

*Kansas Court of Appeals  
Kansas Supreme Court  
District Magistrate  
District Court*



# *Membership* Guide

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Kansas Retirement System for Judges





## Welcome to the Retirement System

Welcome to the Kansas Public Employees Retirement System and the Retirement System for Judges. We're glad you are here! This membership guide will help you get to know the Retirement System. It outlines your current benefits as an active member and shows you what is in store when you are ready to retire. The guide can be a reference tool when you have Retirement System questions. In the interest of simplicity, certain generalizations have been made in this guide. Kansas law and the rules adopted by the Board of Trustees will control specific situations.

### We're Here for You

We're here to answer your questions and help in any way we can. You can count on KPERS to be a trusted partner in your financial future.

Our "InfoLine" is a toll-free customer service call center dedicated to helping you and processing your KPERS-related business. The InfoLine is open 8 a.m. to 4 p.m. Monday through Friday. Your questions, comments and suggestions are always welcome, so don't hesitate to call.

If you prefer to visit with someone in person, please call to arrange an appointment first so that we can assist you more effectively when you arrive. Our offices are open Monday through Friday from 8 a.m. to 5 p.m. and we are located in downtown Topeka. Visit our website for driving directions and parking locations.

**Website:** [kpers.org](http://kpers.org)

**Toll-free:** 1-888-275-5737

**In Topeka:** 785-296-6166

**Email:** [kpers@kpers.org](mailto:kpers@kpers.org)

**Mail:** 611 S. Kansas Ave., Ste 100  
Topeka, KS 66603-3869

### Access Your KPERS Account Online

You can keep track of your membership information and plan for retirement with your online account.

- Annual statements
- Benefit estimates
- Beneficiary designations

See [kpers.org](http://kpers.org) to get started.



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## What Are Your Benefits?

Throughout your career, you contribute part of your salary to the Retirement System. Your employer also contributes to help fund the System. The Retirement System then invests these funds and, when you retire, pays you a dependable monthly benefit for the rest of your life. The Retirement System also provides a \$4,000 death benefit for retirees.

As an active member, you have basic life insurance and disability benefits. Your employer pays for these benefits. You can also purchase optional life insurance for you, your spouse and children.

## Membership

Kansas law requires that all employees in covered positions with participating employers must become members.

All justices of the Kansas Supreme Court and all judges of the Kansas Court of Appeals and District Courts of the State of Kansas, including District Magistrate judges, immediately become members of the Retirement System for Judges when they are elected or appointed.

## Your Contributions and Interest

You contribute 6% of your gross earnings each pay period.

Contributions are made on a pre-tax basis and deferred from federal income taxes until you either withdraw or retire. You do need to add the contributions back into your gross income for Kansas state income tax purposes.

Your contribution rate will drop to 2% when:

- You reach age 65 and have completed 20 years of service.
- You have enough service credit to receive the maximum retirement benefit of 70% of your final average salary.

Your contributions are credited with interest annually on June 30, based on the balance in your account on December 31 of the year before (i.e., interest credited on June 30, 2023, is based on your account balance as of December 31, 2022).

If you became a member:

- *Before July 1, 1993*, your contributions earn 7% interest.
- *On or after July 1, 1993*, your contributions earn 4% interest.

Kansas law does not allow you to borrow from your contributions.

The amount of your contributions and interest have no bearing on your retirement benefits. These benefits are determined by your salary and service. Your account balance is important only if you withdraw or die before retirement. Employer contributions are not credited to your account and are used to fund the System. They stay with the Retirement System if you end employment and withdraw.

Your final average salary and years of service determine your retirement income, not how much you contribute.

## You May Need More Than Just Your Pension

Most financial experts suggest replacing at least 80% of your income for retirement. Increasing health-care costs and living longer may mean you need to save more.

Your Retirement System pension may not be enough for a sound retirement. You need to save on your own, too. The easiest way to save is through an eligible employer plan like a 457(b) deferred compensation plan.

