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1. Login

Login Overview

The Kentucky Retirement Systems (KRS) created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, service credit and contribution history, account summary and other relevant details specific to your account. In addition, you can update your address and contact information on record with our office. This state-of-the-art technology tool will provide you with virtually full access to your personal retirement account.

The login page is the starting point for you to access the START system (START). In order to enter, you will first need to register for the START website via the [Need to register?](#) link on the login page. You will need your Personal Identification Number PIN for the registration process and to make changes to your retirement account. If you do not have a PIN, you will need to contact KRS at 1-800-928-4646 to request a PIN to be mailed to you.

If you have questions or need help with the registration process, click on the link below the [Need to register?](#) link. Once you have registered, you are able to gain access to START by entering into the login screen with the User Identification (ID) and Password that you created. We encourage you to register for START access and trust that you will find this site beneficial.

Member Self Service

Log In To Your Account

User ID

Password

[Need to register?](#)
[Forgot User ID or Password?](#)

Note: The information contained in this site is available via a secure connection.
[Employers log in here](#)
[Medical examiners log in here](#)

Use Member Services to:

- View your payment details
- Change your direct deposit information
- Request an income verification letter
- Check the status of correspondence

Looking for other START accounts?
 To log in to other START accounts, click a link at the bottom of Login.

Online Calculators

- Public Benefit Estimator
- IPS Estimator
- Service Purchase Estimator

Kentucky Retirement Systems
 Home
 Contact Us

Legal
 Privacy
 Site Terms & Conditions

The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law.

Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.

Kentucky
 UNBOWLED SPIRIT

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Registering for START

To register with START through KRS, you will need to follow the steps outlined here:

Step 1 — Enter your Social Security Number and Birth Date

Great care is taken to protect the confidentiality of your account. Before accessing your account, your identity will be confirmed by answering the following questions. After your identity is confirmed, you can create a User ID and Password to be used for future visits to this site.

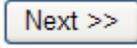
Registration Step 1 of 3

Social Security Number: * *Must be 9 numeric digits like 987654321*

Birth Date: * *A valid date, entered as MM/DD/YYYY*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 2 — Enter your 4 digit KRS PIN.

Registration Step 2 of 3

Please enter your KRS PIN: * *4 Digit number.*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 3 — Select a User ID and Password in order to access the START site in the future. You will also need to select a secret question and answer. This will help verify your information in case you forget your User ID or Password in the future.

Registration Step 3 of 3

New User ID: * *Maximum 12 characters*

New Password: * *Must be between 8 to 16 characters*

Confirm Password: *

Secret Question: *

Answer to the secret question: *

* Required field

Next >>

After entering this information, click the  button to continue. You will then be directed to the Welcome page.



Recovering a Lost User ID or Password

Should you forget your User ID or Password, you are able to obtain a new one by clicking on the Forgot Password / User ID link and going through a four step process:

Step 1 — You will need to enter your Social Security Number and Date of Birth.

You can reset your self service login credentials by answering a few questions. Please enter your social security number, and date of birth, below and then click the Next button.

Lost User ID or Password Step 1 of 4

Social Security Number: * *Must be 9 numeric digits like 987654321*

Birth Date: * *A valid date, entered as MM/DD/YYYY*

* Required field

Next >>

After entering this information, click the  button to continue.

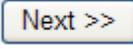
Step 2 — Enter your 4 digit KRS PIN.

Lost User ID or Password Step 2 of 4

Please enter your KRS PIN: * *4 Digit number.*

* Required field

Next >>

After entering this information, click the  button to continue.

Step 3 — Answer the secret question that you selected when you previously registered for the START site

Lost User ID or Password Step 4 of 4

New User ID: * *Maximum 12 characters*

New Password: * *Must be between 8 to 16 characters*

Confirm Password: *

* Required field

Next >>

After entering this information, click the  button to continue.

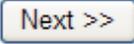


Step 4 — Your username will be displayed for you. Create a new Password in order to access the START site.

Lost User ID or Password Step 4 of 4

New User ID:	*	<input type="text" value="johndoe"/>	Maximum 12 characters
New Password:	*	<input type="password"/>	Must be between 8 to 16 characters
Confirm Password:	*	<input type="password"/>	

* Required field

After entering this information, click the  button to continue. You will then be directed to the Welcome page.



Timeout

As an additional measure of security, START contains a timeout feature. If there is no activity performed within the website for 15 minutes, you will automatically be logged out of the website and returned to the main login screen.

