020 Contributions	\$1,461.40
2020 Interest	\$618.56
2020 Balance	\$17,543.98

Membership Details

Plan: KPERs 1
Vesting Status: Vested
Membership Date: 1/25/2009
Final Average Salary: \$25,857
Years of Service: 12 years

What This Could Look Like In Retirement

Projected Benefit	Age	Service	Monthly Benefit
With No More Service Credit	55	12	\$276
If You Keep Working	59	26	\$1,025

Each additional year of service adds approximately \$39 to your monthly benefit.
Please do not make benefit decisions based on this statement. KPERs staff and your employer should be resources for you. You also have survivor benefits and lump-sum options. Login to your account for more detailed estimates.

Additional Benefits

KPERs is about more than just retirement. You also have:

- Disability Benefits
- Life Insurance
- Death Benefits

Rounding Quarters

.25 = Q1

.50 = Q4

.75 = Q3

.00 = Q2

This member is a **second-quarter** rounder

Employer Info

Details EE/ER Rate Pay Cycles Education

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERs	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022
KPERs After Retirement	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022

Choosing a Retirement Date

Rounding Quarter Example

KPERS 2020 Member Statement

Account Balance

Contribution Account	
Your 2020 Contributions	\$3,046.02
2020 Interest	\$2,366.33
2020 Balance	\$64,570.59

Membership Details

Plan:	KPERS 1
Vesting Status:	Vested
Membership Date:	2/18/1995
Final Average Salary:	\$45,424
Years of Service:	25.75 years

When Can You Retire?

Full Retirement Benefits
Age 65 w/1 year of service
Age 62 w/10 years of service or
Any age when age + service = 62

Early Retirement Benefits
Receive reduced benefits at age 55 w/10 years of service

Consider Your Options
Create personalized benefit estimates by trying different retirement dates and options in your online account

Rounding Quarters

.25 = Q1

.50 = Q4

.75 = Q3

.00 = Q2

This member is a **third**-quarter rounder

Employer Info

Details EE/ER Rate Pay Cycles Education

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERS	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022
KPERS After Retirement	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022

Choosing a Retirement Date

Rounding Quarter Example

KPERS 2020 Member Statement

Account Balance

Contribution Account	
Your 2020 Contributions	\$3,066.36
2020 Interest	\$1,330.18
2020 Balance	\$37,651.05

Membership Details

Plan:	KPERS 1
Vesting Status:	Vested
Membership Date:	8/20/2000
Final Average Salary:	\$38,718
Years of Service:	20.5 years

What This Could Look Like in Retirement

Projected Benefit	Age	Service	Monthly Benefit
With No More Service Credit	55	21	\$715
If You Keep Working	58	28	\$1,626

When Can You Retire?

Full Retirement Benefits
Age 65 w/1 year of service
Age 62 w/10 years of service or
Any age when age + service = 85

Early Retirement Benefits
Receive reduced benefits
at age 55 w/10 years of service

Consider Your Options
Create personalized benefit estimates and try different retirement dates and payment options in your online account at [kpers.org](#)

Additional Benefits
KPERS is about more than just retirement. You also have:
• Disability Benefits
• Life Insurance
• Death Benefits

Rounding Quarters

.25 = Q1

.50 = Q4

.75 = Q3

.00 = Q2

This member is a **fourth**-quarter rounder

Employer Info

Details EE/ER Rate Pay Cycles Education

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERS	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022
KPERS After Retirement	00	12/12/2021	03/06/2022	06/12/2022	09/18/2022

Choosing a Retirement Date

Add-On Pay

Eligible to use Add-On Pay if membership date is before **July 1, 1993**

- One day into quarter, then stop working or
- Work entire quarter, then stop working

Plan Name	Pay Cycle	Q1 Begin Date	Q2 Begin Date	Q3 Begin Date	Q4 Begin Date
KPERS	Blank	12/27/2021	03/21/2022	06/13/2022	09/19/2022

First-quarter rounders should work until the end of the first quarter.



Estimates

Two Ways to Calculate an Estimate

No Add-Ons

- Member Web Portal Benefit Calculator
- Website Generic Calculator

With Add-Ons

- 15E Benefit Estimate Request

Member Web Portal

KPERS
Kansas Public Employees Retirement System

[New User](#) [What you'll need to enroll](#)

User ID

[Login](#) [Forgot User Id](#)

[? Why do I have to enroll?](#)

[? How are you protecting my information?](#)

[✉ Contact us](#)

[Privacy Policy & Disclaimer | KPERS © 2008](#)

Member's Email Address

Member Web Portal Calculator

Welcome,

INBOX
0 new Messages

GO TO

- Home
- Personal Profile
- Beneficiaries
- Seminar Registration

Your Homepage

Select an Account

Account	Relationship	Account Status	Account Balance	Service Credit	Membership Date
KPERS	Member	Active	\$7,326.23	3 years	10/29/2012

Click account link above to enter your account.

Saves up to
5 estimates

Welcome,

INBOX
0 new Messages

GO TO

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

Benefit Estimate Calculator

- Click the new button to start a new estimate. The calculator is pre-populated with your information.
- If you open a saved estimate and add new information, it will save over your original estimate.
- KPERS must receive your retirement application before your retirement date.

New **Delete**

<input type="checkbox"/>	Name	Created Date	Modified Date
<input type="checkbox"/>	Lump	03/06/2015	03/06/2015
<input type="checkbox"/>	Early	02/17/2015	02/17/2015
<input type="checkbox"/>	Estimate 6-11-2014 15:50	06/11/2014	06/11/2014
<input type="checkbox"/>	012714	01/27/2014	01/27/2014

Disclaimer:
Estimate accuracy is based on the information available. Please do not make benefit decisions based on this estimate. Final calculations will be made when you retire based on the information provided by your employer. See...

Personalized Benefit Estimate – KPERS 1 & 2

The earliest date you can receive a full retirement benefit is **02/01/2018**.*

- I will retire on 02/01/2018.
- I will retire on (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 **\$61,931.45**. [What is FAS?](#)

- Use \$61,931.45 as my FAS.
- Use as my FAS.
- Use as my FAS with annual salary increase of %

Step 4: What is your total service credit?

Your current total service credit is **25.00** years.

Service @ 1.75% : **20.75**

Service @ 1.85% : **4.00**

Your projected total service credit is **25.00** 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 25.00, my total years of service as of 12/16/2017
- Use 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 (mm/dd/yyyy).

Personal Estimate Example – KPERS 1 & 2

[Calculate & Save](#)[Download Estimate](#)[Back](#)

Retirement Date: **07/01/2018**

Retirement Age: **68**

Final Average Salary: **\$61,931.45**

Total Service: **25.00 years**

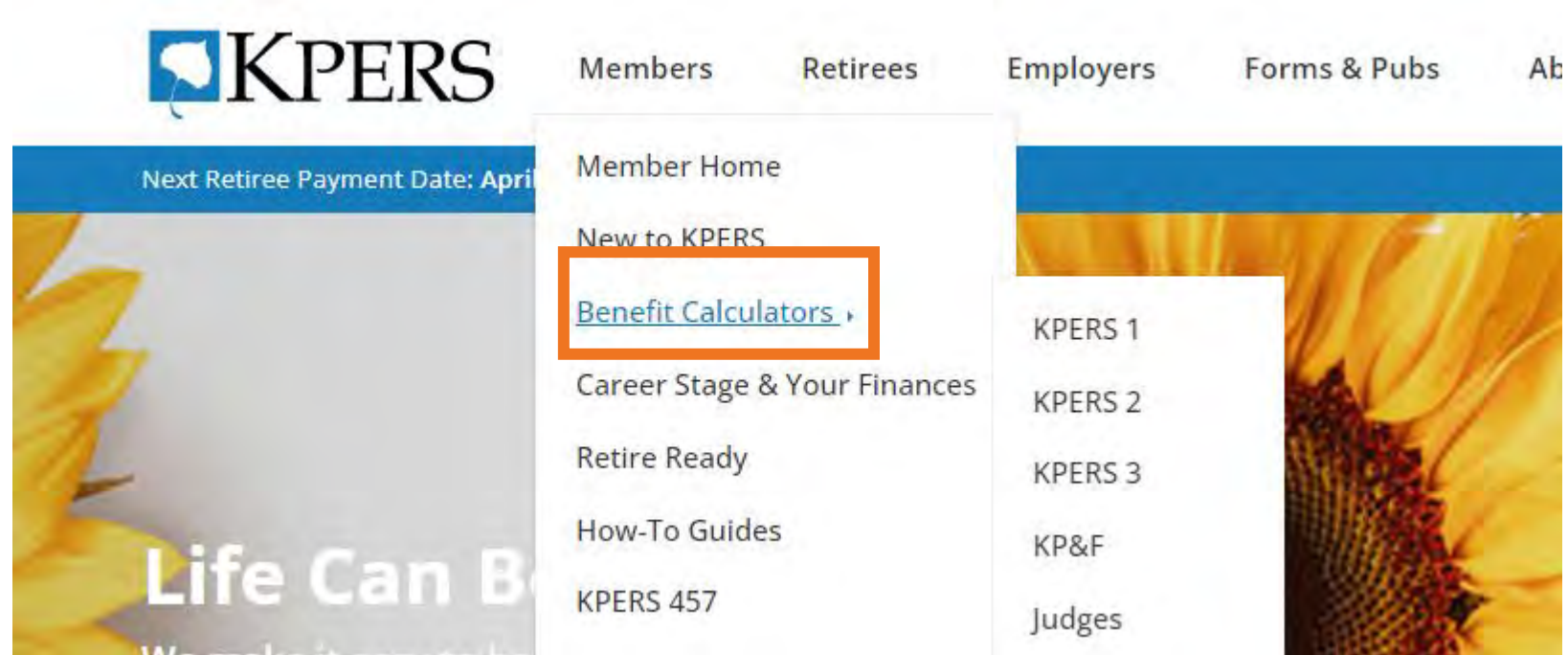
Service @ 1.75%: **21.00 years** Service @ 1.85%: **4.00 years**

Annual Benefit = **\$27,342.73**

Monthly Benefit

Benefit Option	No Lump Sum	10% Lump Sum	20% Lump Sum	30% Lump Sum	40% Lump Sum	50% Lump Sum
PLSO	\$0.00	\$23,148.05	\$46,296.10	\$69,444.15	\$92,592.20	\$115,740.25
Maximum	\$2,278.56	\$2,050.70	\$1,822.85	\$1,594.99	\$1,367.14	\$1,139.28
50% Joint-Survivor	\$2,119.06	\$1,907.16	\$1,695.25	\$1,483.34	\$1,271.44	\$1,059.53
75% Joint-Survivor	\$2,039.31	\$1,835.38	\$1,631.45	\$1,427.52	\$1,223.59	\$1,019.66
100% Joint-Survivor	\$1,959.56	\$1,763.61	\$1,567.65	\$1,371.69	\$1,175.74	\$979.78
5-Year Life-Certain	\$2,232.99	\$2,009.69	\$1,786.39	\$1,563.09	\$1,339.79	\$1,116.49
10-Year Life-Certain	\$2,164.63	\$1,948.17	\$1,731.71	\$1,515.24	\$1,298.78	\$1,082.32
15-Year Life-Certain	\$2,005.13	\$1,804.62	\$1,604.11	\$1,403.59	\$1,203.08	\$1,002.57

KPERS Generic Calculator



The image shows a screenshot of the KPERS website. At the top left is the KPERS logo, which consists of a blue square with a white outline of the state of Texas, followed by the text "KPERS" in a serif font. To the right of the logo are navigation links: "Members", "Retirees", "Employers", "Forms & Pubs", and "About". Below the navigation links is a dropdown menu. The menu items are: "Member Home", "New to KPERS", "Benefit Calculators" (which is highlighted with an orange border and has a small right-pointing arrow), "Career Stage & Your Finances", "Retire Ready", "How-To Guides", and "KPERS 457". To the right of the dropdown menu is another dropdown menu with the following items: "KPERS 1", "KPERS 2", "KPERS 3", "KP&F", and "Judges". The background of the website features a large image of a sunflower. At the top of the page, there is a blue banner with the text "Next Retiree Payment Date: April". Below the banner, there is a large white text area that says "Life Can Be" and "We make it possible".

