3 SOURCES OF RETIREMENT INCOME

• Experts recommend replacing at least 80% of retirement income
• Amount could be affected by individual expenses (e.g. health care)
• KPERS and Social Security alone may not be enough
• Personal savings is vital income source for sound retirement
SOCIAL SECURITY

- KPERS will not affect Social Security
- Social Security will not affect KPERS
- Social Security Administration: 1-800-772-1213

KPERS 457 AFTER RETIREMENT

- Stay in KPERS 457 after retirement
- Retirement Specialist to help
- Great for retirement lump sums
  - Sick/vacation payouts
  - Retirement incentive

1-800-232-0024
kpers457.org
TYPE OF RETIREMENT PLAN

401(a) defined benefit plan

Contrast to defined contribution plans (personal savings plans)

- 457(b)
- 403(b)
- 401(k)
- IRA

EMPLOYEE CONTRIBUTIONS

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

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

BENEFITS WILL BE HERE

- KPERS prefunded during your career
- Contributions and investment earnings now for when you retire
- About $1 billion in contributions each year
- Over $1 billion in investment income in FY 2017
- About $1 billion in benefits each year
BENEFITS WILL BE HERE

- Over $19 billion in assets and growing
- Long-term funding shortfall
- Keep funding needs in front of the Legislature
- We’re your fiduciary

Retirement Eligibility
KP&F MEMBERSHIP

KP&F Tier 1
Hired before July 1, 1989 and did not choose Tier 2 coverage

KP&F Tier 2
Hired July 1, 1989, or after

NORMAL RETIREMENT ELIGIBILITY

Tier 1
• Age 55 with 20 years
• Any age with 32 years

Tier 2
• Age 50 with 25 years
• Age 55 with 20 years
• Age 60 with 15 years
PORTABILITY

- Combine service and salary from KPERS, KP&F and Judges
- Meet eligibility requirements for retirement and vesting
- Doesn't apply if retired from one system and became a member in another

EARLY RETIREMENT ELIGIBILITY

Tier 1 and Tier 2
- Age 50 with 20 years
- Benefit reduced 0.4% each month under age 55

Example: If normal benefit is $3,000 at age 55…

<table>
<thead>
<tr>
<th>Age</th>
<th>Reduction</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>54</td>
<td>4.8%</td>
<td>$2,856</td>
</tr>
<tr>
<td>53</td>
<td>9.6%</td>
<td>$2,712</td>
</tr>
<tr>
<td>52</td>
<td>14.4%</td>
<td>$2,568</td>
</tr>
<tr>
<td>51</td>
<td>19.2%</td>
<td>$2,424</td>
</tr>
<tr>
<td>50</td>
<td>24%</td>
<td>$2,280</td>
</tr>
</tbody>
</table>
THINGS TO CONSIDER BEFORE RETIRING EARLY

- The earlier you retire, the more your benefit is reduced
- Lifetime reduction
- No automatic COLA
- Inflation reduces your buying power over time
FINAL AVERAGE SALARY (FAS)

Membership date **before July 1, 1993**
- Highest 3 of last 5 years, **including** additional pay
- Additional pay = unused leave payout

Membership date **July 1, 1993, or after**
- Highest 3 of last 5 years, **excluding** additional pay

BENEFIT CALCULATION

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

<table>
<thead>
<tr>
<th>Final Avg Salary</th>
<th>x</th>
<th>Statutory Multiplier</th>
<th>x</th>
<th>Years of Service</th>
<th>=</th>
<th>Annual Benefit</th>
<th>÷</th>
<th>Months in Year</th>
<th>=</th>
<th>Monthly Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>35,000</td>
<td>x</td>
<td>2.5%</td>
<td>x</td>
<td>20</td>
<td>=</td>
<td>$17,500</td>
<td>÷</td>
<td>12</td>
<td>=</td>
<td>$1,458.33</td>
</tr>
</tbody>
</table>
### Working 1 Day Into Rounding Quarter

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

Highest Quarter Total: 355,737.95

Final Year Salary
- Compensation: 49,098.14
- Leave Payouts: 39,137.27
- Total: 88,235.41
- + 183 days: 482.16
- x 91 days: $43,876.62

