

Three Big Things!	1	Retirement - your new career	4
Pushing forward to optimize	1	Open Enrollment begins in October	5
Total benefits paid by county	2	New educational opportunities	6
CERS Nominations	3	Prep Seminars are Back!	6
Humana Medicare Advantage Seminars	3	What's your retirement date?	7

Member News

<<2012>> <<Fall>>

Pension & Health Benefits News
KENTUCKY RETIREMENT SYSTEMS
 <<502-696-8800>> ▼ <https://kyret.ky.gov>



THREE BIG THINGS!

Since our summer member newsletter was published, **THREE BIG THINGS** have occurred or are occurring which KRS members should know about.

By **BILL THIELEN**, Executive Director

The **FIRST BIG THING** - the Kentucky Public Pension Task Force that was created by the General Assembly during the 2012 Regular Session held its first meeting on July 2. Since then it has held three other meetings and the next meeting is set for Monday, October 29 at

1:00 in the State Capitol Annex. At the July 24, and August 21 meetings, KRS staff presented an overview of KRS, including the funded status of our pension and insurance plans, the reasons for the current underfunding, and other basic information about KRS pension and insurance benefits.

Q <<Search (Cover)>>

FIND THIS ON kyret.ky.gov

To view past meetings, visit <http://www.ket.org/legislature/> and click on the Current Session Page.

The Pension Task Force is being assisted in its work by two national organizations - The PEW Center on the States and the John and Laura Arnold Foundation. The PEW Center describes its mission as "... nonpartisan reporting and research, advocacy, and technical assistance to help states deliver better results and achieve long-term fiscal health by investing in

Continue "Three Big Things" on page 2.

SKIM THE **30-SECOND** VERSION

"CERS Nominations" The candidates will be placed on the ballot to be mailed in early January 2013 to all CERS members. **PAGE 3**

▲ **Members need to vote**

"Humana Seminars" will provide information about the new Medicare Advantage plans that will be effective January 1, 2013. **PAGE 3**

▲ **Members Medicare Eligible**

"Open Enrollment begins in October" Please do not send KRS an application if you are not making any insurance coverage changes for 2013. **PAGE 5**

▲ **Important insurance info**

"Pushing forward to optimize" Straight from our CIO, who details the performance of our various asset classes. **PAGE 1 (BELOW)**

▲ **Important performance data**

Pushing forward to optimize

Since our last update three months ago, the market has been on a bumpy path driven predominantly by news updates on the European Debt Crisis.

By **TJ Carlson**, Chief Investments Officer

Global investor sentiment has been cautious due to European policymaker activities and their impacts on the Global economy. To date, we have also seen a softening in the Chinese economy and a slight improvement in the housing numbers in the U.S. on a year over year basis. The main question investors are asking before the U.S. election in November is "Where do we go from here?" For KRS, this translated into a slightly lower 3 month return (month ending 07/31) of -0.24% for the Pension Plan and -0.38%

for the Insurance Fund. Throughout this challenging investment environment, the Pension Plan and the Insurance Fund held up relatively well in comparison to their respective benchmarks. (-0.38% versus a benchmark -0.32% for the Pension Plan, and -0.24% versus -0.12% for the Insurance Fund). The KRS real estate portfolio was the best performing asset class for the last three months contributing 2.7%; however, the largest contribution came from the fixed income portfolio, which accounts for

Continue "Pushing" on page 4.

