REGISTER FOR SELF SERVICE

Go to kyret.ky.gov. Click on the LOGIN button at the top, right of the screen. Click on the Member Login button.

Click Register and follow the instructions to complete your registration.

You will create a User ID and Password. Please take note of the password requirements. Your Self Service password:

- Must be at least 8 characters
- Can't contain spaces
- Must have at least one uppercase letter
- Must have at least one lowercase letter
- Must have one of the following special characters: @ # ! % $
- Is case sensitive

REQUEST A PIN

A Personal Identification Number, or PIN, is required to take advantage of some Self Service features. Request a new PIN in Step 2 of the registration process. A new PIN will be sent to your mailing address or email on file at KRS. Your previous PIN will be void once a new PIN is requested.

STAY CONNECTED WITH KRS

Once you log in, please review your contact information and make sure we have your email address so you receive newsletters and announcements electronically.

NEED HELP? CALL OUR OFFICE

Monday - Friday 8:00 a.m. - 4:30 p.m. ET
1-502-696-8800 or 1-800-928-4646

Using the Member Self Service (MSS) Website

Log in using the User ID and Password you created during registration.

Under the Account menu, you can access the following:

- Contact Information - Change contact information such as your email address and phone number.
- Account Summary - View service credit, contributions, and beneficiary information.
- Account History - See an overview of contributions, salary, and service through the previous fiscal year.
- Annual Statement - View and print your Annual Statements from Fiscal Year 2011-2012 forward.

Under the Services menu, you can access the following:

- Benefit Estimate Calculator - Use current information to calculate a retirement estimate. See Calculating a Benefit Estimate below for instructions.
- Service Purchase Estimate - Estimate the cost to purchase eligible service credit using current data. Calculate monthly payment deductions under an installment plan to purchase the service. See Calculating a Service Purchase Estimate below for instructions.
- Account Balance Letter - Issue an account balance letter to your home address or via email to show your total service, contributions, and interest.
- Apply for Retirement - Submit your retirement application online to begin the retirement process. After completing the online retirement application, additional paperwork will be mailed and must be completed and returned to KRS in a timely manner.
- Documents - Upload required documents such as birth certificates, driver’s licenses, marriage certificates using this feature.

Access and print forms by clicking on the Available Forms drop down box in the upper right of the Home page and clicking the Open button.

NOTE: The available forms are pre-populated with information specific to the member. Generic forms are available on the Publications and Forms tab on the KRS website at kyret.ky.gov.
CALCULATING A BENEFIT ESTIMATE

Please note the following instructions are for Tier 1 and Tier 2 members only.

To access the Benefit Estimate Calculator on MSS, click the drop down titled Services at the top of the MSS Home page. Select Benefit Estimate Calculator.

Important Notes:

- **If you have more than one account (i.e. active, inactive, retired), you will need switch to the appropriate account you wish to view; Member Self Service or Retiree Self Service, using the drop down in the top right corner.**

- **Prior to beginning the estimate, you may want to select Account History under the Account menu to see a breakdown of both earned and purchased service credit through the fiscal year end.**

A benefit estimate uses several pieces of information. There are four key steps to building your estimate:

1. Verify Membership Information
2. Verify/Input Leave Balances and Hours Worked Per Day
3. Choose your Retirement Date, and
4. Calculate your Final Compensation and then click Show Estimate to view estimate results.

STEP 1: Review your membership and beneficiary information:

- If you have multiple people designated as your active account principal beneficiary, you can choose the beneficiary you wish to use for your estimate from a drop-down list. 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 completing a Form 2035, Beneficiary Designation and filing it with our office. You can find Form 2035 in the Available Forms list in MSS or on our website at kyret.ky.gov under Publications and Forms.**

After reviewing your membership and beneficiary information, click Next at the top right or bottom left of the screen to proceed to the next step of the estimate calculation.