Generic Calculator Estimate – KPERS 1

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.*

[Correctional Group A or Group B:](#) N/A Group A Group B *(If you do not qualify for either group, you are a regular KPERS member)*

Years of Service

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

Years @ 1.75% Multiplier: *Service prior to January 1, 2014, and most purchased service is included in this category. Rounded service to next full year.*

Years @ 1.85% Multiplier: *KPERS 1 service after January 1, 2014. All KPERS 2 current service and purchased service is included in this category. Rounded service to next full year.*

Years @ 1% Multiplier: *If you have service with your employer before employer joined KPERS. Rounded service to next full year.*

Years @ 0.75% Multiplier: *Withdrawn KSRS teaching service granted when a member is vested. Rounded service to next full year.*

Years @ 1% Using Salary at Time of Purchase(\$): Salary at Time of Purchase:

For members who purchased out-of-state non-federal public service before July 1996. (This is not common.)

If you are unsure of your salary at that time, please contact the Retirement System.

Calculate

Clear Fields

Calculators ▾

- KPERS 1
- KPERS 2
- KPERS 3
- KP&F
- Judges

Generic Calculator Benefit Options KPERS 1

Annual Benefit: Benefit Amount: 27745.00

Monthly Benefit and Lump Sum Payment Estimates

Note: Be sure to see general comments below

Benefit Option	No Lump Sum	10% Lump Sum	20% Lump Sum	30% Lump Sum	40% Lump Sum	50% Lump Sum
Partial Lump-Sum Option (PLSO)	\$0.00	\$26,290.15	\$52,580.30	\$78,870.45	\$105,160.60	\$131,450.75
Maximum Monthly Benefit	\$2,312.08	\$2,080.87	\$1,849.66	\$1,618.46	\$1,387.25	\$1,156.04
Joint-Survivor 50% Benefit	\$2,103.99	\$1,893.59	\$1,683.19	\$1,472.79	\$1,262.39	\$1,052.00
Joint-Survivor 75% Benefit	\$2,011.51	\$1,810.36	\$1,609.21	\$1,408.06	\$1,206.91	\$1,005.76
Joint-Survivor 100% Benefit	\$1,919.03	\$1,727.13	\$1,535.22	\$1,343.32	\$1,151.42	\$959.52
Life-Certain 5 Years	\$2,265.84	\$2,039.26	\$1,812.67	\$1,586.09	\$1,359.50	\$1,132.92
Life-Certain 10 Years	\$2,196.48	\$1,976.83	\$1,757.18	\$1,537.54	\$1,317.89	\$1,098.24
Life-Certain 15 Years	\$2,034.63	\$1,831.17	\$1,627.70	\$1,424.24	\$1,220.78	\$1,017.32

General Comments

On the date you plan to retire, you will be 64 Year(s), 0 Month(s) old with 89 Points. The Lump Sum Factor is 113.707783.

Generic Calculator Estimate – KPERS 2

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.

[Correctional Group A or Group B:](#) N/A Group A Group B (Only choose Group A or Group B if you are a Correctional with at least 10 years of service. If you do not qualify for either group, you are a Judge.)

Years of Service

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


Years @ 1.85% Multiplier: KPERS 1 service after January 1, 2014. All KPERS 2 current service and purchased service is included in this category. Rounded service to next full year.

Years @ 1% Multiplier: If you have service with your employer before employer joined KPERS. Rounded service to next full year.

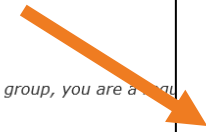
Annual Benefit:

Monthly Benefit and Lump Sum Payment Estimates

Note: Be sure to see general comments below

Calculators 

- KPERS 1
- KPERS 2**
- KPERS 3
- KP&F
- Judges



Generic Calculator Benefit Options KPERS 2

Annual Benefit: Benefit Amount: 14819.61

Monthly Benefit and Lump Sum Payment Estimates

Note: Be sure to see general comments below

Benefit Option	No Lump Sum	10% Lump Sum	20% Lump Sum	30% Lump Sum
Partial Lump-Sum Option (PLSO)	\$0.00	\$13,743.58	\$27,487.15	\$41,230.73
Maximum Monthly Benefit	\$1,234.97	\$1,111.47	\$987.98	\$864.48
Joint-Survivor 50% Benefit	\$1,159.23	\$1,043.31	\$927.38	\$811.46
Joint-Survivor 75% Benefit	\$1,123.14	\$1,010.83	\$898.51	\$786.20
Joint-Survivor 100% Benefit	\$1,089.23	\$980.31	\$871.38	\$762.46
Life-Certain 5 Years	\$1,228.99	\$1,106.09	\$983.19	\$860.29
Life-Certain 10 Years	\$1,204.49	\$1,084.04	\$963.59	\$843.14
Life-Certain 15 Years	\$1,170.45	\$1,053.41	\$936.36	\$819.32

General Comments

On the date you plan to retire, you will be 65 Year(s), 0 Month(s) old. The Lump Sum Factor is 111.286712.

Benefit Estimate - KPERS 3

Benefit Calculator - KPERS 3

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.** If 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.*

Career and Account Information

Please see your latest member annual statement for info in this section. Or login to your KPERS account for a personalized estimate with your own info. [Login to your account](#)

Current Annual Salary(\$):

Do you want to include future annual salary increases between now and retirement? % - *Optional*

Current Contribution Account Balance(\$): *Do not include contributions from a service purchase.*

Current Retirement Credit Value(\$):

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

Retirement Details

Date You Plan to Retire: *Your retirement date must be the first day of a month.*

Total Years of Service at Retirement:

Have the calculator project my total years of service at retirement

Use as my total years of service at retirement. *Rounded service to next full year.*

Calculate

Clear Fields

Calculators

KPERS 1

KPERS 2

KPERS 3

KP&F

Judges

KPERS 3 Benefit Options

No COLA* Monthly Benefit			
Benefit Option	No Lump Sum	10% Lump Sum	30% Lump Sum
BASE BENEFIT			
Life-Certain 10 Years	\$3,600.17	\$3,240.16	\$2,520.12
Partial Lump-Sum Option	\$0.00	\$52,976.53	\$158,929.60
Life-Certain 5 Years	\$3,648.69	\$3,291.67	\$2,570.52
Life-Certain 15 Years	\$3,490.93	\$3,141.84	\$2,443.65
Joint-Survivor 50%	\$3,431.53	\$3,088.38	\$2,402.07
Joint-Survivor 75%	\$3,305.87	\$2,975.28	\$2,314.11
Joint-Survivor 100%	\$3,189.08	\$2,870.17	\$2,232.36

Age 24 & retiring at age 65

KPERS 3 Benefit Options

1% COLA* Monthly Benefit			
Benefit Option	No Lump Sum	10% Lump Sum	30% Lump Sum
Life-Certain 10 Years	\$3,295.06	\$2,965.56	\$2,306.54
Partial Lump-Sum Option	\$0.00	\$52,976.53	\$158,929.60
Life-Certain 5 Years	\$3,333.54	\$3,007.83	\$2,351.91
Life-Certain 15 Years	\$3,191.89	\$2,872.70	\$2,234.32
Joint-Survivor 50%	\$3,114.44	\$2,803.00	\$2,180.11
Joint-Survivor 75%	\$2,989.85	\$2,690.86	\$2,092.89
Joint-Survivor 100%	\$2,874.84	\$2,587.35	\$2,012.39
<i>*self-funded annual cost-of-living adjustment</i>			
2% COLA* Monthly Benefit			
Benefit Option	No Lump Sum	10% Lump Sum	30% Lump Sum
Life-Certain 10 Years	\$3,002.50	\$2,702.25	\$2,101.75
Partial Lump-Sum Option	\$0.00	\$52,976.53	\$158,929.60
Life-Certain 5 Years	\$3,031.39	\$2,735.69	\$2,140.82
Life-Certain 15 Years	\$2,906.00	\$2,615.40	\$2,034.20
Joint-Survivor 50%	\$2,811.53	\$2,530.38	\$1,968.07
Joint-Survivor 75%	\$2,688.69	\$2,419.82	\$1,882.08
Joint-Survivor 100%	\$2,576.13	\$2,318.51	\$1,803.29

Benefit Estimate Request – School Certified

Best Practice:

In general, those under the “Continuing Contract Law”, will have a **June 1** retirement date – **Go to the Member Web Portal.**



The screenshot shows the KPERS Member Web Portal. At the top, the KPERS logo is on the left, and the text "Kansas Public Employees Retirement System" is on the right. Below the header is a banner image of a diverse group of smiling people. Underneath the banner, there are three links: "Why do I have to enroll?", "How are you protecting my information?", and "Contact us". To the right of these links is a "New User" button and a link "What you'll need to enroll". Below this is a "User ID" label and a text input field. At the bottom right, there are "Login" and "Forgot User Id" buttons. At the bottom left, there is a link for "Privacy Policy & Disclaimer | KPERS © 2008".

Benefit Estimate Request – School Certified

Best Practice:

If member's start date is before July 1, 1993, then fill out **two** 15E forms.

- one for a June 1 retirement date
- one for the first retirement date after the end of the contract.

Payouts should equal two month's or more of pay for an end of contract retirement date.

KPERs
KPERs-15E Rev. 12/17

RETIREMENT BENEFIT ESTIMATE REQUEST
For security reasons, do not submit form by email.

SAVE
RESET
PRINT

■ **Important** – A member or a designated agent may complete this form. Only one needs to sign. Please keep in mind that the benefit estimate calculated from this information is just an estimate. This estimate may take up to 4 weeks to process. Actual retirement benefits will be based on information the employer provides when a member actually retires. Members can calculate their own benefit estimate by logging in to their personal account at kpers.org. The benefit calculator uses a member's personal data to create quick, accurate estimates.

■ **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 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? Yes No 9. 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 – KPERs 3 Pay Information**

1. Current Annual Salary Subject to KPERs Contributions: \$ _____

■ **Part D – KPERs 1, KPERs 2, KP&F and Judges Pay Information**

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

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

I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERs will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations.

Member Signature: _____ Month/Day/Year: ____/____/____
Designated Agent Signature: _____ Month/Day/Year: ____/____/____

Example: - June vs End of Contract

- Member's two months of regular pay is **\$10,436.33**
- Member's payouts are **\$6,400**
- Member should retire June 1 since they have less than \$10,436.33 in payouts.
- Member's estimated monthly retirement benefit is \$2,777 a month
- Will lose **\$8,331** in benefits waiting until September 1

<u>Pay Date</u>	<u>Compensation</u>
01/20/2023	\$5,218.33
02/20/2023	\$5,218.33
03/20/2023	\$5,218.33

Benefit Estimate Request

■ Part C – KPERS 3 Pay Information

1. Current Annual Salary Subject to KPERS Contributions:

\$ _____

■ Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

1. Current Annual Salary Subject to KPERS Contributions:
If retiring in current year, include only compensation through estimated last day on payroll.

Year

Amount

\$ _____


2. Next Annual Salary Subject to KPERS Contributions:
If retiring in next year, include only compensation through estimated last day on payroll.

\$ _____

3. Lump-Sum Payment for Sick and/or Annual Leave:
Paid when member leaves work, not included in above salaries.

\$ _____

Benefit Estimate Request School Example



SAVE

RESET

PRINT

RETIREMENT BENEFIT ESTIMATE REQUEST
For security reasons, do not submit form by email.

Important – A member or a designated agent may complete this form. Only one needs to sign. Please keep in mind that the benefit estimate calculated from this information is just an estimate. This estimate may take up to 4 weeks to process. Actual retirement benefits will be based on information the employer provides when a member actually retires.

Members can calculate their own benefit estimate by logging in to their personal account at kpers.org. The benefit calculator uses a member's personal data to create quick, accurate estimates.