The State of Kansas offers KPERS 457, a deferred compensation savings plan. Contributions are automatically deducted from your pay, and you can get started with as little as \$12 per pay period. Visit [kpers457.org](http://kpers457.org) for more info.

However you choose to save, the important thing is to start. The sooner you begin, the more time your money has to grow. Socking away even a sliver of your salary could have a big impact on your retirement.



## Annual Statements

Each spring, you receive a Retirement System annual statement. Your annual statement shows your contributions and earned interest, years of service, current final average salary and beneficiary information. You will also have retirement benefit estimates.

## Someone at Your Employer to Help You

Your employer has appointed a **designated agent** to handle Retirement System transactions. Your designated agent works in the Office of Judicial Administration, and is your local connection for Retirement System information.

## Guaranteeing Your Benefit (Vesting)

You became “vested,” when you were elected or appointed. This means you are guaranteed a retirement benefit once you are eligible. If you leave employment, simply keep your contributions with the Retirement System and you are guaranteed retirement benefits when you become eligible.

## What Is Service Credit?

Service credit is an important factor used to calculate your retirement benefit. You automatically earn service credit for the years you work in a benefits-eligible position.

If you have participated in more than one of the retirement plans administered by the Retirement System, you may be able to combine service credit to become eligible for retirement benefits.

**Participating Service** is any service after your membership date. You will automatically receive this type of service credit. In addition, participating service will be credited during any period of approved disability. If you are a Judges member working for a participating employer, you cannot receive service credit for any service during which you also participate in the Kansas Public Employees Retirement System, Kansas Police & Firemen’s Retirement System or the Board of Regents retirement plan.

**Prior Judicial Service** is any time you served as a Kansas judge before July 1, 1975. You will automatically receive service credit for this type of service.

**Military Service:** In certain circumstances, Kansas law allows the Retirement System to grant service credit for active military service at no cost to you. Service credit may be granted if you are employed immediately before activation and you return to employment within one year of discharge (or two years, if disabled in the line of duty). You must be off your employer’s payroll during this time. Granted military service is limited to five years. You can purchase up to six years of military service regardless of how many years are granted. Service credit cannot be granted or purchased for military service that overlaps participating service.

## Increasing Your Retirement Benefit (Purchasing Service Credit)

You may be able to increase your retirement benefit and possibly retire earlier by purchasing service credit for your past public service. Only active, contributing members may purchase service credit, and all payments must be received on or before your last day on your employer's payroll.

### Cost

Purchase costs are based on your age and salary. As each of these increase, so does the cost of purchasing service credit. It is usually best to buy service early in your career.

Benefit of Purchasing Service Credit		
Your final average salary	For each additional year of service, your benefit increases by ...	
\$75,000	\$218 per month	\$2,625 per year
\$85,000	\$248 per month	\$2,975 per year
\$95,000	\$277 per month	\$3,325 per year

## Types of Service You Can Purchase

- **Forfeited KPERS and KP&F Service:** This service is not credited under the Retirement System for Judges, but counts toward retirement eligibility. You will receive a separate pension for this service.
- **VISTA Service:** You can purchase VISTA service at either a 1% or 1.75% multiplier value.
- **Military Service:** You can purchase year for year of active military service and one quarter of service credit for each year of reserve service.

The following types of service credit must be purchased in a **lump sum** only.

- **Forfeited Judges Service:** If you were previously a member of the Retirement System for Judges and withdrew your contributions, you may return the exact amount withdrawn to repurchase that service.
- **Senior Judges Service (for retired judges only):** If you enter a contract to return to temporary judicial duties after retirement, you may purchase additional service credit for that service.
- **Additional Benefit Service:** If you first take office after age 60, you may purchase additional service credit. The total of your participating service and your purchased service cannot be more than 15 years.

**District Magistrate Judges** may increase or convert certain types of service. These types of service can only be purchased with a single lump sum or by making up to five equal annual payments.