Login to Self-Service

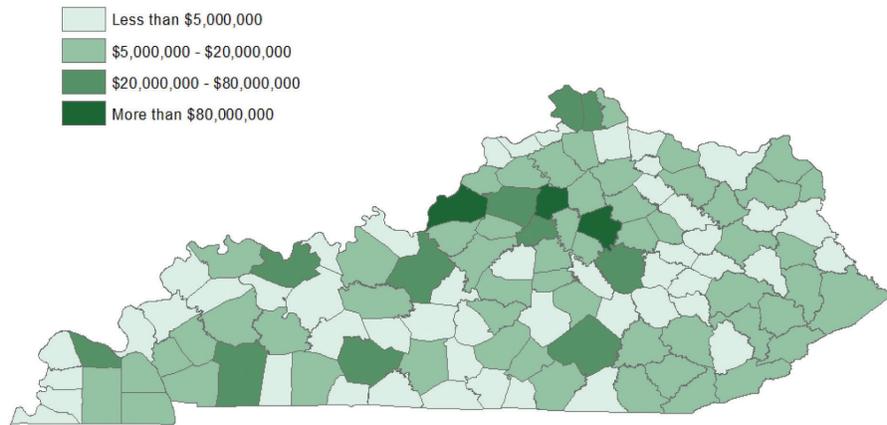


www.MyRetirement.ky.gov

You will need to have your 4-digit PIN in order to register for the site. If you do not know or have your PIN, you can call our office toll free at 1-800-928-4646 to have one mailed to your home address. Once you have registered, you can use your username and password and obtain service purchase and retirement benefit estimates, update your contact information, and view your account information if you are an active member. If you are a retiree you may update your tax withholding, direct deposit, or health insurance information during Open Enrollment. ☘

Total Benefits Paid By County

Benefits paid to retirees and beneficiaries of Kentucky Retirement Systems have a wide ranging impact on the state's economic health. In fiscal year 2011-12, KRS paid more than \$1.6 billion dollars to its recipients. More than 95 percent of these recipients live in Kentucky. Not only do these dollars impact those receiving a benefit, but according to the National Institute of Retirement Security (NIRS), each dollar paid out in pension benefits supported \$1.24 in total economic activity in Kentucky. As you can see in the chart, each county in the Commonwealth is impacted by pension benefits, and in an unsteady economy, the consistent addition of the pension funds into the economy is a stabilizing element. ♣



"Three Big Things" continued

programs that provide the strongest returns." The objective of the John and Laura Arnold Foundation is to "produce substantial, widespread and lasting reforms that will maximize opportunities and minimize injustice in our society." Both of these organizations have indicated that it is their goal to assist the General Assembly in developing proposals that will result in a sustainable public employee pension system.

The Pension Task Force is required to submit its recommendations to the Legislative Research Commission by December 7 for consideration during the 2013 Regular Session which will begin in early January 2013. KRS will continue to participate in the process and provide the Pension Task Force with factual information about the current condition of our pension and insurance plans and the impact of various proposals on the plans, our members and the agency. We will keep the membership informed as developments occur.

The SECOND BIG THING – after many months of consideration and deliberation, the KRS Board of Trustees approved a recommendation of the KRS Retiree Health Plan Committee to change the health insurance plan offering to KRS Medicare eligible retirees to Medicare Advantage plans provided by Humana Insurance Company beginning January 1, 2013. For the past seven years, KRS has offered its Medicare eligible members a self-insured Employer Group Waiver Plan (EGWP) operated by KRS with the assistance of third party administrators

for medical and pharmacy claims. The new Medicare Advantage plans provided by Humana will offer KRS members the same or better level of health insurance and pharmacy benefits as the current program at a substantial cost savings. According to the KRS actuaries, the projected savings by moving to the Humana Medicare Advantage plans over the next two years will be \$45 - \$65 million dollars. This savings will be shared on a roughly 50-50 basis between the KRS health insurance trust and KRS Medicare eligible members who pay all or a portion of the premiums for their health insurance coverage. Additional information regarding the new Medicare Advantage program can be found on the KRS website at www.kyret.ky.gov. Additionally, KRS and Humana are planning a series of 18-20 sessions around the Commonwealth designed to educate KRS Medicare eligible members about the health plans prior to the beginning of open enrollment in mid-October. Information about the dates, times and places of these sessions will be posted on the KRS website www.kyret.ky.gov.