Note: You will not be taken to the login screen due to inactivity until the first time you click something on the START website after the 15 minutes of inactivity.

The screenshot shows the 'Member Self Service' login page. At the top left is the 'Self Service by Kentucky Retirement Systems' logo. A 'Log in to your account' link is in the top right. The main content area is titled 'Member Self Service' and contains three main sections:

- Log In To Your Account:** A blue box with a lock icon containing input fields for 'User ID' and 'Password', a 'Login' button, and links for 'Need to register?', 'Forgot User ID or Password?', 'Employers log in here', and 'Medical examiners log in here'. A note states: 'Note: The information contained in this site is available via a secure connection.'
- Use Member Services to:** A light blue box listing:
 - View your payment details
 - Change your direct deposit information
 - Request an income verification letter
 - Check the status of correspondence
- Looking for other START accounts?** A light blue box with the text: 'To log in to other START accounts, click a link at the bottom of Login.'

On the right side, there is an 'Online Calculators' section with three links: 'Public Benefit Estimator', 'IPS Estimator', and 'Service Purchase Estimator'.

The footer contains navigation links (Home, Contact Us, Legal, Privacy, Site Terms & Conditions), a disclaimer: 'The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law.', a disclaimer: 'Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.', the Kentucky logo with the slogan 'UNBROKEN SPIRIT', and the copyright notice: 'Copyright © 2011 Commonwealth of Kentucky. All rights reserved.'

In order to log back into START, you will need to re-enter your User ID and Password.



2. Welcome

Welcome Page Overview

The Kentucky Retirement Systems (KRS) have created this website to allow you convenient 24 hours a day, 7 days a week access to your retirement account information. This secure site enables you to view your personal information, service and contribution history, account summary, and other relevant details specific to your account. This site also provides you with the ability to estimate the benefits you will receive from KRS and the cost to purchase service credit. In addition, you can update your address and contact information.



How to use the Welcome Page

After logging into the START website, you will come to the Welcome page.

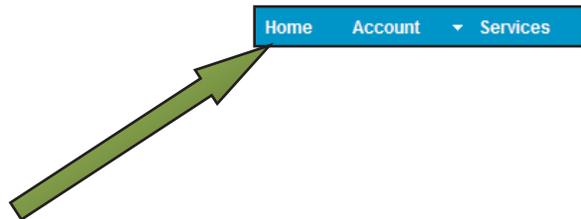
The screenshot shows the 'Self Service' website interface. At the top left is the 'Self Service by Kentucky Retirement Systems' logo. A navigation menu includes 'Home', 'Account', and 'Services'. On the top right, a user profile box identifies 'Member Self Service Matt Brewer' with a 'Log Out' button. Below this, it shows 'Last Log In:' and a 'Site Help' link. A dropdown menu for 'Available Forms' is set to 'Open'. The main content area begins with a personalized greeting: 'Dear Matt,'. A welcome message states: 'Welcome to KRS' new state-of-the-art technology tool that provides you with full access to your personal retirement account. This tool was designed to improve the service KRS provides by offering secure online access to your account information. You now have access to a modern retirement technology system that is a model for the nation. It is our privilege to provide you this additional level of service.' The message is signed by William A. Thielen, Interim Executive Director. A disclaimer follows: 'Disclaimer: The content of this self service website is intended merely for informational purposes only and is not intended as a substitute for applicable Federal or state law, nor will its interpretation prevail should a conflict arise between its contents and applicable Federal or state law. Before making decisions regarding your retirement, you should consult with a retirement counselor.' A note states: '* You may view detailed information and instructions by clicking on the help link at the top of each screen.' The bottom half of the page features eight links with brief descriptions: 'Contact Information' (change mailing address, phone numbers, e-mail addresses), 'Account Summary' (snapshot of retirement account, view plan, contributions, interest, beneficiary info, service and purchases, reset self-service User ID and/or password), 'Benefit Estimate' (real-time data to calculate retirement benefit), 'Account Balance Letter' (issue letter via mail or e-mail showing total service, contributions, and interest), 'Service Purchase Estimate' (estimate cost to purchase service or monthly payments), 'Member Correspondence' (check status of requests or document submissions).

From the Welcome page, you can navigate to different sections of the website by clicking on the links on the bottom half of the Welcome page.