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 Information

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

3. Mailing Address: 4. Employer:

5. Expected Retirement Date: 6. Expected Last Day on Payroll:

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 – KPERS 3 Pay Information

1. Current Annual Salary Subject to KPERS Contributions: \$

Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

	Year	Amount
1. Current Annual Salary Subject to KPERS Contributions: <i>If retiring in current year, include only compensation through estimated last day on payroll.</i>	<input type="text" value="2022"/>	<input type="text" value="\$ 16,310.00"/>
2. Next Annual Salary Subject to KPERS Contributions: <i>If retiring in next year, include only compensation through estimated last day on payroll.</i>	<input type="text"/>	<input type="text" value="\$"/>
3. Lump-Sum Payment for Sick and/or Annual Leave: <i>Paid when member leaves work, not included in above salaries.</i>	<input type="text"/>	<input type="text" value="\$"/>

"I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERS will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations."


Member Signature: _____ Month/Day/Year: ____/____/____
Designated Agent Signature: _____ Month/Day/Year: ____/____/____

Line No	Quarter	Pay Date	Pay Period Begin Date	Pay Period End Date
1	1	01/14/2022	12/16/2021	12/31/2021
2	1	01/31/2022	01/01/2022	01/15/2022
3	1	02/15/2022	01/16/2022	01/31/2022
4	1	02/28/2022	02/01/2022	02/15/2022
5	1	03/11/2022	02/16/2022	02/28/2022
6	1	03/31/2022	03/01/2022	03/15/2022
7	2	04/15/2022	03/16/2022	03/31/2022
8	2	04/29/2022	04/01/2022	04/15/2022
9	2	05/13/2022	04/16/2022	04/30/2022



Report 9 full pay checks

Benefit Estimate Request School Example



SAVE
RESET
PRINT

RETIREMENT BENEFIT ESTIMATE REQUEST
For security reasons, do not submit form by email.

Important – A member or a designated agent may complete this form. Only one needs to sign. Please keep in mind that the benefit estimate calculated from this information is just an estimate. This estimate may take up to 4 weeks to process. Actual retirement benefits will be based on information the employer provides when a member actually retires. Members can calculate their own benefit estimate by logging in to their personal account at kpers.org. The benefit calculator uses a member's personal data to create quick, accurate estimates.

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 Information

1. Social Security Number: 555-55-5555 2. Name (First, MI, Last): Jane Doe
 3. Mailing Address: xxx St 4. Employer: Agency xyz
 5. Expected Retirement Date: 06/01/2022 7. Expected Last Day on Payroll: 05/31/2022
 9. Daytime Telephone Number: (111) 111-1111 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 – KPERS 3 Pay Information

1. Current Annual Salary Subject to KPERS Contributions: \$

Part D – KPERS 1, KPERS 2, KP&F and Judges Pay Information

Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

	Year	Amount
1. Current Annual Salary Subject to KPERS Contributions: <i>If retiring in current year, include only compensation through estimated last day on payroll.</i>	2022	\$ 31,848.00
2. Next Annual Salary Subject to KPERS Contributions: <i>If retiring in next year, include only compensation through estimated last day on payroll.</i>		\$
3. Lump-Sum Payment for Sick and/or Annual Leave: <i>Paid when member leaves work, not included in above salaries.</i>		\$


*I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERS will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations.

Member Signature: _____ Month/Day/Year: ____/____/____
 Designated Agent Signature: _____ Month/Day/Year: ____/____/____

1	1	01/14/2022	01/01/2022	01/15/2022
2	1	01/31/2022	01/16/2022	01/31/2022
3	1	02/15/2022	02/01/2022	02/15/2022
4	1	02/28/2022	02/16/2022	02/28/2022
5	1	03/11/2022	03/01/2022	03/15/2022
6	1	03/31/2022	03/16/2022	03/31/2022
7	2	04/15/2022	04/01/2022	04/15/2022
8	2	04/29/2022	04/16/2022	04/30/2022
9	2	05/13/2022	05/01/2022	05/15/2022
10	2	05/31/2022	05/16/2022	05/31/2022

Report 10 full pay checks

Benefit Estimate Request - School Non - Certified Example



RETIREMENT BENEFIT ESTIMATE REQUEST
For security reasons, do not submit form by email.

Important – A member or a designated agent may complete this form. Only one needs to sign. Please keep in mind that the benefit estimate calculated from this information is just an estimate. This estimate may take up to 4 weeks to process. Actual retirement benefits will be based on information the employer provides when a member actually retires. Members can calculate their own benefit estimate by logging in to their personal account at kpers.org. The benefit calculator uses a member's personal data to create quick, accurate estimates.

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 Information

1. Social Security Number: 555-55-5555 2. Name (First, MI, Last): Jane Doe
 3. Mailing Address: xxx Street
 6. Expected Retirement Date: 06/01/2022 7. Position: Para
 8. 9. Expected Last Day on Payroll: 05/23/2022
 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 – KPERs 3 Pay Information
 1. Current Annual Salary Subject to KPERs Contributions: \$

Part D – KPERs 1, KPERs 2, KP&F and Judges Pay Information
Important: Do not include any incentive pay or additional compensation for unused sick or annual leave in amounts listed in 1-2 below.

1. Current Annual Salary Subject to KPERs Contributions: 2022 \$ 11351.10
If retiring in current year, include only compensation through estimated last day on payroll.
 2. Next Annual Salary Subject to KPERs Contributions: \$
If retiring in next year, include only compensation through estimated last day on payroll.
 3. Lump-Sum Payment for Sick and/or Annual Leave: \$
Paid when member leaves work, not included in above salaries.

"I certify that the information provided on this form is true to the best of my knowledge. I understand that the retirement estimate calculated with this information is just an estimate. KPERs will calculate the actual benefit at retirement using verified final amounts and pay the benefit according to applicable laws and regulations."

Member Signature: _____ Month/Day/Year: ____/____/____
 Designated Agent Signature: _____ Month/Day/Year: ____/____/____

9 over 9 employee

1	1	01/25/2022	12/11/2021	01/10/2022
2	1	02/25/2022	01/11/2022	02/10/2022
3	1	03/25/2022	02/11/2022	03/10/2022
4	2	04/25/2022	03/11/2022	04/10/2022
5	2	05/25/2022	04/11/2022	05/10/2022
6	2	06/25/2022	05/11/2022	06/10/2022

Report Money Starting 1st Payroll
Through Last Day on Payroll

Reporting Money for School Estimates Certified

Reported compensation is based on a calendar year.

Licensed positions on 12-month contracts (These positions contract usually end July 31 or August 31)

Contract End Date	Retirement Date	End Date	Report	Don't Report	Board of Ed Licensed Positions
July 31	June 1	May 31	Pay thru May 31	June, July or add-on pay	
	July 1	June 30	Pay thru June 30	July or add-on pay	
	Aug 1	July 31	All pay, including add-on*	n/a	
Aug 31	June 1	May 31	Pay thru May 31	June, July, Aug or add-on pay	
	July 1	June 30	Pay thru June 30	July, Aug or add-on pay	
	Aug 1	July 31	Pay thru July 31	Aug or add-on pay	
	Sep 1	Aug 31	All pay, including add-on*	n/a	

- Educator (Teacher, etc)
- Audiologist
- Speech pathologist
- Occupational therapists
- Physical therapists
- Social worker
- Registered nurse
- Dietitian
- Licensed professional counselor
- Psychologist
- Orientation and mobility instructor

Principals, administrators and superintendents (These positions contract usually end June 30 or July 31)

Contract End Date	Retirement Date	End Date	Report	Don't Report
June 30	June 1	May 31	Pay thru May 31	June or add-on pay
	July 1	June 30	All pay, including add-on*	n/a
July 31	June 1	May 31	Pay thru May 31	July, add-on pay
	July 1	June 30	Pay thru June 30	July or add-on pay
	Aug 1	July 31	All pay, including add-on*	n/a

* If Membership Date Allows

Compensation and End Dates

Classified staff (cooks, secretaries, paras, bus drivers, custodians and other hourly employees)

If They...	End Date	Report
Work 9 or 10 months and receive pay over 12 months	Last Day of the Month or Last Day of the Pay Period	All pay, including summer checks & add-on pay*
Work 9 or 10 months and receive pay over 9 or 10 months	Actual last day worked	All pay, including add-on pay*
Work and receive pay over 12 months	Actual last day worked	All pay through retirement date, including add-on pay*

* If hire date allows: Before July 1, 1993, **add-on pay**; On or after July 1, 1993, **no add-on pay**

Compensation to report begins with a regular calendar year.



Reporting Summer Pay

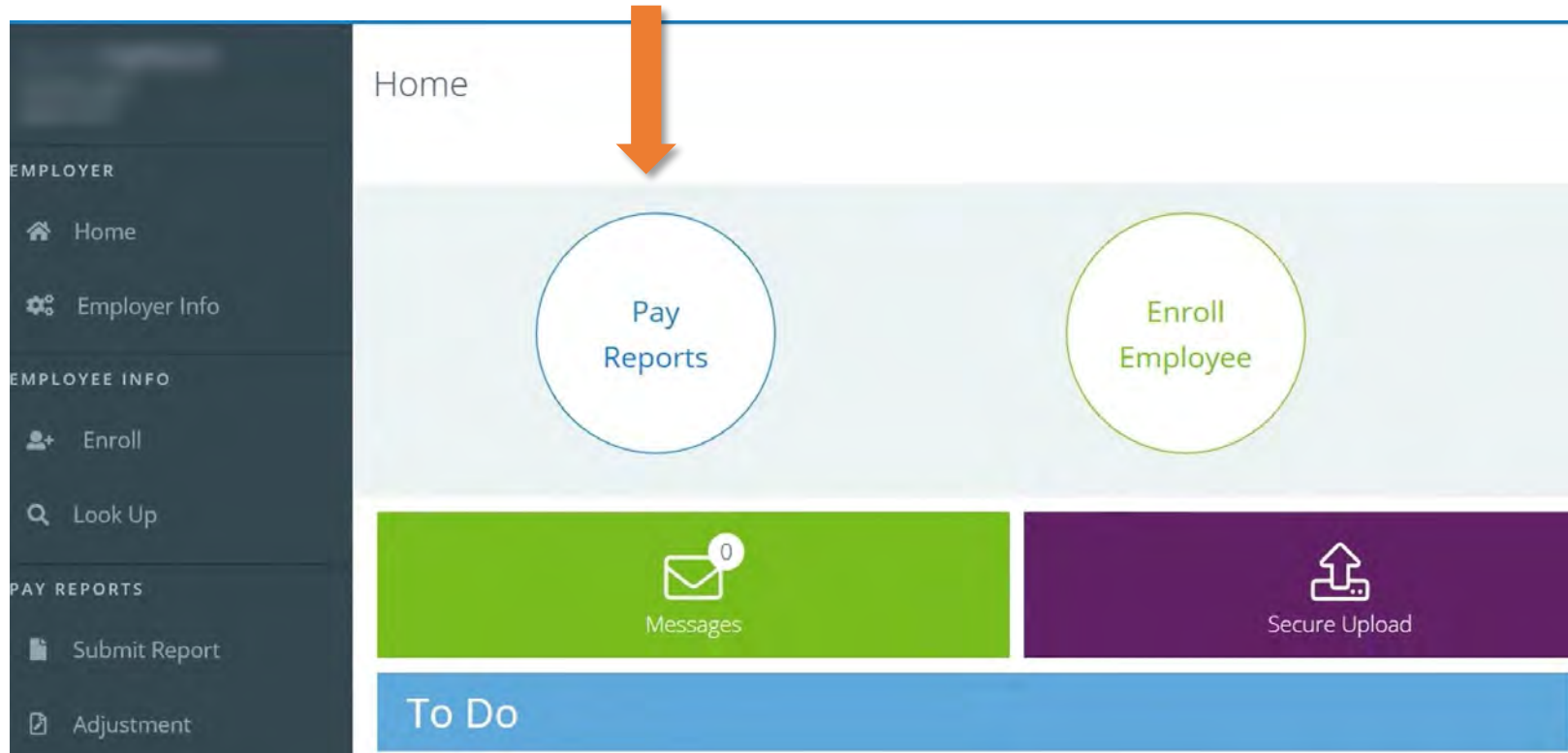
Summer Pay Lump Sum Reporting

- Available with last May pay cycle
- One or two extra steps
- Start just like a regular pay report
- If summer pay will be done in June wait and report on June pay report