- **Convert KPERS District Magistrate Service to Judges District Magistrate Service:** If you were previously a District Magistrate Judge participating in KPERS and now participate in the Retirement System for Judges, you can convert your KPERS service to Judges service. The multiplier value for this service will increase from 1.75% to 3.5%.
- **Increase Judges District Magistrate Service Rate From 3.5% to 5%:** If you were a District Magistrate Judge before July 1, 1987, and became a member of the Retirement System for Judges, you can increase the multiplier value of up to ten years of service from 3.5% to 5%.

## Payment Options

Generally, service can be purchased with:

- Pretax payroll deduction over time.
- Rollover or trustee-to-trustee transfer from another retirement plan. Eligible plans include a governmental 457(b) plan like KPERS 457, a 403(b) annuity, or an individual retirement account (IRA).
- Lump sum (personal check, money order or Discover Card).

## The Purchase Process

1. Contact KPERS to see if your past service is eligible.
2. If your service is eligible, complete an Application to Purchase Service Credit - Judges (KPERS-67J).
3. Your employer completes the employer part of the form and sends it to the Retirement System.
4. The Retirement System calculates your purchase cost and sends a letter to you through your employer. At this point, you should weigh the cost and benefit before deciding to continue with the purchase.
5. To complete the purchase, you sign the necessary paperwork, arrange for payment and return both to the Retirement System.
6. The Retirement System receives your payment or payroll deduction commitment.
7. All payments must be completed on or before your last day on your employer's payroll.
8. The Retirement System adds service to your record after the purchase is completed.

## Long-Term Disability Benefits

The Retirement System for Judges isn't just for your retirement. As an active member, you are currently covered by disability benefits. If you become disabled, but are not yet eligible to retire, you may qualify for a disability benefit based on your annual salary. You must be totally and permanently disabled as certified by the Kansas Supreme Court.

Disability benefits are calculated using the following formula:  
Final average salary x 3.5% x years of service = annual disability benefit

*For example:* \$100,000 x 3.5% x 15 = \$52,500 annual disability benefit

The minimum benefit is 50% of your final average salary and the maximum benefit is 70% of your final average salary.

While you are disabled, you will continue receiving:

- Service credit.
- Basic life insurance.
- Optional life insurance at group rates.

### Applying for Disability

1. Submit an application for disability benefits to the clerk of the Kansas Supreme Court. Your designated agent has the appropriate form.
2. The Kansas Supreme Court may request other evidence of your disability or require you to be examined by a court-appointed physician.
3. Disability benefits will begin immediately after the Kansas Supreme Court certifies your disability.

### Continuing Eligibility Requirements and Age Limits

If you are on disability, the Kansas Supreme Court may require you to be re-examined by a court-appointed physician at any time. If you are no longer permanently disabled, disability benefits will stop.

Disability benefits continue until age 65. At age 65, you must apply for retirement benefits. Your benefit amount will be recalculated with the additional service credit you received while on disability. If you are disabled for five years or more, the Retirement System adjusts your salary at retirement using a cost-of-living formula designed to help your salary better reflect changes in living costs since you have been off the payroll. This formula is based on the lesser of two factors:

- The percentage of increase in the Consumer Price Index (CPI) for the period of disability minus 1%
- 4%

If you die after receiving disability benefits for five years or more, your annual salary for life insurance coverage is adjusted using the same formula.

## Active Member Death Benefits

If you die before retirement, we return your contributions and interest in a lump sum to your beneficiary. In certain situations, your spouse may be able to choose a monthly benefit instead of receiving your contributions. (See section on “Surviving Spouse Benefit Option.”) Your beneficiary also receives the death benefit from your basic life insurance and any optional life insurance. Life insurance benefits are nontaxable to your beneficiary. You can name different beneficiaries for your retirement and life insurance benefits.

Basic Life Insurance  
is automatic and  
at *no cost to you*.

### Basic Life Insurance

You have basic life insurance equal to 150% of your annual salary.