The THIRD BIG THING – at its regular quarterly meeting on August 16, the KRS Board of Trustees decided to discontinue payment of a retiree dependent health insurance subsidy which the Board had been required to pay since the 2005-2006 fiscal year. The retiree health insurance dependent subsidy was first provided to KRS non-medicare retirees as a result of the health insurance reform bill – HB 1 – enacted during the 2004 Special Session of the Kentucky General Assembly. HB 1 was designed to amend existing state health insurance contracts to reduce out-of-pocket expenses for employees, retirees

and dependents covered under the state group health insurance program. KRS was required to provide the subsidy and the money to pay for it was appropriated out of the State's General Fund to reduce non-medicare retiree costs for health insurance for spouses, eligible dependents and families. For 2004-2005, \$4,562,500 was appropriated. For 2005-2006, \$11,951,700 was appropriated. For fiscal years 2006-2007 through 2011-2012, the General Assembly's biennial budget bill contained language that continued to require KRS to provide a dependent subsidy to retirees to reduce the cost of couples, parent/plus and family health insurance coverage, but no money was appropriated from the State's General Fund. The money to pay for the subsidy was taken from the KRS Health Insurance Trust.

In the 2012 budget bill – House Bill 265 – the General Assembly changed the language relating to the dependent subsidy to make it discretionary, rather than mandatory, that non-medicare retirees receive a health insurance dependent subsidy. The health insurance dependent subsidy has reduced the cost of couple, parent plus and family health insurance coverage for non-medicare retirees. The elimination of the dependent health insurance subsidy effective January 1, 2013 will mean that if a non-medicare retiree chooses to cover a spouse, eligible dependents or family under the Kentucky Employee Health Plan provided by KRS to its retirees, the cost of such coverage will be increased. Additional and more specific information regarding the impact of the elimination of the dependent health insurance subsidy will be provided on the KRS website kyret.ky.gov. ♣

CERS Nominations

By **Connie Davis**, Internal Audit Director

At the quarterly Board of Trustees meeting on August 16, 2012, the following were nominated as candidates for the two board seats to the County Employees Retirement System (CERS).

The candidates will be placed on the ballot to be mailed in early January 2013 to all CERS members. Individuals who would like to be placed on the ballot through the petition process must comply with the following: must be an active, inactive, or retired member of CERS and must obtain a minimum of 1,933 names, last four digits of social security numbers, and signatures of active, inactive or retired members of CERS. The last day to file a petition at the KRS office is on November 30, 2012 by 4:30pm, to the Division of Internal Audit. By December 31, 2012, the official ballot will be prepared and printed by KRS' external printer. On, or about January 11, 2013, the official ballot will be mailed to the CERS membership. For your ballot to be officially recorded, it must be postmarked by March 1, 2013. On March 15, 2013, the ballots will be tabulated by our external auditors, Dean, Dorton, Allen, and Ford, PLLC, Certified Public Accountants. The external auditors will be the only ones who have access to the returned ballots. The two persons receiving the most votes will be elected to the KRS Board. The two new Board members representing CERS will begin their terms on April 1, 2013. ♣



*Edwin Arvie Davis
Retired, Louisville, KY*



*Richard Neil Johnstone
Retired, Fairdale, KY
(Louisville)*



*George Vincent Lang
Executive Director
Kentucky County Judge/
Executive Association,
Current KRS Board
Member, County
Employees Retirement
System, Frankfort, KY*



*Betty Anne Pendergrass
Consultant, Governmental
Management Advisory
Services, Bardstown, KY*



*David Warren Rich
Safety Consultant,
Louisville, KY*

Humana Medicare Advantage Seminars Coming Soon...

By **Retiree Health Care Staff**

KRS and Humana will be hosting seminars to provide information about the new Medicare Advantage plans that will be effective January 1, 2013.