Reporting Summer Pay

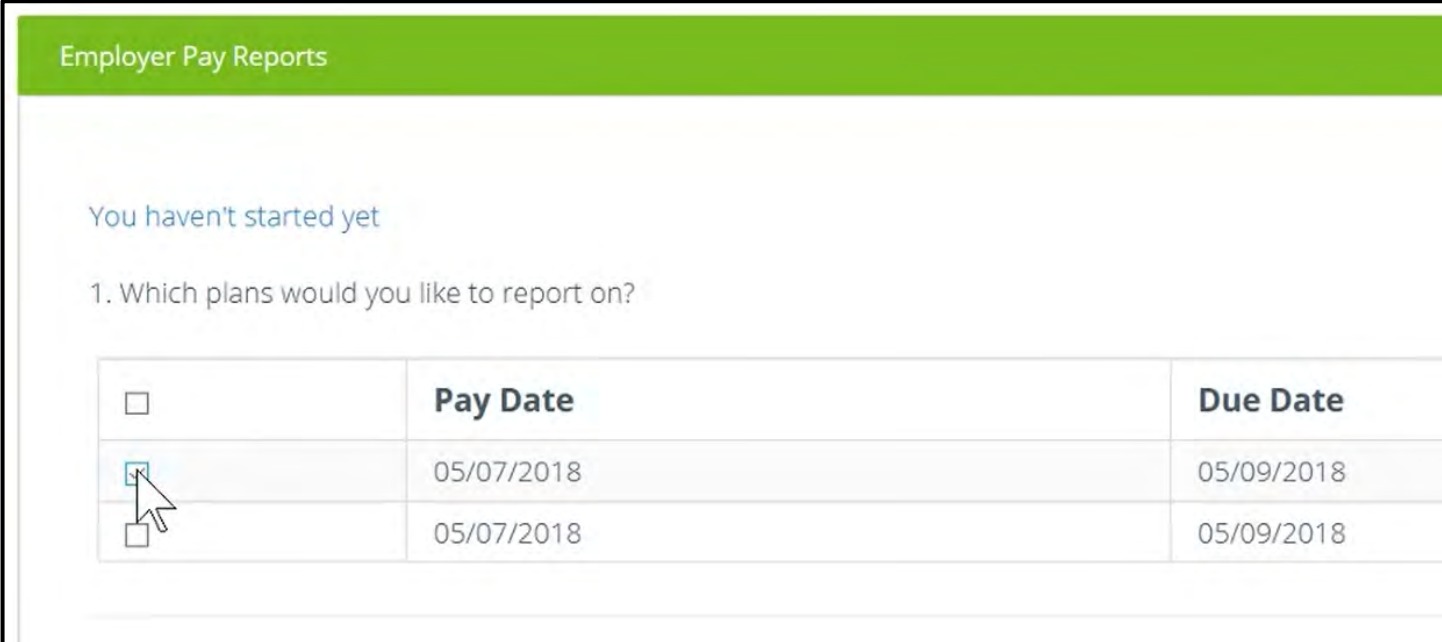
How to Report Summer Pay

Start by clicking on Pay Reports



How to Report Summer Pay

- Choose the right pay cycle and pay date that match when you do summer lump payments
- Can choose more than one if both have the same pay date.



Employer Pay Reports

You haven't started yet

1. Which plans would you like to report on?

<input type="checkbox"/>	Pay Date	Due Date
<input type="checkbox"/>		
<input checked="" type="checkbox"/>	05/07/2018	05/09/2018
<input type="checkbox"/>	05/07/2018	05/09/2018

How to Report Summer Pay

Select Manual or Upload

2. How will you input your data?

Manual Entry Upload File

Download KPERS file to populate in excel

[Download KPERS File](#)

How to Report Summer Pay Upload

- Enter total contributions from records
- Will be considerably higher because of all summer wages being reported in one check

3. Total contributions from your records \$9,240.00

How to Report Summer Pay

- If including enrollments in pay report upload, choose **No**
- Any **yes** option system will take you to enrollments before uploading

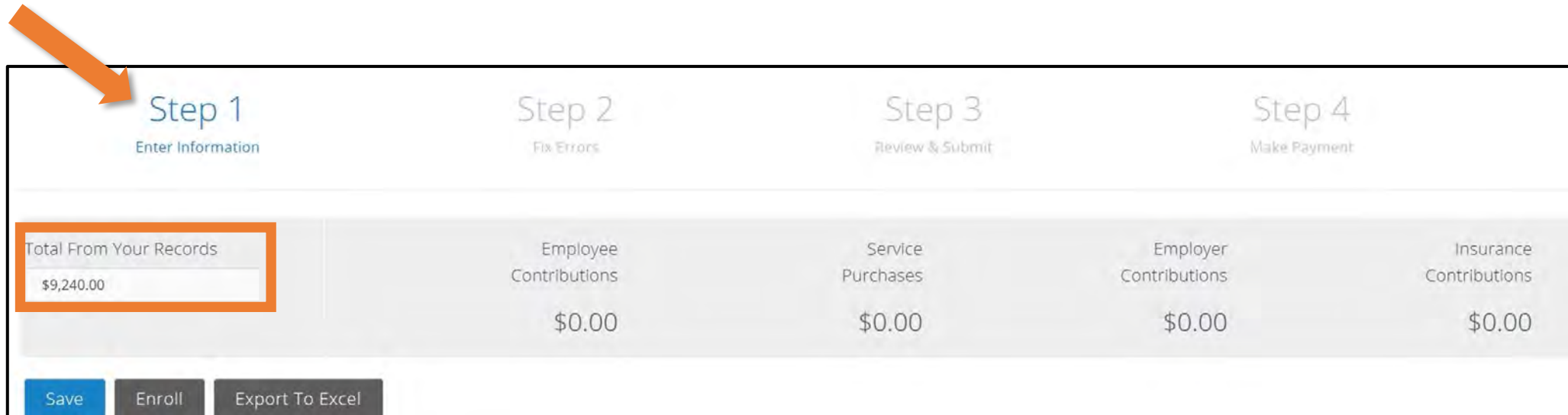
4. Did any employees RETURN to or BEGIN work since your last report?

Yes, return to work Yes, new employee No

A screenshot of a survey question. The question is "4. Did any employees RETURN to or BEGIN work since your last report?". Below the question are three radio button options: "Yes, return to work", "Yes, new employee", and "No". The "No" option is selected, and a mouse cursor is pointing at it.

Reporting Lump Sum Money Step One

Pay information already populated if you choose upload



The screenshot shows a multi-step process for reporting summer pay. Step 1, 'Enter Information', is the active step. A table displays the following data:

Total From Your Records	Employee Contributions	Service Purchases	Employer Contributions	Insurance Contributions
\$9,240.00	\$0.00	\$0.00	\$0.00	\$0.00

Buttons for 'Save', 'Enroll', and 'Export To Excel' are located at the bottom of the interface.

Reporting Summer Pay

Reporting Lump Sum Step One Manual

- Manual entry includes pay information, lump sum wages and contributions.
- Click **Next**

Step 1 Enter Information Step 2 Fix Errors Step 3 Review & Submit Step 4 Make Payment

Total From Your Records \$9,240.00	Employee Contributions \$0.00	Service Purchases \$0.00	Employer Contributions \$0.00	Insurance Contributions \$0.00	Total Contributions \$0.00
---------------------------------------	----------------------------------	-----------------------------	----------------------------------	-----------------------------------	-------------------------------

[Save](#) [Enroll](#) [Export To Excel](#) [Autofill](#) [Next](#)

SSN	First Name	Last Name	Plan	Wages	EE Contributions	Service Purchase	End Date	Reason
				\$4,000.00	\$240.00	\$0.00		
				\$0.00	\$0.00	\$0.00		
				\$0.00	\$0.00	\$0.00		

Reporting Summer Pay

Reporting Lump Sum Step Two

- Large lump wages will trigger a warning prompting you to apply summer pay
- Choose **"Pay Until Date"** and pick date that is last month of summer pay

The screenshot shows a multi-step process for reporting summer pay. The progress bar at the top indicates four steps: Step 1 (Enter Information), Step 2 (Fix Errors), Step 3 (Review & Submit), and Step 4 (Make Payment). Step 2 is currently active. Below the progress bar, there are several input fields: Plan, Pay Cycle, and Pay Until Date, each with a dropdown arrow. To the right of these fields is a blue button labeled "Apply to All". Below the input fields are three buttons: "Save" (blue), "Back" (grey), and "Next" (green). The main area of the screen displays a table with 10 columns: Errors, SSN, First Name, Last Name, Plan, Wages, EE Contributions, Service Purchase, End Date, and Reason. The table shows two rows of data. The first row has a Wages value of \$8,000.00 and EE Contributions of \$480.00. Below the table, there is a yellow warning message: "Warning - Member with at least 100% wage change, please apply summer pay. If not summer pay contact KPERS".

Step 1
Enter Information

Step 2
Fix Errors

Step 3
Review & Submit

Step 4
Make Payment

Plan Pay Cycle Pay Until Date [Apply to All](#)

[Save](#) [Back](#) [Next](#)

< 1 2 > Displaying 1 - 10 of 17

Errors	SSN	First Name	Last Name	Plan	Wages	EE Contributions	Service Purchase	End Date	Reason
					\$8,000.00	\$480.00	\$0.00	<input type="text"/>	<input type="text"/>
Warning - Member with at least 100% wage change, please apply summer pay. If not summer pay contact KPERS									
					\$8,000.00	\$480.00	\$0.00	<input type="text"/>	<input type="text"/>

Reporting Summer Pay

Summer Pay

- Classified employees not receiving pay during the summer select **No Summer Pay** button
- Select this button every month to ensure employee receives service credit over the summer

Total From Your Records: \$500.00

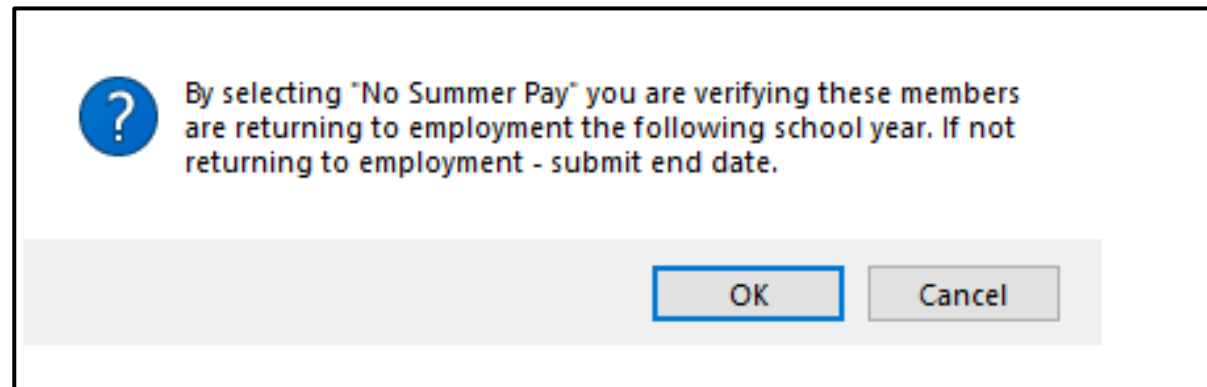
Employee Contributions	Service Purchases	Employer Contributions	Insurance Contributions	Total Contributions
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Buttons: Save, Enroll, Export To Excel, No Summer Pay, Next

SSN	First Name	Last Name	Plan	Wages	EE Contributions	Service Purchase	End Date	Reason
			KPERS	\$0.00	\$0.00	\$0.00		
			KPERS	\$0.00	\$0.00	\$0.00		

Summer Pay

- Employees not returning will have a message pop up to submit and end date.
- Report pay normally for licensed employees not receiving a lump sum.