### Optional Life Insurance

Optional life insurance provides additional coverage beyond basic life insurance. You decide how much coverage you need, and you pay the cost of this additional coverage through payroll deduction. Check with the Office of Judicial Administration about participation.

Employee coverage ranges from \$5,000 to \$400,000 in \$5,000 increments. New employees are eligible for up to \$250,000 of guaranteed coverage *without* proof of good health within 31 days of their hire date.

Spouse coverage ranges from \$5,000 to \$100,000 in \$5,000 increments. New employees are eligible for up to \$25,000 of guaranteed spouse coverage within 31 days of their hire date. Employee coverage is not required to choose spouse coverage. You, the employee, are the beneficiary for spouse coverage.

Child coverage is available in \$10,000 or \$20,000 amounts, and one premium covers all your dependent children. Children are covered to age 26, with no age limit on disabled dependents. You can add child coverage only as a new hire, during open enrollment or with a family status change.

**Annual Open Enrollment:** You can apply for guaranteed member, spouse and child coverage without answering health questions.

**Starting or Increasing Coverage Anytime:** You can start or increase your coverage or your spouse’s coverage *at any time* with proof of good health.

**Family Status Change:** A family status change is a life event such as marriage, divorce, birth or adoption, or death of a spouse or child. It also includes a change in employment status.

Within 31 days of a family status change, you can enroll for or increase coverage *without* proof of good health:

- Employee coverage - up to \$50,000 (health questions required for amounts over \$250,000 to \$400,000)
- Spouse coverage - up to \$25,000 (health questions required for amounts over \$25,000 to \$100,000)
- Child coverage - \$10,000 or \$20,000

**Accelerated Death Benefit:** If you are diagnosed as terminally ill with 24 months or fewer to live, you may be eligible to receive up to 100% of your life insurance *instead* of your beneficiary receiving a death benefit. Spouse and child coverage are also eligible for this benefit.

**Accidental Death & Dismemberment Benefits:** This benefit covers you if you experience an occupational assault, or accidental death and dismemberment. Some exclusions apply. For full details, see the Optional Life Insurance brochure or the Certificate of Insurance available at [kpers.org](http://kpers.org).

## If You Leave Employment or Retire

If you retire, end employment or move to a position not covered by KPERS, your basic and any optional insurance will end. You can continue your coverage within 60 days of ending employment. Download the forms from [kpers.org](http://kpers.org).

Special rules apply if you leave employment due to a disability or military service. See your employer for details.

## Surviving Spouse Benefit Option

If you die before retirement, your spouse may be able to receive a monthly benefit for the rest of his or her life, instead of receiving your returned contributions and interest. You must have designated your spouse as your sole primary retirement beneficiary.

**Situation #1 ...** *If you were eligible to retire, your spouse begins receiving a monthly benefit immediately.*

**Situation #2 ...** *If you were not yet eligible to retire but had ten years of service, your spouse begins receiving a monthly benefit when you would have reached age 55.*

You can name contingent beneficiaries or separate beneficiaries for your life insurance without affecting this benefit option.

## Naming Your Beneficiary

### What Your Beneficiary Receives

- Basic life insurance (150% of your annual salary)
- Any optional life insurance
- Returned contributions and interest or continuing monthly benefit for spouse if you meet the criteria (See section on “Surviving Spouse Benefit Option.”)

### Who Can You Name as Beneficiary

You can choose:

- A living person.
- A trust.
- Your estate.
- Any combination of these options.

You cannot name a church or other charitable organization as a beneficiary.

If you choose more than one beneficiary, each will share your benefits equally. You can name separate beneficiaries for your retirement benefits and life insurance. You can also name a contingent beneficiary to receive your benefits if your primary beneficiary is not living. A contingent beneficiary will receive benefits only if no primary beneficiary survives you. As with the primary beneficiary, you can name more than one and each will receive equal shares of your benefit.

You can add or change beneficiaries any time through your online account at [kpers.org](http://kpers.org) or by completing a Designation of Beneficiary (KPERS-7/99) form. You can download one at [kpers.org](http://kpers.org).



