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 “Need to Register?” and complete the registration steps. You will be prompted to enter your Social Security number, date of birth, and four-digit Personal Identification Number (PIN). If you have lost your PIN, you can request a new PIN in Step 2 of the registration process.

Enter a valid email address and click “Next.” 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
• Is case sensitive
• 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: @ # ! % $

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 “Service” at the top of the MSS Home page. Select “Benefit Estimate Calculator.” You may also scroll to the middle of the MSS Home page and click the “Benefit Estimate Calculator” link in the blue box, or click the “Learn more” right below link below.

Important Note: If you have more than one account (i.e. active, refunded/retired), you will need to 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. Refunded/Retired accounts are displayed by default.

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 Salary Information

STEP 1: Review your membership and beneficiary 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.

Using the Member Self Service (MSS) Website:
Log in using the User ID and Password you created during the registration process.

From the Home page, you may 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.

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.

Annual Statements - View and print your Annual Statements online from Fiscal Year 2011-2012 forward.

Access and print active membership and retirement 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 forms available on the MSS portal are pre-populated with information specific to the member. Generic forms are available on the “Publications and Forms” tab on the KRS website: kyret.ky.gov.
**Remember,** you can update your beneficiary designation at any time prior to retirement by visiting “Publications and Forms” on our website: kyret.ky.gov OR printing from your MSS Home page. Complete a “Form 2035, Beneficiary Designation” and file with Kentucky Retirement Systems.

If you are ready to proceed with your estimate, click “Next” at the top or bottom of the Membership Information screen.

**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.

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, it is important to only include the outstanding service to purchase on the contract. Click on “Account History” to see a breakdown of both earned and purchased service credit through fiscal year end.

Click “Next” to proceed to the next screen, or “Previous” to return to the previous screen.

**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 retirement date (must be the first day of the month) and a termination date (should be prior to your retirement date and typically the last business day of the month preceding retirement) to compare scenarios that are relevant to your situation.

**If you are unsure of your benefit tier plan, please visit our website; kyret.ky.gov, to access retirement information regarding topics such as: retirement eligibility, how your benefits are calculated, health insurance, etc.**

Click “Next” to proceed to the next screen, or “Previous” to return to the previous screen.

**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 may enter your age 62, Social Security payment in the 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 an increase/decrease in 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 the green, “Calculate Salaries” button before completing this step.

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 salary average of your preference.

Click “Show Estimate” to proceed to your estimate results, or click “Previous” to return to the previous screen.

Once your screen refreshes, your estimate calculation results, payment options, and amounts will be displayed based upon your individual retirement information.

**If you would like more information on the payment options, go to: kyret.ky.gov.**

**Members > Ready to Retire > Your Payment Options.**

**CALCULATING A SERVICE PURCHASE ESTIMATE**

To access the Service Purchase estimate on MSS, click the drop down titled “Service” at the top of the MSS Home page. Select “Service Purchase Estimate.” You may also scroll to the middle of the MSS Home page and click the “Service Purchase Estimate” title in the blue box, OR click the “Learn more” link right below.

**Not all service purchase types are available. If you wish to have an official cost prepared by our office, you may be required to provide proper documentation to verify your eligibility to purchase the service.**
There are five steps to calculating a service purchase:

1. Verify Service Information
2. Define the Service Purchase Type
3. Validate the Retirement System
4. Calculation Details, and
5. Calculation Results

**STEP 1: Verify Service Purchase Information**
Verify your service information by reviewing your date of birth, participation date, and current service through prior fiscal year end. This information will be populated in its correlating field.

Click "Next" to proceed to the next screen.

**STEP 2: Define 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” to proceed to the next screen, or “Previous” to return to the previous screen.

**STEP 3: Validate 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” to proceed to the next screen, or “Previous” to return to the previous screen.

**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 Reconciliation 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” to proceed to the next screen, or “Previous” to return to the previous screen.

**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 the service based on the calculation generated in Member Self Service, please contact a KRS Benefit Counselor to formally request a cost from our office.

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**STAY CONNECTED WITH KRS**
Once you login, 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. EASTERN
1-502-696-8800 or 1-800-928-4646

Visit our website at [https://kyret.ky.gov](https://kyret.ky.gov) or connect with us on social media

Facebook.com/kyretirement

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