Look for a Welcome Kit in the mail late-September about the Medicare Advantage plans. The kit will include your seminar invitation. The invitation will give you details on when and where the seminars will be held. Cities include:

Louisville, Frankfort, Lexington, Hebron, Owensboro, Bowling Green, Paducah, Richmond, Elizabethtown, Ashland, Pikeville, Corbin, and Evansville, IN. ♣



Retirement - Your New Career

By LINDA CLOUD, R.N., Retiree Health Care Case Manager

The idea of not working in retirement is not acceptable anymore. For many people, work actually defines their lives. Work gives them a reason for getting up, provides personal satisfaction and social contact with other people.

Work has become such a strong force in most of us that we can't imagine anything else. It's what we do most of our lives and it is not easy to just turn it off. In fact, not having a job to work at can cause a lot of unwanted stress. If you have been a productive worker all of your life and you quit or lose your job, feelings of uncertainty, fear and sometimes confusion set in.

The idea of not having to go to work may be attractive, but if you are one of those people that get meaning and purpose from work, the bloom will soon wear off unless you have something that takes the place of work.

Retirement is an individual thing and will

not be the same for everyone. Some people want to retire and go fishing, or start sleeping until noon or just sit in a rocker and watch the days go by. But, fishing and sitting can get old after awhile. For some of us soon to be retirees, this image of retirement may not be enough to make life meaningful and besides, it is not fair to impose the same standard of retirement on everyone.

For many of us, working at something, even part-time, will be what makes retirement meaningful and for some of us, retirement means finding something else to do. The reasons people continue to work in retirement are as varied as the people entering retirement.

Economic conditions may have some bearing on what we do after retirement. Many people will continue to work after retirement because they did not or could not prepare for retirement. Some of us

may have to put off retirement for several more years simply because our personal retirement funds have lost so much of their value.

Financial independence, having enough money to retire on, is probably second only to good health as a necessity for a successful retirement. But, whatever the situation, there are some adjustments that should be made to shift to a retirement career that you can do well into your senior years.

You can get a head start on your retirement planning if you look at retirement as a career change. We may change careers several times in our working life and retirement is just like any other career change. It just happens later in life.

Approach your retirement like you would a career change. Assess your strengths and desires, make a retirement plan and try to work the plan. Be sure to make it flexible enough so that you can adjust to unexpected changes or events. The big difference will be that this career change may be the last one you make.♣

"Pushing" continued

approximately 20% of KRS' investment dollars, and returned 2.6% for the period. The second most meaningful asset class in terms of performance came from the Real Assets Portfolio which returned 2.5% for the period. The biggest hindrance to performance continues to come from the Non-U.S. Equity space; the funds have struggled in both absolute and relative terms. (-2.20% Pension Plan versus -1.54% Benchmark) As of July 31, 2012, the Pension Plan's had assets of \$10,744,565,750 and Insurance Fund had \$3,106,159,588.

Besides monitoring the performance of our existing investments and posting analysis and portfolio monitoring information to the website, the Investment Division Staff has been working hard to find new investment opportunities in the current low interest rate environment, while controlling investment management costs. Beyond performance and cost controls, the Investment Division Staff has been working with our investment consultant and actuary to study each plan's liquidity needs and the impact of the current asset allocation in order to report these findings to the Investment Committee and the KRS Board of Trustees. Parts of the Investment Division's analysis were also presented by Executive Director, Bill Thielen, and Chief Investment Officer, T.J. Carlson, to the Public Pension Task Force.