## Reviewing Your Designation

It is important to keep your beneficiary designation up-to-date. Review your designation whenever you have a significant life event.

- Marriage
- Divorce
- A birth or adoption in your family
- A death in your family

## Especially for Retirees

The Retirement System provides a \$4,000 retiree death benefit. You can choose a living person, a trust, your estate or a combination of these options. You can also name a funeral establishment to directly receive your death benefit for funeral expenses. The benefit is taxable income to a beneficiary.

## Divorce and Your Benefits

Retirement System contributions that you have accumulated during marriage are considered marital assets. If you divorce before or after retiring, a former spouse may be able to receive part of your benefit or contributions. A former spouse can receive payment from the Retirement System under a Qualified Domestic Relations Order (QDRO) when you withdraw, retire or die. Additional information about QDROs is available at [kpers.org](http://kpers.org). Please seek legal counsel if this situation applies to you.

## Military Service and Your Benefits

If you are called to active military service, you need to notify your employer. Your employer will notify the Retirement System as needed. Employers are required to give you the same rights and benefits that they would give to an employee on a non-military leave of absence. You also have a few additional benefits.

### Life Insurance

- Basic life insurance continues during periods of active military duty at no cost to you. Once you return from active duty, your basic life insurance will stop if you do not immediately return to covered employment.
- Optional life insurance continues for 16 months as long as you continue to pay the premiums. After 16 months, you can continue your coverage through a portability or conversion option.
- Optional coverage is reinstated if you return to covered employment within five years, even if you did not choose to convert to an individual policy. Your premiums will be based on your age when you return.

### Disability Benefits

Disability coverage generally ends when you leave employment, but the Uniformed Services Employment and Reemployment Rights Act (USERRA) does give you certain additional rights. If you have a disability that was received or aggravated during military service, please contact KPERS.

### Receiving Retirement System Service Credit for Military Service

When you return from military service, the Retirement System might be able to grant you service credit for your time away at no cost to you or you can purchase service credit for military service that was not granted. Check with your employer when you return. Also see “Purchasing Service Credit” section.

## Leaving Employment Before Retiring

If you leave employment, you can continue your life insurance coverage. You can also choose to withdraw your account balance. If you withdraw, you will give up all Retirement System rights, benefits and service credit. Employer contributions made to fund the System stay with the Retirement System. You can receive your contributions as a direct payment to you or roll over the amount into an eligible retirement plan.

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. Keep your contributions with the Retirement System and apply for retirement benefits when you become eligible. Your contributions will continue to earn interest and you can withdraw them at any time if you change your mind.

If you return to covered employment and did not withdraw your contributions, you will immediately become a contributing active member again and keep the credit for your past public service.

### Options for Withdrawing Your Contributions

You can apply to withdraw your contributions anytime 31 days after you end employment.

- Option #1 ...** Roll your contributions over into an eligible retirement plan like a 457(b) deferred compensation plan, 403(b) annuity, 401(k) plan, individual retirement account (IRA), or a qualified retirement plan. This option allows you to defer paying taxes until a later date.
- Option #2 ...** Have your contributions paid directly to you. You will owe federal taxes and possibly a 10% federal penalty.



Direct rollovers allow you to defer federal taxes.

### Reasons to Roll Over Contributions

- Preserve your past efforts toward saving for retirement.
- Keep from paying taxes right away, giving your money more time to compound.
- Avoid paying federal penalties for early distribution.

### The Withdrawal Process

1. Download an Application for Withdrawal of Contributions form (KPERs-13) at [kpers.org](http://kpers.org).
2. When we receive your completed application, we will send payment within four weeks.
3. KPERs will send you a 1099-R form the following January for your federal income tax return.

## When Can You Retire?

Your age and the amount of service credit you have determines when you can retire.

Your age equals your age at your last birthday. Additional months do not count.

However, two quarters of service credit round to the next year.

*For example:* 9.5 years will round to ten years of service.