FAS: 118,579.32

Years in FAS: + 3

Total: 88,235.41

$43,876.62

### Working 1 Pay Period (2 weeks) Into Rounding Quarter

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4th</td>
<td>$30,296.49</td>
<td>$23,448.39</td>
<td>$24,975.57</td>
<td>$19,197.57</td>
<td>$17,977.29</td>
<td></td>
</tr>
<tr>
<td>3rd</td>
<td>5,634.75</td>
<td>$30,296.48</td>
<td>$23,448.53</td>
<td>$24,975.43</td>
<td>$19,197.43</td>
<td></td>
</tr>
<tr>
<td>2nd</td>
<td>$42,730.24</td>
<td>$30,296.48</td>
<td>$23,448.53</td>
<td>$24,975.43</td>
<td>$19,197.43</td>
<td></td>
</tr>
<tr>
<td>1st</td>
<td>$42,730.24</td>
<td>$30,296.48</td>
<td>$23,448.53</td>
<td>$24,975.43</td>
<td>$19,197.43</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$85,460.48</td>
<td>$121,185.93</td>
<td>$46,896.92</td>
<td>$99,901.86</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Highest Quarter Total: 353,445.19

Final Year Salary
- Compensation: 51,957.96
- Leave Payouts: 39,137.27
- Total: 91,095.23
- + 194 days: 469.56
- x 91 days: $42,730.24

FAS: 117,815.06

Years in FAS: + 3

Total: 91,095.23

$42,730.24 $6,136.20
### Working Until End of Rounding Quarter

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

Highest Quarter Total: $358,796.28

Final Year Salary
- Compensation: $75,122.82
- Leave Payouts: $30,137.27
- Total: $114,260.09

Years in FAS: 3
- 119,598.76
- 0.025
- 2,989.97
- 25 yrs
- 74,749.23
- 12 mos
- 6,229.10

KP&F Pre-Retirement Webinar 21

### Purchasing Service Credit

---

KP&F Pre-Retirement Webinar
KPERS
TYPES OF SERVICE AVAILABLE TO PURCHASE

**Forfeited Service**
- Increase benefit
- Retire sooner
- Portability

**Military**
- Increase benefit

COST AND METHODS OF PAYMENT

Cost based on age and salary

**Payroll Deduction***
- Payroll deduction over a period of time

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

*If cross plan cannot buy as payroll deduction
Payment Options

- Maximum Monthly
- Joint-Survivor
- Life-Certain
- Partial Lump-Sum

MAXIMUM MONTHLY BENEFIT OPTION

- Monthly benefit for life
- Beneficiary receives balance of any remaining money
- No continued monthly benefit
### JOINT-SURVIVOR BENEFIT OPTIONS

**Lifetime monthly benefit after your death**

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit Reduced to:</th>
<th>Age Diff/Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>94.5%</td>
<td>(+ /- .2%)</td>
</tr>
<tr>
<td>75%</td>
<td>91%</td>
<td>(+ /- .3%)</td>
</tr>
<tr>
<td>100%</td>
<td>88%</td>
<td>(+ /- .4%)</td>
</tr>
</tbody>
</table>

If survivor dies before you, increase to Maximum Monthly
Can't name someone else

### LIFE-CERTAIN BENEFIT OPTIONS

If you die within a guaranteed period of time, beneficiary receives benefit for rest of the guaranteed period

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-year Life-Certain</td>
<td>99%</td>
</tr>
<tr>
<td>10-year Life-Certain</td>
<td>98%</td>
</tr>
<tr>
<td>15-year Life-Certain</td>
<td>92%</td>
</tr>
</tbody>
</table>

Change beneficiaries anytime and name any number of beneficiaries to share benefit
**PARTIAL LUMP-SUM OPTION (PLSO)**

- Part of benefit in a lump sum
- Based on *actuarial present value* of lifetime benefit, *not* account balance
- Also choose a monthly benefit option
- 10%, 20%, 30%, 40% or 50%
- Reduced monthly benefit

---

**THINGS TO CONSIDER**

- PLSO creates lifetime reduction
- Eligible for rollover into a qualified retirement account
- Can you make up the difference with investments?
- 20% federal withholding if paid directly to you
- Possible 10% IRS penalty if under age 59 ½
SPOUSAL CONSENT LAW