<p>Contact Information</p> <p>This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time, as well as add phone numbers and e-mail addresses. You can also reset your self-service User ID and/or password.</p>	<p>Account Summary</p> <p>Your account summary provides a snapshot of your retirement benefit. From this page you can view your earned service, employer, contributions, purchases, and beneficiary information.</p>
<p>Account History</p> <p>Your account history gives an overview of your contributions, salaries, and service since you began participation.</p>	<p>Benefit Estimate</p> <p>The benefit estimate screen gives you the ability to use real-time data and calculate your retirement benefit.</p>
<p>Service Purchase Estimate</p> <p>The service purchase estimate screen allows you to estimate the cost to purchase service you may be eligible to purchase using real-time data, as well as obtain an estimate of monthly payments using an installment plan.</p>	<p>Account Balance Letter</p> <p>You have the ability to issue an account balance letter to yourself via mail or e-mail, showing your total service, contributions, and interest.</p>
<p>Annual Statement</p> <p>You have the ability to see or print any annual statement that has been generated by the START system.</p>	<p>Member Correspondence</p> <p>If you have submitted a form to have information updated or request for a calculation, you can check on the status of your request, or check to see if a particular document has been submitted to your account.</p>

You are also able to access these pages by clicking on the links on the top left hand corner of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to use the services offered on this website.



To return to the Welcome page from any page within the START self-service website, click on the **Home** link at the top left hand side of the page you are viewing.



3. Contact Information

Contact Information Page Overview

This page displays your contact information that is currently on record with Kentucky Retirement Systems (KRS). If the address or contact information on this page is incorrect, you can use the links on the bottom of the page to update this information.

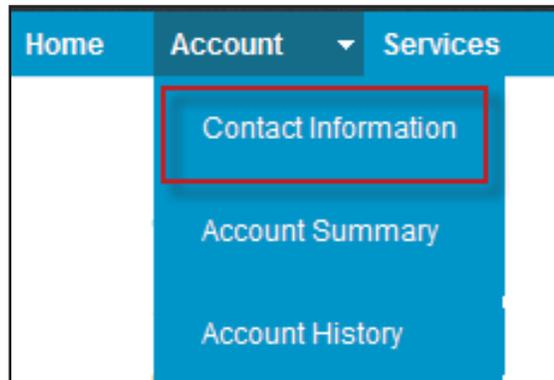
How to get to the Contact Information Page:

From the Welcome page, you can navigate to the **Contact Information** page by clicking on the Contact Information link.

[Contact Information](#)

This page shows the contact information we have for you. You can change your contact information, including your mailing address, at any time, as well as add phone numbers and e-mail addresses. You can also reset your self-service User ID and/or password.

You can also access this page by clicking on the **Contact Information** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to use the Contact Information Page

From this page, you are able to view and update your address, phone numbers and email address.

Home Account Services

Contact Information

-- Available Forms -- Open

Membership Information	
Member ID:	552010
Social Security Number:	XXX-XX-6577
Name:	MR MATT R BREWER
Birth Date:	10/4/1959
Retirement System:	KERS - Kentucky Employees Retirement System

All correspondence will be sent to your mailing address.

Mailing Address:	MATT R BREWER 499 HILL N DALE RD LEXINGTON, KY 40503
------------------	--

Contact Information

Your current home phone number on file is:
Your current work phone number on file is:
Your current cell phone number on file is:
Your current fax number on file is:
Your current email address on file is:

If you want to:

- [Change your address information click here.](#)
- [View address changes click here.](#)
- [Change your current contact information click here.](#)
- [View your previous contact information changes click here.](#)



How to Change your Address

Step 1 — Select the **Change your Address Information** click here link from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.

Step 2 — To change your mailing address you will need to enter the new address into the required fields.



Mailing Address Information

Your mailing address is shown below. If you do not want to make any changes to your existing information, please click the Cancel button.

Mailing Address Information

Foreign:	<input type="checkbox"/>
Mail To:	
Effective Date:	* <input type="text" value="4/19/2012"/>
Care Of:	<input type="text"/>
Address Line 1:	* <input type="text"/>
Address Line 2:	<input type="text"/>
City:	* <input type="text"/>
County:	<input type="text"/>
State:	* <input type="text" value="Kentucky"/>
Zip Code:	* <input type="text"/>

Click here to add an alternate mailing address.

* Required field

Enter PIN here:

Save Cancel

Step 3 — To accept the change to your address, enter your KRS PIN and click the



Mailing Address Changed

Congratulations, you have successfully changed your mailing address.