- Age 65 with one year of service credit
- Age 62 with ten years of service credit
- Or any age when age + service = 85 (85 points)

You can usually combine years of service credit in any of the three retirement plans. However, a separate benefit will be calculated for each plan. Specific guidelines apply. Please contact the Retirement System to make sure you meet all the requirements to retire.

### Retiring with 85 Points

You can retire anytime with “85 points.” The 85 point rule is when your age and years of service credit added together equal 85. Every year you work, you will gain two points – one for each birthday and one for the year of service credit. The 85 point rule is only one of three ways you can qualify for retirement.

### Retiring Early

You can receive reduced benefits beginning at age 55 with ten years of service. The earlier you retire, the more your benefit is reduced.

### Mandatory Retirement Age

All judges must retire at the end of the term in which they reach age 75.

## Calculating Your Retirement Benefit

Your retirement benefits are calculated using the following formula:

**Final average salary** x **statutory multiplier** x **years of service** = **annual benefit**

*Example:* \$100,000 x 3.5% x 15 = \$52,500

The maximum retirement benefit is 70% of your final average salary.

You can calculate a personalized benefit estimate through your online account access at [kpers.org](http://kpers.org).

### Final Average Salary

#### If You Have Three or More Years of Service

Your final average salary is an average of the three highest of your last ten years of service as a judge.

#### If You Have Less Than Three Years of Service

Your final average salary is your average annual salary during the time you were a judge.

#### If You Have Less Than One Year of Service

Your final average salary is your monthly salary at retirement multiplied by 12.

**Note:** If you have service with more than one of the retirement plans administered by the Retirement System, portability rules may affect your final average salary. Contact KPERS for a benefit estimate.

## Statutory Multiplier

The multiplier is a percentage set by the legislature used to calculate benefits. Depending on your membership date, you receive this percent of your final average salary for each year of service.

### If Your Membership Date Is on or After July 1, 1987

A statutory multiplier of 3.5% is used for calculating your retirement benefit. Generally, you will receive the maximum retirement benefit of 70% of your final average salary with 20 years of service credit.

### If Your Membership Date Is Before July 1, 1987

A statutory multiplier of 5% is used for up to ten years of service credit for calculating your retirement benefit. Additional service credit over ten years is calculated at 3.5%. Generally, you will receive the maximum retirement benefit of 70% of your final average salary with 16 years of service credit.

## Retiree Cost-of-Living Adjustments (COLAs)

You do not receive automatic COLAs. For this reason, your personal savings become even more important to provide protection against inflation.

## The Retirement Process

### Your Retirement Date

Your retirement date can be any day of any month, as long as you are off your employer's payroll.

### Retirement Benefit Estimates

You can calculate an estimate through your online account or with the general benefit calculator at [kpers.org](http://kpers.org). You can also submit a Benefit Estimate Request form (KPERS-15E), and we can calculate an estimate for you. Your employer can help you complete the form with your most current pay information. Estimates are a wise step when considering your options.

### Steps in the Retirement Process

1. Attend a pre-retirement seminar or webinar.
2. Find out when you are eligible to retire. Knowing when you'll meet the age and service requirements to retire can help you decide on the best retirement date.
3. Calculate a retirement benefit estimate by logging in to your online account through [kpers.org](http://kpers.org). Or use the generic calculators on our website. Members often schedule a personal consultation at our office before retiring.
4. Review the *Judges Retirement Options* publication to understand your benefit payment options.
5. Complete an Application for Retirement form (KPERS-15). Submit your application at least 30 days before the day you want to retire. *You need to apply for your benefits. They do not begin automatically.*
6. The Retirement System will mail a letter to you with information about your benefit amount and taxes.
7. Your monthly benefit payment will be directly deposited at your financial institution on the last working day at the end of the month you retire.

## Retirement Benefit Payment Options

As a retiree, you will receive a monthly retirement benefit for the rest of your life. In addition, we have retirement payment options that add financial flexibility and allow you to provide for loved ones after your death.