- If you choose PLSO or if spouse would receive less than 50% of your monthly benefit
- Spouse’s acknowledgment of benefit option chosen
- Notarized signature on Retirement Application

Calculate an Estimate
BENEFIT CALCULATOR

Snapshot
Account Balance: $176,858.83
Total Service Credit: 23.00 years
Membership Date: 08/15/1990
Status: Active

Employee Contributions
Employee:
Unvested:
Interest:
*Includes interest credited to the account on 6/30/2014

Service Credit
Type:
Multiplier:
Earned: 23.00 years Service @ 2.5%
Total Service Credit: 23.00 years

Other Details
Coverage Group:
Final Average Salary:

Step 2: What date do you plan to retire?
The default date you enter is a retiree benefit date of 09/01/2014.
I will retire on 09/01/2014.
I will retire on 09/30/2019.

Step 3: What is your final average salary?
Your current final average salary (FAS) is $77,507.46. What is FAS?
Use $77,507.46 as my FAS.
Use my 3-year average as my FAS.
Use my FAS plus annual salary increase of 2.0% as my FAS.

Step 4: What is your total service credit?
Your current total service credit is 24.00 years.
Service @ 2.5%:
Your projected total service credit is 20.09 years. If you continue working until your estimated retirement date shown above.
Use the projected service based on the selected retirement date in Step 2.
Use 24.00, my total years of service as of December 31, 2012.
Use 30 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 plan to provide for a survivor. My survivor’s date of birth is 10/24/1965.
BENEFIT CALCULATOR

Retirement Date: 09/01/2019
Retirement Age: 55
Final Average Salary: $77,657.62
Total Service: 38.01 years
Annual Benefit: $58,245.22

<table>
<thead>
<tr>
<th>Benefit Option</th>
<th>No Lump Sum</th>
<th>10% Lump Sum</th>
<th>20% Lump Sum</th>
<th>30% Lump Sum</th>
<th>40% Lump Sum</th>
<th>50% Lump Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLSO</td>
<td>$0.00</td>
<td>$63,011.63</td>
<td>$126,023.27</td>
<td>$189,034.90</td>
<td>$252,046.54</td>
<td>$315,058.17</td>
</tr>
<tr>
<td>Maximum</td>
<td>$4,853.60</td>
<td>$4,368.24</td>
<td>$3,882.88</td>
<td>$3,397.52</td>
<td>$2,912.16</td>
<td>$2,426.80</td>
</tr>
<tr>
<td>50% Joint-Survivor</td>
<td>$4,538.12</td>
<td>$4,084.31</td>
<td>$3,630.49</td>
<td>$3,176.68</td>
<td>$2,722.87</td>
<td>$2,269.06</td>
</tr>
<tr>
<td>75% Joint-Survivor</td>
<td>$4,343.97</td>
<td>$3,909.58</td>
<td>$3,475.18</td>
<td>$3,040.78</td>
<td>$2,606.38</td>
<td>$2,171.99</td>
</tr>
<tr>
<td>100% Joint-Survivor</td>
<td>$4,174.10</td>
<td>$3,756.69</td>
<td>$3,339.28</td>
<td>$2,921.87</td>
<td>$2,504.46</td>
<td>$2,087.05</td>
</tr>
<tr>
<td>5-Year Life-Certain</td>
<td>$4,805.07</td>
<td>$4,324.56</td>
<td>$3,844.65</td>
<td>$3,363.55</td>
<td>$2,883.04</td>
<td>$2,402.53</td>
</tr>
<tr>
<td>10-Year Life-Certain</td>
<td>$4,754.53</td>
<td>$4,280.14</td>
<td>$3,802.22</td>
<td>$3,329.57</td>
<td>$2,853.92</td>
<td>$2,378.26</td>
</tr>
<tr>
<td>15-Year Life-Certain</td>
<td>$4,646.31</td>
<td>$4,018.78</td>
<td>$3,572.75</td>
<td>$3,125.72</td>
<td>$2,676.19</td>
<td>$2,232.66</td>
</tr>
</tbody>
</table>