This change will take effect on the date you selected. It is important that you notify your employer of the recent change in address, if you have not already done so. If you do not notify your employer of the address change, it will revert to the previous address on file.

Ok



Step 4 — Click  to view your pending address changes.

Home Account Services

View Address Changes

-- Available Forms -- Open

Membership Information	
Member ID:	552010
Social Security Number:	XXX-XX-6577
Name:	MR MATT R BREWER
Birth Date:	10/4/1959
Retirement System:	KERS - Kentucky Employees Retirement System

Pending Address Changes

You have Pending Address Changes. These will be made at 12:00 am on the date you specified. To view or edit your pending changes click the gear image next to the pending address change you wish to view.

Request Date	Effective Date	Address Type
 4/18/2012	4/19/2012	Mailing Address

Address Change History

To view the details of your previous address changes click the magnifying glass image next to the previous address change you wish to view.

Effective Date	Address Type
 4/18/2012	Mailing Address
 1/27/1999	Mailing Address

If you want to:

- [View your current address information click here.](#)
- [Change your current address information click here.](#)

Note: You will need to contact your employer to update your address with them as well. KRS will only maintain this address change for 60 days.



How to Create an Alternate Address

Step 1 — Select the **Change your Address Information** click here link from the bottom of the **Contact Information** screen. You will be redirected to a new page that allows you to make changes to your address.

Step 2 — Check the **Add an Alternate Mailing Address** box to create a temporary change of address if needed. When you check the box, the **Alternate Mailing Address** portion of the screen will be displayed. Enter the time period and mailing address information for the temporary address.



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

Home Account Services

Edit Address

-- Available Forms -- Open

Membership Information	
Member ID:	552010
Social Security Number:	XXX-XX-6577
Name:	MR MATT R BREWER
Birth Date:	10/4/1959
Retirement System:	KERS - Kentucky Employees Retirement System

Your mailing address is shown below. If you do not want to make any changes to your existing information, please click the Cancel button.

Mailing Address Information	Alternate Mailing Address Information
Foreign: <input type="checkbox"/>	From: * [] []
Mall To:	To: * [] []
Effective Date: * 4/19/2012	Foreign: <input type="checkbox"/>
Care Of:	Mall To:
Address Line 1: *	Care Of:
Address Line 2:	Address Line 1: *
City: *	Address Line 2:
County: []	City: *
State: * Kentucky []	County: []
Zip Code: *	State: * Kentucky []
	Zip Code: *

Click here to add an alternate mailing address.
** Required field*

Enter PIN here: []

Save Cancel

If you want to:

- [View your current address information click here.](#)
- [View your prior address changes click here.](#)

Step 3 — To accept the change in your temporary address, enter your KRS PIN and click the  button.

Mailing Address Changed

Congratulations, you have successfully changed your mailing address.

This change will take effect on the date you selected. It is important that you notify your employer of the recent change in address, if you have not already done so. If you do not notify your employer of the address change, it will revert to the previous address on file.

Ok



Step 4 — Click  to view your pending address changes.

Home Account Services

View Address Changes

-- Available Forms -- Open

Membership Information	
Member ID:	552010
Social Security Number:	XXX-XX-6577
Name:	MR MATT R BREWER
Birth Date:	10/4/1959
Retirement System:	KERS - Kentucky Employees Retirement System

Pending Address Changes

You have Pending Address Changes. These will be made at 12:00 am on the date you specified. To view or edit your pending changes click the gear image next to the pending address change you wish to view.

	Request Date	Effective Date	Address Type
	4/18/2012	4/19/2012	Mailing Address

Address Change History

To view the details of your previous address changes click the magnifying glass image next to the previous address change you wish to view.

	Effective Date	Address Type
	4/18/2012	Mailing Address
	1/27/1999	Mailing Address

If you want to:

- [View your current address information click here.](#)
- [Change your current address information click here.](#)



How to Change Your Phone Number/Email Address

- Step 1** — From the Contact Information page, select the **Change Your Current Contact Information** click here link at the bottom of the screen.
- Step 2** — Enter the new value for each item and the date which the change becomes effective that you wish to change.