Summer Pay

If an employee has a different **“Pay until Date”** click on the SSN of the employee to open pay detail

Summer Pay Applied

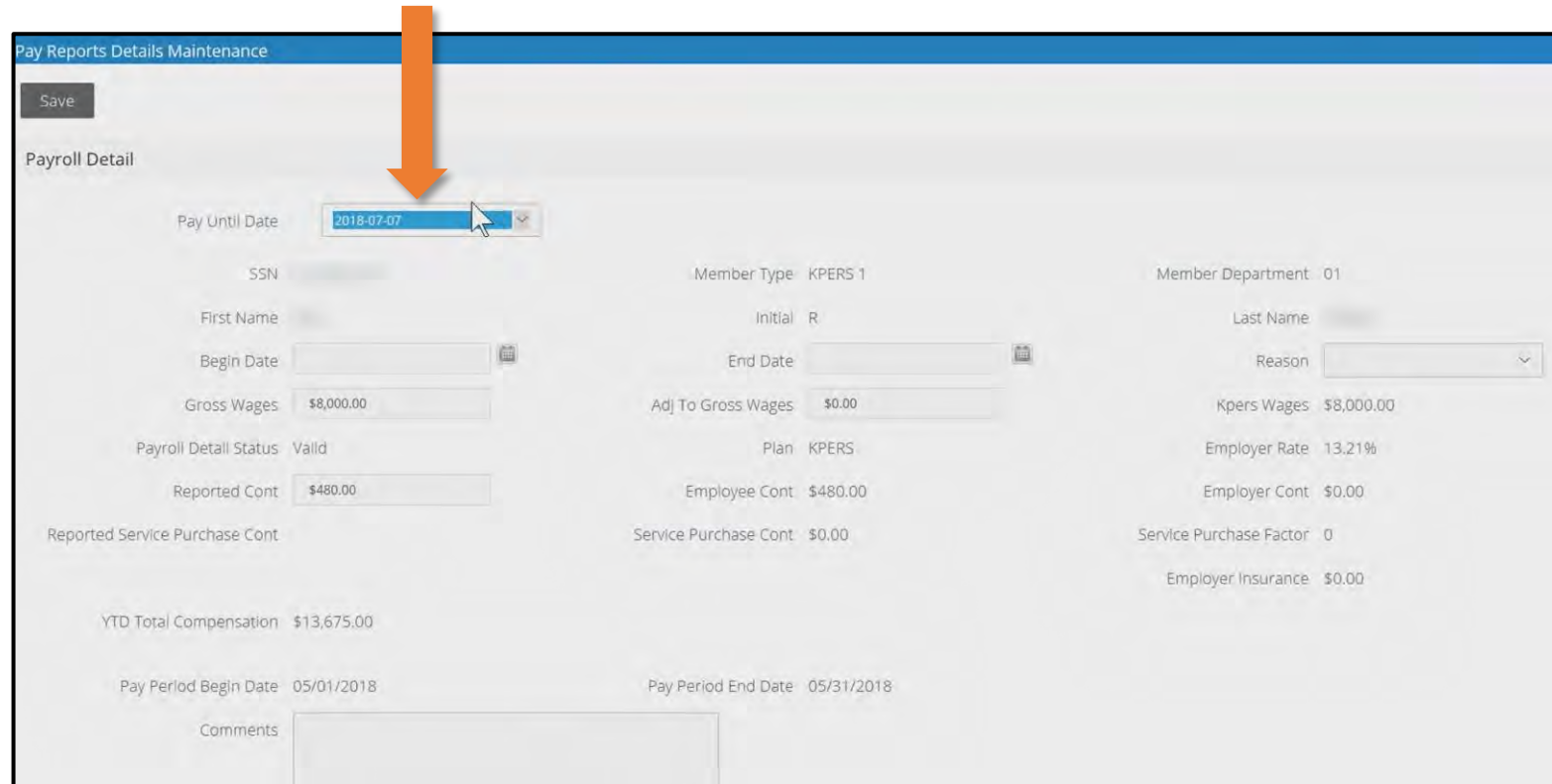
< 1 2 > Displaying 1 - 10 of 17

SSN	First Name	Last Name	Plan	Wages	EE Contributions	Service Purchase	End Date	Reason
[blurred]	[blurred]	[blurred]	KPERS	\$8,000.00	\$480.00	\$0.00		
[blurred]	[blurred]	[blurred]	KPERS	\$8,000.00	\$480.00	\$0.00		
[blurred]	[blurred]	[blurred]	KPERS	\$8,000.00	\$480.00	\$0.00		

Reporting Summer Pay

Summer Pay

Choose a different **“Pay Until Date”** and click Save

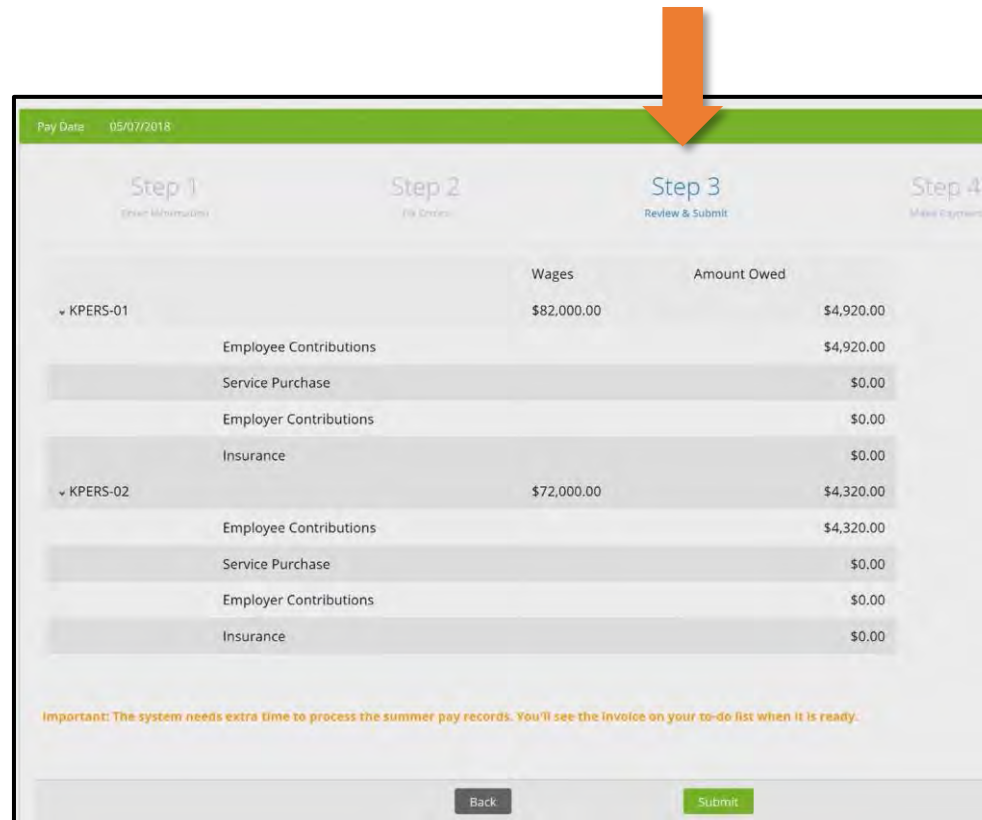


The screenshot shows a web application interface for "Pay Reports Details Maintenance". At the top left, there is a "Save" button. Below it, the section "Payroll Detail" contains various input fields and labels. An orange arrow points to the "Pay Until Date" dropdown menu, which currently displays "2018-07-07". Other fields include SSN, Member Type (KPERS 1), Member Department (01), First Name, Initial (R), Last Name, Begin Date, End Date, Reason, Gross Wages (\$8,000.00), Adj To Gross Wages (\$0.00), Kpers Wages (\$8,000.00), Payroll Detail Status (Valid), Plan (KPERS), Employer Rate (13.21%), Reported Cont (\$480.00), Employee Cont (\$480.00), Employer Cont (\$0.00), Reported Service Purchase Cont, Service Purchase Cont (\$0.00), Service Purchase Factor (0), Employer Insurance (\$0.00), YTD Total Compensation (\$13,675.00), Pay Period Begin Date (05/01/2018), and Pay Period End Date (05/31/2018). A Comments field is located at the bottom.

Reporting Summer Pay

Summer Lump Sum Step 3

- Total amount includes regular pay and summer lump sum
- Click **Submit**



Pay Date: 05/07/2018

Step 1: Enter Information | Step 2: Fill Entries | **Step 3: Review & Submit** | Step 4: Make Payment

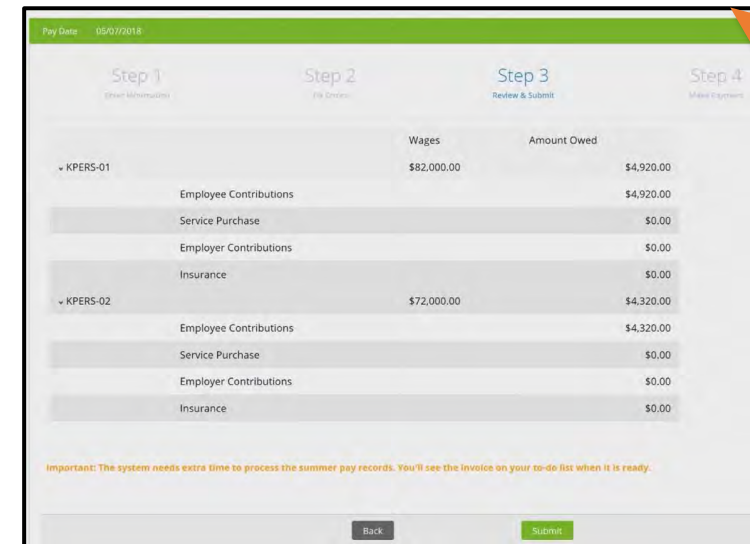
	Wages	Amount Owed
▼ KPERS-01	\$82,000.00	\$4,920.00
Employee Contributions		\$4,920.00
Service Purchase		\$0.00
Employer Contributions		\$0.00
Insurance		\$0.00
▼ KPERS-02	\$72,000.00	\$4,320.00
Employee Contributions		\$4,320.00
Service Purchase		\$0.00
Employer Contributions		\$0.00
Insurance		\$0.00

Important: The system needs extra time to process the summer pay records. You'll see the invoice on your to-do list when it is ready.

Back Submit

Summer Lump Sum Step 4

- System does not process summer pay invoices immediately.
- Needs time to spread money evenly over the summer months
- Invoice will show up in **TO Do List** when ready



	Wages	Amount Owed
▼ KPERS-01	\$82,000.00	\$4,920.00
Employee Contributions		\$4,920.00
Service Purchase		\$0.00
Employer Contributions		\$0.00
Insurance		\$0.00
▼ KPERS-02	\$72,000.00	\$4,320.00
Employee Contributions		\$4,320.00
Service Purchase		\$0.00
Employer Contributions		\$0.00
Insurance		\$0.00

Important! The system needs extra time to process the summer pay records. You'll see the invoice on your to-do list when it is ready.

Back Submit

Off-Cycle Pay

- Off-cycle pay may be set up for employees working extra duties.
- See Quick Vid on how to set up an Off-Cycle Pay period.





Retirement Application

Retirement Application

Retirement Applications

KPERS 15
KPERS
1 & 2



KPERS
KPER-15 Rev. 2/21

APPLICATION FOR RETIREMENT BENEFITS

For security reasons, do not submit application by e-mail.

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 Information

1. Social Security Number: _____ 2. Name (First, MI, Last): _____
3. Retiring From: KPERS KP&F Judges 4. Selected Retirement Date: _____ 5. Telephone Number: _____
6. Mailing Address: _____ 7. Personal E-mail: _____
City, State, Zip: _____

Important: The Retirement System must have this application before the retirement date you selected. You are also required to submit proof of age and all name changes. Please see "Acceptable Proof of Birth and Name Change" at the beginning of this booklet for details. To retain your retirement date, you may submit this application without the required documentation. However, you must provide the documentation before the Retirement System can begin monthly benefit payments.

Part B – Retirement Benefit Options – Review the separate publication *Retirement Options* for details about each option. Select **one** of the seven monthly benefit options. Mark the box corresponding to the retirement option of your choice, then complete any additional areas indicated. Kansas law does not allow you to change this option after your retirement date.