KPERS-15E BENEFIT ESTIMATE REQUEST FORM

Part A – Member Information
1. Social Security Number: ___________________________
2. Name (First, M.I., Last): ___________________________
3. Mailing Address: ___________________________________
4. City, State, Zip: ________________
5. Position: _________________________________________
6. Expected Retirement Date: ________________
7. Is Member Subject to Continuing Contract Law? [ ] Yes, [ ] No
8. Is Member Subject to Special Retirement Law? [ ] Yes, [ ] No
9. Daytime Telephone Number: _________________________
10. E-mail Address: _________________________________

Part B – Joint Annuitant Information
1. Name (First, M.I., Last) of Joint Annuitant: __________
2. Date of Birth: __________

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

1. Previous Annual Salary Subject to KPERS Contributions: Year: __________, Amount: $________
2. Current Annual Salary Subject to KPERS Contributions: If retiring in current year, include only compensation through estimated last day on payroll. Year: __________, Amount: $________
3. Next Annual Salary Subject to KPERS Contributions: If retiring in next year, include only compensation through estimated last day on payroll. Year: __________, Amount: $________
4. Lump Sum Payment for Sick and/or Annual Leave: Passed when member leaves work, not included in above salaries. Year: __________, Amount: $________
The Retirement Process

CHOOSING YOUR RETIREMENT DATE

- Must be first day of any month
- Must be off payroll
STEPS TO TAKE

• Pick your best retirement date
• Choose a payment option
• Submit application at least 30 days before retirement date
• Provide age and name change documents

RECEIVING MONTHLY BENEFIT PAYMENTS

• Direct deposit form (KPERS-15B)
• Paid on last working day of month
• Get notice of changes, but no regular payment notice
• Payment summary online
IMPORTANT TO KEEP BENEFICIARY UP-TO-DATE

- **Time to review beneficiaries**
  - Marriage
  - Birth/adoption
  - Divorce
  - Death
  - Retirement

- **Change beneficiaries any time**

CONTINUING OPTIONAL LIFE INSURANCE

**Portability** – Optional Only

- **Term** insurance option
- Must port some member coverage to port spouse coverage
- No health questions
- Under age 80 and actively at work
- Coverage begins to reduce at age 65
- Within 60 days of last day on payroll
### CONTINUING OPTIONAL LIFE INSURANCE

**Conversion** – Optional Only

- **Whole-life** option
- No health questions
- Higher rates, builds cash value
- Premiums payable to age 100
- Within 60 days of last day on payroll

### HEALTH INSURANCE

- KPERS does not provide health insurance coverage
- Contact your personnel office
FEDERAL AND STATE INCOME TAXES

- Federal: taxable
- Kansas: not taxable
  - You already paid state taxes while working
  - Other states? Check with that state
- Change federal withholding anytime online
- 1099-R tax form each January
### FEDERAL AND STATE INCOME TAXES

#### Payment History (up to last 3 years)

Lifetime benefits paid to date: $867,419.58

<table>
<thead>
<tr>
<th>Payment Year</th>
<th>Gross Benefit</th>
<th>Taxable</th>
<th>Non-Taxable</th>
<th>Federal Taxes</th>
<th>Deductions</th>
<th>Total Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>$56,900.16</td>
<td>$56,900.16</td>
<td>$0.00</td>
<td>($11,644.00)</td>
<td>$0.00</td>
<td>$45,256.16</td>
</tr>
<tr>
<td>2016</td>
<td>$56,900.16</td>
<td>$56,900.16</td>
<td>$0.00</td>
<td>($11,688.00)</td>
<td>$0.00</td>
<td>$45,212.16</td>
</tr>
</tbody>
</table>