STEP 2: Verify/Input Leave Balances and Hours Worked Per Day

If your employer participates in the KRS sick leave plans, sick and compensatory leave MAY be displayed. You may use the amounts pre-populated in these fields, or you may modify the amounts. Please note that compensatory leave is not considered creditable compensation for Tier 2 members.

Click Next.

Use the service purchase section to enter service you may consider purchasing or are currently purchasing via an Installment Purchase of Service Agreement (IPS). If you are currently purchasing service, you have the option to include this in the estimate. Select Account History under the Account menu to see a breakdown of both earned and purchased service credit through fiscal year end.

Click Next.

STEP 3: Choose your Retirement Date

Two retirement dates will be pre-populated in the appropriate fields: Your first eligible retirement date and your first unreduced retirement date. If you are already eligible for an unreduced benefit, the fields will match.

Click the radio button next to the retirement date you wish to use:

- **First eligible retirement date:** This is when you are first eligible for a reduced benefit due to age and/or service, depending upon your benefit tier. An early retirement penalty will 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, depending upon your benefit tier.

- **Other retirement date:** Enter a termination date (which should be prior to your retirement date and typically the last business day of the month preceding retirement) and enter a retirement date (which must be the first of the month) to compare scenarios that are relevant to your situation. If you are unsure of your retirement, enter your termination date and then click on the green Calculate Retirement Date button to calculate and populate your first eligible retirement date.

If you are unsure of your benefit tier, please visit our website, kyret.ky.gov, to access additional information about retirement eligibility, how your benefits are calculated, health insurance, and more.

Click Next.

STEP 4: Calculate your Salary Information

If you plan to retire before age 62, you may be eligible for the Social Security Adjustment Options (SSAO). In order to generate the additional payment amounts for the SSAO, you must enter your estimated monthly benefit at age 62 in the Estimated age 62 Social Security monthly benefit field.

Your current salary amount may be shown in the monthly salary field. You may override the monthly salary if it does
not correctly reflect your wages or you wish to assume a different monthly salary.

If you wish to assume a yearly increment, click the second radio button to reflect a percentage given on a specified month of each year and the percentage increase you wish to calculate.

Click **Calculate Final Compensation.**

You may now scroll down to view your computed Final Compensation based upon your benefit tier, or choose to override the final compensation and input a final compensation of your preference.

Click **Show Estimate** to proceed to your estimate results.

STEP 1: Verify Service Purchase Information

Verify your service information by reviewing your date of birth, participation date, and current service through the prior fiscal year end. This information will be populated in its correlating field.

Click **Next.**

STEP 2: Select the Service Purchase Type

Select a service purchase type from the available list.

The **Cost Calculation Date** is always the last day of the month in which you officially request the service purchase estimate. If KRS does not have valid documentation to verify the time in question to purchase, the cost calculation date will be the last day of the month in which valid documentation is received by KRS.

Click **Next.**

STEP 3: Select the Retirement System

If you have participated in multiple membership plans administered by KRS, it is important to select the membership in which the service purchase estimate should be calculated. If you have only participated in one of the KRS administered plans, it will default to that membership.

- For example, if you have service in KERS Nonhazardous and CERS Nonhazardous and you wish to calculate a service purchase estimate for Temporary time while participating with CERS, you will choose the CERS Nonhazardous membership.

Click **Next.**

STEP 4: Calculation Details

If required, enter the date your service or employment began and ended for the period of time you wish to purchase. You can use the calculated rate of pay provided or use the override feature to enter a different amount.

**NOTE:** For a Reconversion of Refund, you are not required to enter the dates of service. For Non-Qualified service purchases, it must be purchased in 12-month increments not to exceed 60 months.

Click **Show Estimate.**

STEP 5: Calculation Results

The Calculation Result details will be displayed on the last screen. The purchase amount is a link which allows you to calculate the monthly payment deductions if you choose to purchase the service via an Installment Purchase of Service Agreement (IPS).

**NOTE:** This calculation to purchase service is only an estimate and does not guarantee the actual cost of the service. If you are interested in purchasing service, please contact KRS to formally request a cost from our office.