Maximum Monthly Benefit Option

1. Maximum Monthly Benefit (with no survivor benefit)

Joint-Survivor Options

2. 50% Joint-Survivor Benefit 3. 75% Joint-Survivor Benefit 4. 100% Joint-Survivor Benefit

If you chose a joint-survivor option, complete all information for your joint annuitant below. You must provide proof of age and all name changes for your joint annuitant. Your joint annuitant cannot be changed later.

a. Name (First, MI, Last): _____ b. Social Security Number: _____
c. Date of Birth: _____ d. Male Female

Life-Certain Options

5. 5-Year Life-Certain Option 6. 10-Year Life-Certain Option 7. 15-Year Life-Certain Option

If you chose a life-certain option, you must submit a *Designation of Beneficiary – Retired form (KPER-7/99R)*. The form is included in this booklet. You can change beneficiaries at any time by completing a new form.

You have now selected a retirement date and monthly retirement benefit option. Next, complete the IRS W-4P form (Withholding Certificate for Periodic Pension or Annuity Payments) starting on page 9 for federal tax withholding on your monthly benefit. See instructions on pages 10-11.

If you don't submit a W-4-P withholding form to KPERS, federal law requires that we automatically withhold taxes from your monthly benefit as if you were single with no adjustments.

KPERS
KPER-3 Rev. 2/21

APPLICATION FOR RETIREMENT BENEFITS - KPERS 3

For security reasons, do not submit application by email.

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 Information

1. Social Security Number: _____ 2. Name (First, MI, Last): _____
3. Selected Retirement Date: _____ 4. Telephone Number: _____
5. Mailing Address: _____ 6. Personal Email: _____
City, State, Zip: _____

Important: The Retirement System must have this application before the retirement date you selected. You are also required to submit proof of age and all name changes. Please see "Acceptable Proof of Birth and Name Change" at the beginning of this booklet for details. To retain your retirement date, you may submit this application without the required documentation. However, you must provide the documentation before the Retirement System can begin monthly benefit payments.

Part B – Retirement Benefit Options – All retirement options pay you a guaranteed monthly benefit for the rest of your life. Review the separate publication *KPERS 3 Retirement Options* for details about each option. Select **one** of the six monthly benefit options, and then complete any additional areas indicated. Kansas law does not allow you to change this option after your retirement date.

Life-Certain and Life-Certain Options

1. Base Benefit (Life-Certain 10 Years) 2. 5-Year Life-Certain Option 3. 15-Year Life-Certain Option

If you chose the Base Benefit or other life-certain option, you must submit a *Designation of Beneficiary – Retired form (KPER-7/99R)*. This form is included in this booklet. You can change beneficiaries at any time by completing a new form.

Survivor Options

4. 50% Joint-Survivor Benefit 5. 75% Joint-Survivor Benefit 6. 100% Joint-Survivor Benefit

If you chose a joint-survivor option, complete all information for your joint annuitant below. You must provide proof of age and all name changes for your joint annuitant. Your joint annuitant cannot be changed later.

Name (First, MI, Last): _____ b. Social Security Number: _____
Date of Birth: _____ d. Male Female

Part C – Self-Funded Cost-of-Living Adjustment (COLA) – You must indicate whether you are electing the COLA. Choosing this option means your initial monthly benefit is reduced to fund the annual increase. Annual increases are not to begin one year after retirement.

Cost-of-Living Adjustment Option Election

1. I elect the COLA: Yes No
If you select "yes," select a percentage option below. If you chose "no," advance to Part D.

If you selected the COLA option above, I understand that my monthly benefit will be permanently reduced to fund the annual increase according to the percentage I choose.

1% 2%

You have now selected a retirement date and monthly retirement benefit option. Next, complete the IRS W-4P form (Withholding Certificate for Periodic Pension or Annuity Payments) starting on page 9 for federal tax withholding on your monthly benefit. See instructions on pages 10-11.

If you don't submit a W-4-P withholding form to KPERS, federal law requires that we automatically withhold taxes from your monthly benefit as if you were single with no adjustments.



K-15/3
KPERS 3

Retirement Application

Overlooked Areas

12 Retirement Dates Available

- Can only be first day of the month

Retirement Benefit Options

- Can only choose one option
- Max, Joint Survivor or Life Certain



KPERS-15 Rev. 1/23

APPLICATION FOR RETIREMENT BENEFITS

For security reasons, do not submit application by e-mail.

SAVE

RESET

PRINT FORM

■ **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 Information

1. Social Security Number: _____
2. Name (First, MI, Last): _____
3. Retiring From: KPERS KP&F Judges
4. Selected Retirement Date: _____
5. Telephone Number: _____
6. Mailing Address: _____
City, State, Zip: _____
7. Personal E-mail: _____

Important: The Retirement System must have this application before the retirement date you selected. You are also required to submit proof of age and all name changes. Please see "Acceptable Proof of Birth and Name Change" at the beginning of this booklet for details. To retain your retirement date, you may submit this application without the required documentation. However, you must provide the documentation before the Retirement System can begin monthly benefit payments.

■ **Part B – Retirement Benefit Options** – Review the separate publication *Retirement Options* for details about each option. Select one of the seven monthly benefit options. Mark the box corresponding to the retirement option of your choice, then complete any additional areas indicated. Kansas law does not allow you to change this option after your retirement date.

Maximum Monthly Benefit Option

1. Maximum Monthly Benefit (with no survivor benefit)

Joint-Survivor Options

2. 50% Joint-Survivor Benefit
3. 75% Joint-Survivor Benefit
4. 100% Joint-Survivor Benefit

If you chose a joint-survivor option, complete all information for your joint annuitant below. You must provide proof of age and all name changes for your joint annuitant. Your joint annuitant cannot be changed later.

- a. Name (First, MI, Last): _____
- b. Social Security Number: _____
- c. Date of Birth: _____
- d. Male Female

Life-Certain Options

5. 5-Year Life-Certain Option
6. 10-Year Life-Certain Option
7. 15-Year Life-Certain Option

If you chose a life-certain option, you must submit a Designation of Beneficiary – Retired form (KPERS-7/99R). The form is included in this booklet. You can change beneficiaries at any time by completing a new form.

Overlooked Areas

Partial Lump Sum Option

- Select "yes" or "no"
- Percentage of PLSO



Member Name (Please Print): _____ Social Security Number: _____

■ **Part C – Partial Lump-Sum Option (PLSO)** – You **must** indicate whether you are electing the PLSO. Choosing this option means you will receive a single lump-sum payment equal to a given percentage of the actuarial present value of your lifetime benefit. You will then receive the rest of your benefit in reduced monthly payments.

Partial Lump-Sum Option Election

1. "I elect the PLSO:" Yes No
If you chose "yes," select a percentage option below and complete the payment options. If you chose "no," advance to Part D.

"Having elected the PLSO option above, I understand I will receive a single lump-sum payment as a percentage of the actuarial present value of my lifetime benefit. I further understand that my monthly benefit will be permanently reduced according to the percentage I choose."

2. 10% 20% 30% 40% 50%
*KPERs 2 members can only choose a 10%, 20% or 30% option. This does not affect KP&F or Judges.

PLSO Payment Options – Read the *Tax Information Regarding Plan Payments* section of this booklet before completing this part of the form. Failure to complete this part will delay payment.

"I have elected the Partial Lump-Sum Option and choose to have the lump sum paid as follows:"

Taxable Amount – Please choose **one** payment option for the taxable amount of your PLSO payment. This benefit is subject to federal income tax and will be reported to the Internal Revenue Service. This benefit is not subject to Kansas income tax. If you now reside in another state, check the tax laws in that state. KPERs will send a 1099-R form the following January for your federal tax return. If you are rolling over to more than two rollover plans, you may duplicate this page.

Important: If you do not roll over your lump sum, KPERs is required to withhold 20% for federal taxes. If you want to withhold more, enter the rate on line 2 of the IRS W-4R form (Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions). You cannot withhold less than 20%. Federal tax will not be withheld on payments less than \$200.

- Pay the entire taxable PLSO amount to me. *Advance to Nontaxable Amounts section.*
- Pay the entire taxable PLSO amount to a qualified defined contribution plan, traditional IRA or Roth IRA. *Advance to #6.*
- Pay part of the taxable PLSO amount to a qualified defined contribution plan, traditional IRA or Roth IRA and the remainder to me. Enter the dollar amount to be paid to a rollover plan: \$ _____. The minimum rollover is \$500. *Advance to #6.*
- If you marked #4 or #5, please list the name, address, account number and plan type of each rollover plan. Indicate percentage amounts to be paid to each plan. Total percentage amounts must be in whole numbers and equal 100 percent. Verify with your financial institution or rollover plan exactly how your payment check should be made payable.

a. Rollover Plan #1

Check payable to: _____ Check mailed to: _____
Mailing Address: _____ Mailing Address: _____
City, State, Zip: _____ City, State, Zip: _____
Account Number: _____ Percentage to Be Rolled Over: _____ %
Select Plan Type: Traditional IRA Roth IRA Qualified defined contribution plan

b. Rollover Plan #2

Check payable to: _____ Check mailed to: _____
Mailing Address: _____ Mailing Address: _____
City, State, Zip: _____ City, State, Zip: _____
Account Number: _____ Percentage to Be Rolled Over: _____ %
Select Plan Type: Traditional IRA Roth IRA Qualified defined contribution plan

Retirement Application

Overlooked Areas

Direct Deposit Form

- Select checking or savings box

Continuing Life Insurance

- “Yes” or “No”

Working After Retirement

- Read carefully section 3 – 5
- Notarized Signature

Member Certification

- Sign and date with notarized signature



Member Name (Please Print): _____ Social Security Number: _____

■ **Part D – Direct Deposit** – Verify the **nine-digit** routing number for electronic transfers with your financial institution.

1. Financial Institution: _____

2. Location (City, State): _____

3. Telephone Number: _____

4. Type of Account (mark one): Checking Savings

5. Routing Number for Electronic Transfers: _____

6. Bank Account Number: _____

■ **Part E – Member Certification**

Note: This section must be completed regardless of which retirement payment option you chose.

1. I certify that I am: Married Not Married

2. I certify that I have received information about continuing life insurance Yes No

3. By signing below, I understand Kansas law requires a 60-day waiting period (180-day if retiring before age 62) for KPERs members who return to work for any KPERs employer. KP&F members have a 30-day waiting period. This waiting period begins the day after my retirement date.

4. I understand Kansas law requires me to verify that I have no prearrangement to return to work for any KPERs employer, including Board of Regents institutions. I understand this includes part-time and non-KPERs positions with any KPERs employer. By signing below, I certify I have not made and will not make any prearrangement before retirement or during my waiting period to return to work for my employer or another Retirement System employer.

5. I understand that if I am found to have made a prearrangement to return to work or have violated the waiting period agreement for returning to work, my retirement benefit will be suspended starting the month I return to work until six months after I end employment. I further understand I will be required to repay to the Retirement System all monthly retirement benefits received after I began employment.

6. I confirm my choice of retirement benefit options, with the understanding that Kansas law does not allow me to change this option after my retirement date. I confirm that all information I have provided on this form, including supporting documentation of birth and name change, is true to the best of my knowledge.

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

Notary Public: State of _____ County of _____
Signed or attested before me on (date) _____ by (name of member) _____
Notary Public Signature: _____ My appointment expires (month/day/year) ____/____/____.
(SEAL)

Overlooked Areas

Spousal Consent

- Required if benefit option selected provides less than one - half of retirement benefit to spouse if member dies.

Part F – Spousal Consent to Member’s Retirement Benefit Selection

Note: Kansas law requires spousal consent if you select a Partial Lump-Sum Option (PLSO) and/or any retirement benefit option that would provide less than one-half of your monthly retirement benefit to your spouse if you die. This section must be completed by your spouse if you are married and chose the Maximum Monthly Benefit, a Life-Certain Option and/or a PLSO.

1. Spouse Name (First, MI, Last): _____

“I hereby attest that I am the spouse of the above-named member. I further attest that I understand and agree with the retirement benefit option selected by my spouse.”

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

Notary Public: State of _____ County of _____

Signed or attested before me on (date) _____ by (name of spouse) _____

Notary Public Signature: _____ My appointment expires (month/day/year) ____/____/____.