#### Payment History

<table>
<thead>
<tr>
<th>Payment Date</th>
<th>Gross Benefit</th>
<th>Taxable</th>
<th>Non-Taxable</th>
<th>Federal Taxes</th>
<th>Deductions</th>
<th>Net Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/31/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($974.00)</td>
<td>$0.00</td>
<td>$3,767.68</td>
</tr>
<tr>
<td>02/28/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($970.00)</td>
<td>$0.00</td>
<td>$3,771.68</td>
</tr>
<tr>
<td>03/31/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($970.00)</td>
<td>$0.00</td>
<td>$3,771.68</td>
</tr>
<tr>
<td>04/28/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($970.00)</td>
<td>$0.00</td>
<td>$3,771.68</td>
</tr>
<tr>
<td>05/31/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($970.00)</td>
<td>$0.00</td>
<td>$3,771.68</td>
</tr>
<tr>
<td>06/30/2017</td>
<td>$4,741.68</td>
<td>$4,741.68</td>
<td>$0.00</td>
<td>($970.00)</td>
<td>$0.00</td>
<td>$3,771.68</td>
</tr>
</tbody>
</table>

### FEDERAL AND STATE INCOME TAXES

#### Tax 1099-R Forms

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Gross Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>$34,320.88</td>
</tr>
<tr>
<td>2016</td>
<td>$34,320.88</td>
</tr>
<tr>
<td>2015</td>
<td>$34,320.88</td>
</tr>
</tbody>
</table>

For More Information:
- KP&F Pre-Retirement webinar
- Federal and State Income Taxes
RETIREE DEATH BENEFIT

- $4,000 death benefit
- Taxable for federal taxes, not Kansas taxes
- Person, estate, trust or funeral establishment
- Beneficiary responsible for taxes
- No death benefit for joint annuitant
WORKING AFTER RETIREMENT

• No restrictions for non-KPERS employers
• Only when working for a KPERS employer
• No additional contributions to KPERS

WORKING AFTER RETIREMENT

No prearrangements before retirement or during waiting period

• Important for KPERS qualified plan status
• Penalties for retiree and employer
### WORKING AFTER RETIREMENT

**Penalties for retiree**

- Benefit **suspended** starting the month you return to work, and ending 6 months after you stop employment
- Must **repay** benefits received while working after retirement

*Note: Employer will have to pay penalties as well*

### WAITING PERIOD

- 30-day waiting period before returning to work for KP&F employer
- Cannot be on the payroll of any KPERS or KP&F employer
- Begins with retirement date
- **Cannot** make contributions to KP&F
EARNINGS LIMIT

- $25,000 per calendar year
- Employer worked for last two years of KP&F participation

WORKING AFTER RETIREMENT

<table>
<thead>
<tr>
<th>If you go back to work for ...</th>
<th>Waiting Period</th>
<th>Earnings Limit</th>
<th>Retirement System Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Same employer – KP&amp;F</td>
<td>Yes</td>
<td>$25,000</td>
<td>No</td>
</tr>
<tr>
<td>Same employer – KPERS</td>
<td>Yes</td>
<td>No</td>
<td>Yes. KPERS</td>
</tr>
<tr>
<td>Different employer – not KP&amp;F or KPERS</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
</tr>
<tr>
<td>Different employer – KP&amp;F</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Different employer - KPERS</td>
<td>Yes</td>
<td>No</td>
<td>Yes. KPERS</td>
</tr>
</tbody>
</table>
Retirement Resources

RETIREMENT CHECKLIST

- Find out when you’re eligible
- Calculate an estimate
- Review payment options
- Submit application
- Review optional life insurance
- Determine tax withholding
- Confirm Social Security
- Review health insurance needs
- Review your other retirement plans and savings
### CONTACT US

<table>
<thead>
<tr>
<th>KPERS</th>
<th>Social Security</th>
<th>KPERS 457</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Email:</strong> <a href="mailto:kpers@kpers.org">kpers@kpers.org</a></td>
<td><strong>Website:</strong> ssa.gov</td>
<td><strong>Email:</strong> <a href="mailto:kpers457@kpers.org">kpers457@kpers.org</a></td>
</tr>
<tr>
<td><strong>Toll-free:</strong> 1-888-275-5737</td>
<td><strong>Toll-free:</strong> 1-800-772-1213</td>
<td><strong>Toll-free:</strong> 1-800-232-0024</td>
</tr>
<tr>
<td><strong>Topeka:</strong> 785-296-6166</td>
<td><strong>Topeka:</strong> 1-888-327-1271</td>
<td><strong>Topeka:</strong> 785-414-3600</td>
</tr>
</tbody>
</table>
Thank You