While public equities markets were moderately volatile, activity by the Public Equity department was fairly limited during the period. Most notably, a previously mentioned active U.S. Mid Cap

Equity manager search was completed in June 2012. Three dedicated manager ideas were presented to the Investment Committee and were approved to manage assets for all retirement and insurance plans. The only other notable activity was the full redemption of an active Non-U.S. equity portfolio, which was transitioned into a passively managed approach during the middle of quarter. Looking forward, staff continues to evaluate the Non-U.S. equity portfolio manager allocations and is currently working with the system's consultant, RV Kuhns, on a structure study to determine if there is a more optimal mix. The Fixed Income department implemented a new securities lending program with Deutsche Bank that has an improved structure, more in-depth guidelines and greater risk controls in place than our previous securities lending program. The department also initiated a new strategy for the Cash portfolio utilizing some new cash instruments, and slightly longer maturities that are purposely staggered resulting in slightly higher yields that still meet the cash flow needs of the systems. In addition, the Fixed Income department completed its annual reviews and presented those to the KRS Investment Committee in August.

The Alternatives department, charged with investing in private equity and real estate, has made three commitments since the prior newsletter. The department has received approvals from the Investment Committee to proceed with investments in Arcano Secondary Fund II, a private equity partnership, Walton Street Real Estate Fund VII and Mesa West Core Lending

Fund, both real estate partnerships. The department continues to actively monitor the full complement of investments under its purview.

The Absolute and Real Return divisions obtained approval from the Investment Committee to conduct a search for a new specialty consultant to assist in finding, selecting, and monitoring both alternative and traditional investment managers spanning absolute and real return strategies across the liquidity spectrum. After identifying the most qualified respondents to the Request for Proposal, a very thorough search process is currently underway. There were no changes to the manager line-up during the quarter; however, the team remains very active in researching strategies and managers. Division Director Christopher Schelling continues to build out an internal database of managers and performance analytic capabilities. In Absolute Return, the unwind of the Arrowhawk Durable Alpha Fund was completed, and KRS recovered funds in excess of the initial investment. In Real Return, a comprehensive analysis of commodities as a potential investment opportunity was presented to the Investment Committee for their consideration.

As you can see, KRS Investment Division Staff is continuing to push forward in optimizing the portfolio while actively monitoring the risk/return profile. Staff is continually searching for improvements for the portfolio in order to increase our ability to deliver retirement benefits for each plan's beneficiaries.♣

Open Enrollment begins in October - passive for majority

By Retiree Health Care Staff

Enrollment information and applications were mailed in late September. Also, more than half of the applications we received last year were for no changes. Processing unnecessary applications increases our workload during our busiest time of year.

This is a passive enrollment for the majority of our retirees. Only send KRS an application if you need to re-enroll. See booklet for details.

Not eligible for Medicare

For those applicants not eligible for Medicare (who need to make changes to their coverage), open enrollment begins on October 1 and goes through October 31.

Medicare-Eligible Enrollment

Open enrollment begins for Medicare-

eligible applicants (who want to make changes to their coverage) on October 15 and goes through November 27. There are no benefit changes for 2013, however, Humana will be administering our new Medicare Advantage plans next year. You will be automatically enrolled in the Essential or Premium Humana Medicare Employer PPO Plan for 2013 based on your current plan selection unless you make a change. If you want to make a change, you must do so during the open enrollment period. ♣

Medicare - eligible plans only	
2012 Plans	2012 Premiums
KRS Health Plan: Medical Only	\$147.00
KRS Health Plan: Essential	\$171.00
KRS Health Plan: Premium	\$372.00
2013 Plans	2013 Premiums
KRS Health Plan: Medical Only	\$157.00
Humana Medicare Employer PPO-KRS Essential Prescription Drug Plan	\$84.08
Humana Medicare Employer PPO-KRS Premium Prescription Drug Plan	\$198.31



KEHP FAQs

By Retiree Health Care Staff

If enrolled in Medicare you must enroll in a KRS Medicare plan to have coverage for 2013.

Do I need to re-enroll?

This is a passive enrollment for the majority of retirees. If you're dissatisfied with your plan, have a dependent or smoking status change you may need to re-enroll.