### Maximum Monthly Option

This option is the maximum monthly benefit you can receive. There is no continued monthly benefit after your death.

### Joint-Survivor Options

Survivor benefits are equal to 50%, 75% or 100% of your benefit and are paid for the rest of your survivor's life. To provide this continuing benefit, your monthly benefit is reduced.

### Life-Certain Options

If you die within a guaranteed period of time from retirement, your beneficiary will receive the same monthly benefit for the rest of that guaranteed period. Your monthly payments are reduced based on whether you chose the five-, ten-, or 15-year life-certain option. You can change beneficiaries anytime.

### Partial Lump-Sum Option

You can take part of your retirement benefit in an up-front lump sum at retirement. This lump sum is then combined with one of the other retirement options to provide reduced, regular monthly payments for the rest of your life.

## State and Federal Taxes

### Reporting Contributions on Your Kansas Income Tax Return

The amount you contribute each year from your salary to the Retirement System is subject to Kansas income tax. Your contributions are deducted from your pay on a pre-tax basis. Because of this, you need to make a specific entry on your Kansas income tax return.

You can calculate the amount of your contributions from your W-2 form. Some employers will provide this amount for you in Box 14 (labeled KPER). See the "Schedule S Line-by-Line Instructions" in the Kansas Income Tax Booklet for more information or contact the Kansas Department of Revenue.

### Taxes on Lump-Sum Payments

Lump-sum payments are taxable income under federal law unless directly rolled over into an eligible retirement plan. If you do not roll over your lump sum, KPERs is required to withhold 20% for federal taxes. You may owe additional federal taxes and possibly a 10% federal penalty if you are under age 59 ½.

### Taxes on Retirement Benefits

In general, Retirement System benefits, including the \$4,000 retiree death benefit, are subject to federal tax, but not Kansas state tax. If you move to another state, check if your retirement benefit is taxable in that state. Your monthly benefit is taxable from the time your benefits begin.

## Retiree Death Benefit

The Retirement System pays a \$4,000 lump-sum death benefit to your beneficiary. All monthly benefit payments are payable through the last day of the month your death occurs.

You can choose a person, your estate, a trust or a funeral establishment to receive your \$4,000 retiree death benefit.

The Retirement System does not pay the \$4,000 death benefit automatically. Beneficiaries need to contact the Retirement System first to receive confirmation and an application form.

## Returning Your Contributions

If you die before receiving retirement benefits equal to your contributions, and no survivor benefits are payable, the Retirement System will return any remaining contributions and interest to your beneficiary.

## If You Designated Someone Other Than Your Spouse as Beneficiary

Sometimes members designate someone other than their spouse as their beneficiary. Under some circumstances, a surviving spouse has the right to make a claim for a portion of the benefits, called an elective share. We recommend that you ensure your current spouse consents to your beneficiary designation. You should seek legal advice about how this law affects your plans.

## Working After You Retire

After retirement, your benefits will stop if you are again elected or appointed as a judge. You will resume active membership and earn additional service credit. When you retire again, your retirement benefit is recalculated.

You do have certain opportunities to return to limited judicial service without affecting your retirement benefits. If you are a retired district magistrate judge, these contracts or assignments are not available.

## Senior Judges Service

You may enter into a renewable two-year contract to return to temporary judicial duties for up to 104 days a year at 25% of the current salary of a judge. You will continue to receive your retirement benefit, but you will not be an active, contributing member of the Retirement System for Judges. You may be able to purchase additional service credit for Senior Judges service.

## Judicial Assignments

You may accept assignments from the Kansas Supreme Court to perform judicial services. You are paid on a daily basis (per diem) and also receive compensation for subsistence, mileage and expenses. You will continue to receive your retirement benefit, but you will not be an active, contributing member of the Retirement System for Judges.



Please note: Certain generalizations may have been made in this publication.  
Kansas law and the rules adopted by the Retirement System Board of Trustees will control specific situations.

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