(SEAL)

Retirement Application

Monthly Benefit



Form W-4P
 Department of the Treasury
 Internal Revenue Service

Withholding Certificate for Periodic Pension or Annuity Payments
 Give Form W-4P to the payer of your pension or annuity payments.

Step 1: Enter Personal Information

(a) First name and middle initial: _____ Last name: _____

Address: _____

City or town, state, and ZIP code: _____

(c) Single or Married filing separately
 Married filing jointly or Qualifying surviving spouse
 Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home.)

Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Job/Pension/Annuity)

Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See pages 2 and 3 for more information.

Complete this step if you (1) have income from a job or more than one pension/annuity and your spouse receives income from a job or a pension/annuity. See page 2 for more information.

Do only one of the following:

(a) Reserved for future use.

(b) Complete the items below:

(i) If you (and/or your spouse) have one or more jobs, then enter the total amount from all jobs, plus any income entered on Form W-4, Step 4(a), from all jobs, plus any income entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter the total amount from all annuities/retirement plans. Deductions entered on Form W-4, Step 4(c), for the jobs, annuities, or retirement plans that have any other pensions/annuities that pay this one, then enter the total annual taxable payments from all annuities. Otherwise, enter "-0-".

(ii) Add the amounts from items (i) and (i) and enter the total here.

TIP: To be accurate, submit a new Form W-4P for all other pensions/annuities that pay less than the amount you entered on this form since 2021 or this is a new pension/annuity that pays less than the amount you entered on this form since 2019. If you have not updated your withholding since 2019, if you have not updated your withholding since 2019, if you have not updated your withholding since 2019, if you have not updated your withholding since 2019.

Complete Steps 3-4(b) on this form only if (b)(i) is blank and this pension/annuity pays more than \$200.00 on this form.

Step 3: Claim Dependent and Other Credits

Step 3(a) Multiply the number of qualifying children under age 17 by \$2,000.

Step 3(b) Multiply the number of other dependents by \$500.

Add other credits, such as foreign tax credit and education tax credit.

Add the amounts for qualifying children, other dependents, and other credits.

Step 4 (optional): Other Adjustments

(a) Other income (not from jobs or pension/annuity payments) on other income you expect this year that won't have withholding on it. This may include interest, taxable social security, or other income here. This may include interest, taxable social security, or other income here.

(b) Deductions. If you expect to claim deductions other than the ones listed on page 2, enter the amount you expect to deduct on page 2. Enter the result here.

(c) Extra withholding. Enter any additional tax you want withheld.

Step 5: Sign Here

Your signature (This form is not valid unless you sign it.)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Form W-4R
 Department of the Treasury
 Internal Revenue Service

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions
 Give Form W-4R to the payer of your retirement payments.

OMB No. 1545-0014
2023

To: First name and middle initial: _____ Last name: _____

Address: _____

City or town, state, and ZIP code: _____

1b Social security number: _____

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) _____ %

Sign Here

Your signature (This form is not valid unless you sign it.) _____ Date _____

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2023 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
13,850	10%	27,700	10%	20,800	10%
24,850	12%	49,700	12%	36,500	12%
58,575	22%	117,150	22%	80,650	22%
109,225	24%	218,450	24%	116,150	24%
195,950	32%	391,900	32%	202,900	32%
245,100	35%	490,200	35%	252,050	35%
591,975*	37%	721,450	37%	598,900	37%

* If married filing separately, use \$360,725 instead for this 37% rate.



PLSO Payment

Remitting a Retirement Application

- Employer can send application through Secure Upload for employee
- Employee can fax application
- Employee can mail application

Do not email applications due to security purposes.



Application Timeline

Member Responsibilities

Before Retirement Date

- Verify application is 100% complete.
- Attach all required documents.
- Send application in 30/60 days prior to retirement date.

Employer Responsibilities

Designated Agent completes certification in the EWP.

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

**Respond to all KPERS inquiries regarding retirement as soon as possible.
Retirement benefit could be delayed.**

KPERS Responsibilities

- Retirement application and documents scanned into member's record
- Retirement analyst reviews application
- Acknowledgement letter mailed to member and Designated Agent.



Certifications

Certification

Designated Agent completes certification in the Employer Web Portal.
Will show up on the “To Do List”.

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

Retirement benefit could be DELAYED

Certification

Different Types

- Retirement
- Withdraw
- Death
- Disability

The screenshot displays a software interface with a dark grey navigation menu on the left and a white 'To Do' list on the right. The navigation menu includes the following items:

- Adjustment (with a document icon)
- MISC
- Invoices (with a dollar sign icon)
- Certification (with a document icon)

The 'To Do' list on the right contains the following items:


- Pay Reports (3)
- Retirement Certification (4)
- Verify Rates (1)

Two orange arrows are present: one points to the 'Certification' item in the navigation menu, and the other points to the 'Retirement Certification (4)' item in the 'To Do' list.

Certification School

Verify last day on payroll is last day compensation was earned.

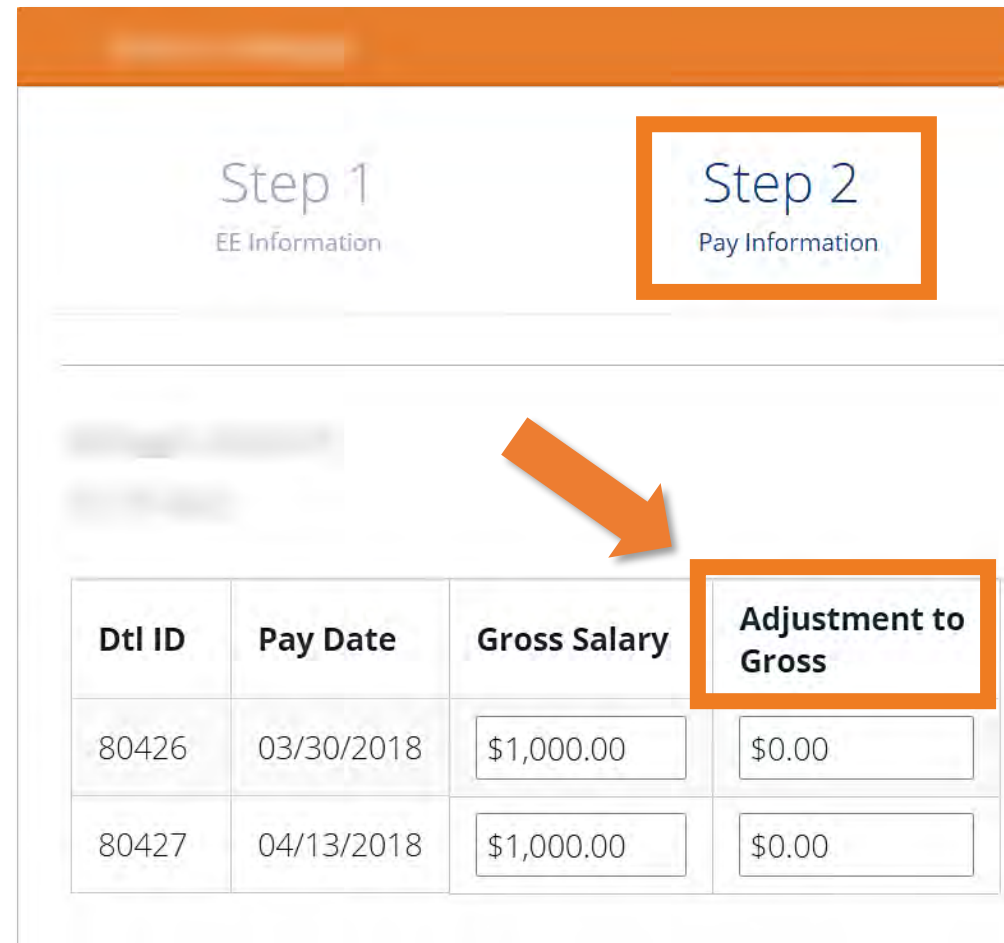
- Licensed employees: last day of the month
- Classified employees: last day earning compensation

Position At Retirement <input type="text"/>	Last Day on Contract <input type="text"/> 
Last Date on Payroll 07/31/2021	This is the date in our system. <input type="radio"/> Yes <input type="radio"/> No Is this correct?
Does member work 9,10,12 months? <input type="radio"/> 9 <input type="radio"/> 10 <input type="radio"/> 12	
Is this member paid in 9, 10, or 12 monthly installments? <input type="radio"/> 9 <input type="radio"/> 10 <input type="radio"/> 12	
How was the employee paid in previous school year? <input type="radio"/> 9 <input type="radio"/> 10 <input type="radio"/> 12	
Has member received all money due within one pay period of the last day on payroll? <input type="radio"/> Yes <input type="radio"/> No	
<input type="button" value="Next"/>	

Position at retirement and school questions must be answered.

Adjustment to Gross

- Enter any amount not reportable to KPERS
- Don't enter summer pay
- Don't enter add on pay that is **reportable** to KPERS



The screenshot shows a two-step certification process. Step 1 is 'EE Information' and Step 2 is 'Pay Information'. The 'Adjustment to Gross' column in the table below is highlighted with an orange box, and an orange arrow points to it from the 'Step 2' label.

Dtl ID	Pay Date	Gross Salary	Adjustment to Gross
80426	03/30/2018	\$1,000.00	\$0.00
80427	04/13/2018	\$1,000.00	\$0.00

Certifications

Add-on Pay

- Click 'new' and create a new line for each type of add-on.
- Enter add-on amount
- Enter correct year for each add-on.
- Add detailed comments to report **any** discrepancies in pay.

Step 1
EE Information

Step 2
Pay Information

Step 3
Add On Pay

+ New Delete

Add On Amt	Add On Type	Year	Comments
\$185.00	Sick Leave Payment	2018	

Message ID Message Severity

No records to display.

Back Next

Report sick leave, vacation leave, and overtime separately.



Reporting Compensation

Do Not Withhold or Report to KPERS

- Early Retirement Incentives
- Bridge Payments Tied to Early Retirement Incentives
- Severance Pay



Add-On Pay

Membership date **before July 1, 1993** or in “**Year of Service**”,

Take KPERS Contributions from:

- Unused Sick Leave
- Annual (Vacation) Leave
- Kelly Days
- PTO/ Personal Days
- Longevity Pay only paid at retirement
- Retirement Bonus
- Bonus Sick Leave



Compensation

Take KPERS Contributions from:

- **Longevity Paid Yearly**
- **Insurance Reimbursement**
- **Holiday Pay**
- **Overtime**
- **Bonuses**
 - Signing
 - Merit
 - Retention
 - IR
 - To Take or Keep a Position
 - Early Notification
 - Any Bonus not tied to Termination

Reporting Compensation

Handouts

KPERS Compensation to Include in Contributions

Generally, withhold employee KPERS contributions from gross compensation before any deductions or reductions. Compensation means, except as otherwise provided, all salary, wages and other remuneration payable to an employee for personal services performed for the employer. But for a few exceptions, (e.g., long-term disability, some military leave), KPERS contributions must be linked to actual participating service or paid leave. Contributions need to have service tied to them.

Compensation Type	Include	Don't Include
Pay eligible for federal withholding	✓	
Pay eligible for Social Security tax	✓	
Pay eligible for Medicare tax	✓	
Any pay sheltered for 403(b), 457 plans and 125 plans (flex spending accounts)	✓	
Employer-paid service purchase	✓	
Employer-paid moving expense reimbursement (effective July 1, 2019)	✓	
Maintenance, board, lodging, tuition assistance, goods and services, and other allowances in lieu of money eligible for federal withholding	✓	
Fringe benefits that are considered part of gross compensation unless they are specifically excluded from gross income by a section of the IRS code. Consult your fiscal or financial office or tax professional for guidance.	✓	
(Hired before July 1, 1993)	✓	
Any lump-sum payments for annual, vacation and sick leave.	✓	
Any paid compensatory time	✓	
Pay deducted for health insurance, even if pre-tax	✓	
Cash in lieu of health insurance	✓	
*Back pay		
Bonus payment (e.g. incentive pay, longevity pay, Christmas bonus, performance bonus, etc. before termination)		
Value of health insurance paid by the employer		
Any amount not counted in final average salary at retirement		
Taxable amount of life insurance premium for coverage over \$50,000		
Reimbursement for actual expenses		
Early retirement incentive paid before retirement		
Membership date before July 1, 1996: Pay over \$425,000 for 2020		
Membership date on or after July 1, 1996: Pay over \$285,000 for 2020		
Severance pay*		
(Hired after July 1, 1993)		
Lump-sum payments for annual, vacation and sick leave		
Worker's compensation payments		
Short-term disability payments from 3rd party		

*Severance: Payment by an employer to an employee beyond his wages on termination of employment.