You must re-enroll if the following applies to you:

- » *If you cross reference and need to make changes, you must re-enroll by completing a paper application.*
- » *If you are dissatisfied with the option you chose in 2012, and you want to enroll with a different option, you must re-enroll.*
- » *If you need to enroll/disenroll a dependent, you must re-enroll. Please refer to eligibility requirements in your open enrollment booklet.*
- » *If your smoking status has changed, you must re-enroll.*
- » *If you and/or a dependent are Medicare eligible, you and/or your dependent may not be eligible for the KEHP plans. Please see your open enrollment booklet for additional information about coverage for persons eligible for Medicare.*
- » *Please note the dependent subsidy is no longer being paid by KRS. This is reflected in the premium amounts in*

your open enrollment booklet. This is not related to the contribution rate you are eligible to receive.

How do I enroll online?

Access our web enrollment at MyRetirement.ky.gov. Once you login to our self-service site, look for the view health insurance enrollment history link on the left toolbar. This page displays your current health insurance coverage through KRS and gives you the option to submit your KEHP enrollment online. If you are cross-referencing with an active employee, you must complete a paper application. ♣

New educational opportunities: KRS introduces a series of webinars

By Communications Staff

KRS is embracing new technology in order to provide timely information and educational materials to our active and retired membership in the comfort of their own chairs. KRS will begin to provide webinars this Fall.

Using this technology, KRS Member Outreach will be able to engage our membership and help educate on a number of topics. Upcoming webinars will focus on purchasing service, the retirement

process, insurance open enrollment, and exploring the facets of Member and Retiree Self Service. The webinar schedule will be posted on our website so please keep checking on our website at kyret.ky.gov for a schedule of times and topics, and the registration process. This schedule will be updated regularly as additional webinars are made available. ♣



Free retirement PREP seminars are back by popular demand!

By Communications Staff

We are pleased to announce that KRS Member Outreach will be conducting another round of Pre-Retirement Education Program (PREP) Seminars for active members this autumn in several sites across the Commonwealth. During the seminar, KRS staff will go over the requirements of membership, means to enhance your retirement benefit,

and how to prepare for retirement. Additionally, there will be an overview on how to use the KRS self-service website. The self-service website provides access to valuable tools and resources to help you plan for retirement. Staff will also be able to answer your general questions about benefits, but will not have the resources onsite to give specific counseling. Go to

our website at kyret.ky.gov for a schedule of sites. Due to space limitations at each site, advance registration is required. All programs are scheduled from 8:30 AM – 12:30 PM. To register, please call 1-800-928-4646 and follow the instructions to schedule an appointment for the PREP programs. ♣

Date	Location	Room	Address	City
Tuesday, October 23, 2012	Natural Bridge State Park	Woodland Center	2135 Natural Bridge Road	Slade
Thursday, October 25, 2012	Lake Cumberland State Park	Activity Center	5465 State Park Road	Jamestown
Tuesday, October 30, 2012	Blue Licks State Park	Pavilion Room	Highway 68	Mt. Olivet
Monday, November 5, 2012	The METS Center	Auditorium	3861 Olympic Boulevard	Erlanger
Thursday, November 8, 2012	Pine Mountain State Park	CV Whitney Convention Center	1050 State Park Road	Pineville
Thursday, November 15, 2012	W KY Community & Technical College	Emerging Technology Center - Room 109	4810 Alben Barkley Drive	Paducah
Friday, November 16, 2012	Madisonville Community College - North Campus	Badgett Technology Center Quad Room	2000 College Drive	Madisonville
Tuesday, December 4, 2012	E.P. Tom Sawyer State Park	Sawyer-Hayes Community Center	2201 Lakeland Drive	Louisville
Thursday, December 6, 2012	Jenny Wiley State Park	Conference Center	75 Theatre Court	Prestonsburg
Wednesday, December 12, 2012	Bluegrass Community & Technical College - Leestown Campus	Conference Center - Building C	164 Opportunity Way	Lexington

What's your retirement date?

By Communications Staff

Go visit the KRS member self-service website to find out when that magic day will happen and how much money is coming your way.

Login at MyRetirement.ky.gov

Would you like to build a benefit estimate to find out how much you will be making when you retire?

A benefit estimate uses several pieces of information. There are three key steps to building your estimate: (1) Compute Dates, (2) Calculate Salary Average, and (3) Show Estimate.

Step 1 - Review your membership information, beneficiary information, leave balances and service purchase information:

» *If you have multiple people designated as your active account beneficiary, this will reflect the first principal beneficiary listed for your account. You may edit this information for a benefit estimate, but you cannot change your beneficiary online. Remember, you can update your beneficiary designation at any time prior to retirement by filing a new Form 2035 with our office.*

» *If your employer participates in the KRS sick leave plans, sick and compensatory leave will be displayed if that data is reported to KRS each month. You may use these amounts or enter different amounts.*

» *Use the service purchase section to enter service you may consider purchasing or are scheduled to purchase. The service you enter will be used for this benefit estimate.*

Complete Step 1: If you are ready to proceed with your estimate, click the "Compute Dates" button at the bottom of your screen. Note: If you use the "Clear" button, all of the information is cleared, including any leave balances and your beneficiary information. Your screen will refresh and new sections are displayed.

Step 2 - Choose a retirement date and review your salary information: The retirement date defaults to your first eligible retirement date. If you want to look at a different date, click the button to the left of the date you want to use. Note: If you are already eligible for benefits, next month will display as your retirement date. This section offers three choices:

» *First eligible retirement date: This is when you are first eligible for a reduced benefit due to age or service. An early retirement*

penalty would be applied unless you are already eligible for an unreduced benefit.

» *First unreduced retirement date: This is when you are eligible to receive an unreduced benefit.*

» *Other retirement date: Enter a retirement date (must be the first day of the month) and a termination date (should be prior to your retirement date).*

Your current salary is shown. You can choose to project your current salary or add a percentage increase.

Complete Step 2: Once you are ready to proceed click the "Calculate Avg High Salaries" button at the bottom of your screen. When the screen refreshes, your final compensation is displayed.

Step 3 - Review your final compensation: You may choose the override option to enter a different final compensation amount.

Complete Step 3: Click the "Show Estimate" button at the bottom of your screen. Your screen will refresh and the calculation results, payment options and amounts are displayed. ♣

Do you have service credit to purchase?

By Communications Staff

Building a Service Purchase Estimate on our self-service website is truly simple and easy to do. Getting a snapshot of the purchase cost and payment schedules is only a few clicks away.

Visit our member self-service website at MyRetirement.ky.gov.

There are three steps to building your estimate: (1) Calculation Information, (2) Calculate Salary Average, and (3) Calculate Estimate.

Step 1: Cost Calculation Date: Use the last calendar day of the month for your cost calculation date.

» *Service Purchase Type: Select a type from the available list.*

» *Once you select a type, the screen will refresh and a new section is displayed.*

Step 2: Enter the date your service or employment began and ended for the period of time you want to purchase. You can use the calculated rate of pay amount provided or use the override feature to enter a different amount.

Step 3: Click "Calculate Purchase Estimate." Once the screen refreshes the calculation details are displayed. You will notice that the purchase amount is a link. If you click on this link, you can see how an Installment Purchase (payroll deduction) would work for the service purchase. ♣



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Announcements

- » *The Kentucky Retirement Systems Board of Trustees announced the appointment of William A. (Bill) Thielen as Executive Director. Bill accepted the Interim Executive Director position in April 2011 while continuing his role as Chief Operations Officer.*
- » *Annual Statements will be available on the Member Self-Service website coming this Fall.*
- » *To report fraud please use the KRS anonymous email located on the KRS website <https://kyret.ky.gov/index.php/about/open>, or call the KRS Fraud Hotline toll free at (855)338-3362, or locally at 696-8864.*

Member News

e. <<2012>> <<Fall>>

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