Employer Checklist for Retirement

After an employee has decided to retire, use this quick reference checklist to help you get through the final steps without missing a beat. For more retirement details, visit the [employer page](#) on the KPERS website and the retirement sections (see green box) of the [employer manual](#).

- Have the employee get a retirement benefit estimate**
 - Direct employee to calculator on his or her online KPERS account
- Enter employee's end date on the EWP as soon as you know it**
 - [How to enter an end date](#)
 - End date must be earlier than retirement date
- Give or point employee to the [Application for Retirement Benefits, Related Forms and Information \(KPERS-15 Booklet\)](#)**
 - Booklet has application, instructions, tax info, as well as forms for withholding, direct-deposit and designation of beneficiary
 - Employee should submit application at least 30 days (encourage 60 to 90 days) before retirement date
 - KPERS will process application and may send you a request to certify final pay
- Give life insurance conversion and portability forms to employee**
 - [The Standard Conversion Packet](#)
 - [The Standard Life Portability Insurance Application](#)
 - Kansas law requires that you give employees notice of life insurance conversion rights at least 15 days before end of 60-day conversion period. Employers must certify to this on the retirement application.
- Go over working-after-retirement rules**
 - [Webpage for employees](#)
 - [Webpage for employers](#)
 - 60-day waiting period
 - No prearrangements
 - Earnings limit and exemptions
- If employee is in a service purchase, have him or her contact KPERS as soon as possible**
 - If doing lump-sum, purchase has to be complete before last day on payroll
 - If doing payroll deduction, employee only gets credit for complete quarters that were purchased
- Complete retirement certification on the EWP**
 - [How to do a certification](#)

Helpful Employer Resources

Retirement sections in Employer Manual

- [Retirement – KPERS 1](#)
- [Retirement – KPERS 2](#)
- [Retirement – KPERS 3](#)
- [Retirement – KP&E \(manual\)](#)

KPERS Summer Pay for Retiring School Employees CHEAT SHEET

Retiring positions on 12-month contracts

Contract End Date	Retirement Date	End Date	Report	Don't Report	Board of Ed Licensed Positions
31	June 1	May 31	Pay thru May 31	June, July or add-on pay	<ul style="list-style-type: none"> Educator (Teacher, etc) Audiologist Speech pathologist Occupational therapists Physical therapists Social worker Registered nurse Dietitian Licensed professional counselor Psychologist Orientation and mobility instructor
	July 1	June 30	Pay thru June 30	July or add-on pay	
	Aug 1	July 31	All pay, including add-on*	n/a	
31	June 1	May 31	Pay thru May 31	June, July, Aug or add-on pay	
	July 1	June 30	Pay thru June 30	July, Aug or add-on pay	
	Aug 1	July 31	Pay thru July 31	Aug or add-on pay	
31	June 1	May 31	Pay thru May 31	June, July, Aug or add-on pay	
	July 1	June 30	Pay thru June 30	July, Aug or add-on pay	
	Aug 1	July 31	All pay, including add-on*	n/a	

Administrators and superintendents

Retirement Date	End Date	Report	Don't Report
June 1	May 31	Pay thru May 31	June or add-on pay
July 1	June 30	All pay, including add-on*	n/a
June 1	May 31	Pay thru May 31	July, July or add-on pay
July 1	June 30	Pay thru June 30	July or add-on pay
Aug 1	July 31	All pay, including add-on*	n/a

Cooks, secretaries, paras, bus drivers, custodians and other hourly employees

End Date	Report
Last day of month before retirement date	All pay, including summer checks & add-on pay*
Actual last day worked	All pay, including add-on pay*
Actual last day worked	All pay through retirement date, including add-on pay*

On or after July 1, 1993, add-on pay. On or after July 1, 1993, no add-on pay

INFOLINE: 1-888-275-5737 EMAIL: employers@kpers.org

SUMMER PAY 3/19

Reporting Compensation

Leaving Employment Information

Standard Insurance Company

844-289-2306 Tel 971-321-5033 Fax
800 SW Jackson, Ste 1110, Topeka, KS 66612

INSTRUCTIONS – PLEASE READ CAREFULLY

Portability Of Insurance

You may be eligible to buy portable Group Life Insurance if your employment with your employer terminates. If KPERS' Group Life Insurance plan includes Accidental Death and Dismemberment (AD&D) and/or Dependents Insurance, you may also be eligible to buy those coverages.

To be eligible, you must meet the following criteria:

1. You must be able to perform which you are reasonably fit
2. You must be under age 80 on the day you terminate employment
3. If you do not buy Life Insurance

The minimum and maximum amount of insurance you can convert depends on the reason for the cessation of your group insurance coverage. If your group life insurance coverage ended for any reason other than your failure to make a required premium contribution or the termination of the group policy, the maximum amount you can convert is the amount of your life insurance which ended. If your life insurance ended because of the termination or amendment of the group policy, or if your insurance has been reduced, then the amount you can convert may be different. Please refer to your Certificate of Insurance or contact your local office for a full description regarding the amount you may be entitled to convert.

NOTE: Refer to the Right To Convert to an Individual Life Insurance Provision and Insurance You Buy Before Your Employment Terminates. If you convert your group insurance coverage, you'll have continued protection with premiums payable to age 100. This policy will accumulate cash value, and will allow you to borrow against the cash value if sufficient. Interest on the policy loan will accrue daily and will be at a fixed rate (subject to policy terms and applicable state law). The policy does not share in dividends.

If you are terminating employment due to sickness or injury, please contact your local office to determine eligibility for disability Waiver of Premium benefits before completing this application for conversion.

To calculate your premium payments, use the attached Schedule of Rates and worksheet or the Group Conversion Calculator found at www.standard.com/mybenefits/kpers/conversion_premium.html.

To complete the conversion, you must return the enclosed application form and your check for the first premium payment within 60 days after the termination of your group insurance. Your application to convert your insurance may not be valid if received in our office after this 60 day period. If you had group life insurance on your dependents and want to convert their coverage also, please contact us for additional applications. This application will be attached to and made part of the policy.

If you have any questions about the application or other conversion options, contact your local office at 844-289-2306 or KPERAdmin@standard.com for assistance. We look forward to continuing to provide you with life insurance protection.

Kansas Public Employees Retirement System (KPERS) Group Life Portability Insurance Application

Standard Insurance Company

844-289-2306 Tel 971-321-5033 Fax
800 SW Jackson, Ste 1110, Topeka, KS 66612

Kansas Public Employees Retirement System (KPERS) Group Conversion Packet

Thank you for asking for more information about converting your group term life insurance to individual coverage.

If you are terminating employment due to sickness or injury, please contact your local office to determine eligibility for disability Waiver of Premium benefits before completing this application for conversion.

If you convert your group insurance coverage, you'll have continued protection with premiums payable to age 100. This policy will accumulate cash value, and will allow you to borrow against the cash value if sufficient. Interest on the policy loan will accrue daily and will be at a fixed rate (subject to policy terms and applicable state law). The policy does not share in dividends.

The amount of insurance you may convert depends on the reason for the cessation of your group insurance coverage. If your group life insurance coverage ended for any reason other than your failure to make a required premium contribution or the termination of the group policy, the maximum amount you can convert is the amount of your life insurance which ended. If your life insurance ended because of the termination or amendment of the group policy, or if your insurance has been reduced, then the amount you can convert may be different. Please refer to your Certificate of Insurance or contact your local office for a full description regarding the amount you may be entitled to convert.

To calculate your premium payments, use the attached Schedule of Rates and worksheet or the Group Conversion Calculator found at www.standard.com/mybenefits/kpers/conversion_premium.html.

To complete the conversion, you must return the enclosed application form and your check for the first premium payment within 60 days after the termination of your group insurance. Your application to convert your insurance may not be valid if received in our office after this 60 day period. If you had group life insurance on your dependents and want to convert their coverage also, please contact us for additional applications. This application will be attached to and made part of the policy.

If you have any questions about the application or other conversion options, contact your local office at 844-289-2306 or KPERAdmin@standard.com for assistance. We look forward to continuing to provide you with life insurance protection.

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 KPERS. 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: KPERS members do not have basic life insurance coverage. KPERS members moving to a Board of Regents position keep their life insurance coverage.

Guaranteeing Your Benefit

When you are "vested," it means you have earned enough service to guarantee a retirement benefit, even if you leave covered employment.

- KPERS members vest their benefit with five years of service.
- KPERS members vest their benefit with 15 years (Tier II members) or 20 years (Tier I members).

Your vested status is an important consideration when deciding whether to withdraw your member contributions and interest.

If You Are Vested

You are guaranteed a monthly retirement benefit for the rest of your life if you leave your contributions in your account. Often, your vested benefit is more valuable than the amount of your actual contributions. You can apply for retirement benefits when you become eligible. You can continue to earn interest in the meantime, and you can withdraw at any time if you change your mind.

If You Are Not Vested

You are not guaranteed a retirement benefit. You need to withdraw your member contributions and interest within five years of the date you end employment. Your account earns interest for five years (two years for KPERS 3 members). After five years, you forfeit your service. If you don't withdraw and you return to KPERS employment within five years, you'll keep your past public service. But you'll return as a KPERS 3 member.



Important Points to Consider Now

- You have 60 days to submit your life insurance continuation form.
- If you're vested, you're guaranteed a retirement benefit.
- If you're not vested, you need to withdraw within five years.
- You can withdraw after 31 days.
- If you withdraw, a direct rollover is the best way to avoid federal taxes and penalties.
- We don't have your personal contact information. Please complete and return the address form on page 2. You can also update your address in your online account or email kpers@kpers.org.

Retirement Checklist for Employer

- Ask member if a retirement estimate was completed
- Enter end date in the EWP as soon as possible (up to 90 days ahead)
- Provide member the Application for Retirement Benefits
- Provide life insurance conversion and portability forms
- Discuss Working After Retirement rules
- If member is in a service purchase, have them contact KPERS as soon as possible
- Complete retirement certification on the EWP





Post-Retirement

After Retirement Date

- Congratulation letter mailed to member with monthly benefit/PLSO amount.
- Benefits paid on last working day of the month.
- Member Web Portal goes from Active to Retirement



Retiree Web Member Portal

- Beneficiaries
- Verification of Income Letter
- Address and phone number
- 1099R tax form each January



Retired Member Web Portal

Account Information			
Benefit Start Date:	08/01/2001	Total Contributions:	\$187,569.52
Benefit Option:	75% Joint-Survivor	Lifetime Benefits to Date:	\$867,419.58

Monthly Benefit Information	
Next Payment Date: 01/31/2018	
Item	Item Amount
Taxable Base Benefit:	\$4,741.68
Fed Withholding - Monthly	\$970.00
Net Amount	\$3,771.68

Tax Withholding Information			
Your current tax withholding info		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.	
Marital Status	Single	Marital Status	<input type="text" value="Single"/>
Allowances	0	Allowances	<input type="text" value="0"/>
Additional Amount	\$200.00	Additional Amount	<input type="text" value="\$200.00"/>
Please see the Monthly Benefit section above to view the amount currently withheld from your benefit.			

Contact Info

	 KPER GENERAL QUESTIONS	 KPER REPORTING & OGLI	 kpers457 ALL QUESTIONS
Toll-Free	1-888-275-5737	1-844-468-8929	1-800-232-0024 Say "yes" for KS office
Topeka	785-296-6166	785-268-6886	785-414-3600
Email	employers@kpers.org	kpersFS@kpers.org	kpers457@kpers.org
Fax	1-785-296-6638	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	800 SW Jackson St Suite 1108 Topeka, KS 66612
Web	kpers.org	kpers.org	kpers457.org

Thank You!

Questions?