The screenshot shows a web application interface for editing contact information. At the top, there are navigation tabs for 'Home', 'Account', and 'Services'. Below this is a header for 'Edit Phone/Email' with a dropdown menu for 'Available Forms' and an 'Open' button. The main content is divided into two sections: 'Membership Information' and 'Edit Contact Information'. The 'Membership Information' section contains a table with the following data:

Member ID:	552010
Social Security Number:	XXX-XX-6577
Name:	MR MATT R BREWER
Birth Date:	10/4/1959
Retirement System:	KERS - Kentucky Employees Retirement System

The 'Edit Contact Information' section contains a paragraph of instructions: 'Please enter your contact information below. Once you have updated each item, enter your PIN and click the Save button below to save your changes. If you do not wish to make any changes please click the Cancel button.' Below this is a table with four columns: 'Preferred Contact Method', 'Effective Date', and 'Contact Information'. The rows are for Home Phone, Work Phone, Cell Phone, Fax, and Email. Each row has a radio button for the preferred method, a date input field for the effective date, and a text input field for the contact information. The Home Phone row has a radio button selected and contains the number 8595758600. The Work Phone row contains 8593471111. The Email row contains mbrewer@mail.net. Below the table is a checkbox for receiving email correspondence and a PIN input field. At the bottom are 'Save' and 'Cancel' buttons.

	Preferred Contact Method	Effective Date	Contact Information
Home Phone:	<input checked="" type="radio"/>	4/18/2012	8595758600
Work Phone:	<input type="radio"/>	4/18/2012	8593471111
Cell Phone:	<input type="radio"/>	4/18/2012	
Fax:	<input type="radio"/>	4/18/2012	
Email:	<input type="radio"/>	4/18/2012	mbrewer@mail.net

Check this box if you would like to receive email correspondence from Kentucky Retirement Systems

Enter PIN here:



Note: The effective date of the change will automatically default to the current date. Click the date field in the calendar if you would like to change the effective date to a future date.

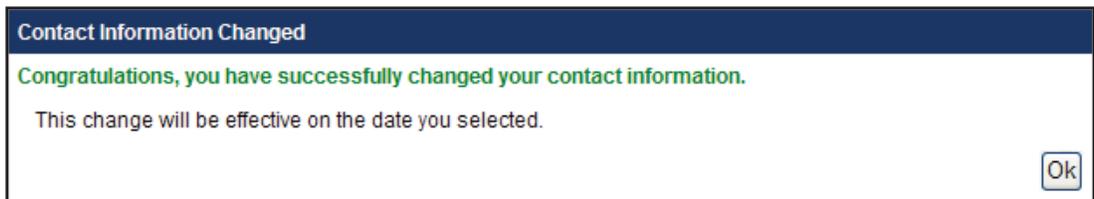


Note: The preferred contact method will be the method of contact which KRS will use if it is necessary to contact you regarding your KRS account.

Note: By selecting the option to receive email correspondence from Kentucky Retirement Systems, you will receive supplemental material via email. At this time, information specific to your account will continue to be sent through the mail.

Step 3 — To accept the change in your contact information, enter your KRS PIN and click the button.

Step 4 — You will receive the following message to confirm that changes have been made.



Step 5 — Click to return back to the **Contact Information** screen.



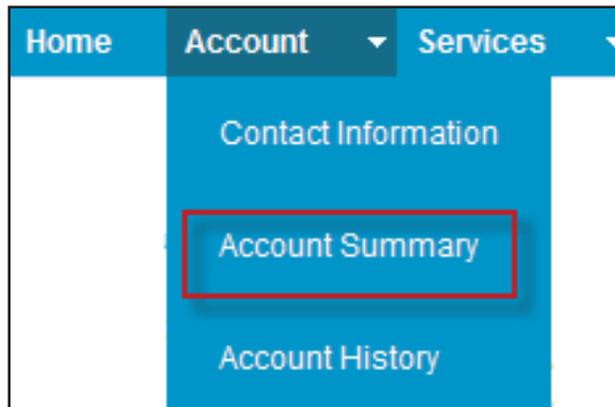
4. Account Summary

Account Summary Page Overview

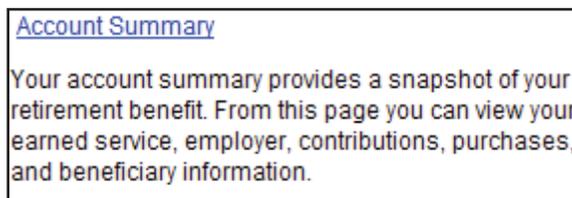
This page shows information regarding the account(s) you have with KRS. From this page, you can view your membership information, total contributions and service, beneficiaries and service available for purchase.

How to Get to the Account Summary Page:

You can access this page by clicking on the **Account Summary** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



Or you can navigate back to the **Welcome** page and click on the **Account Summary** link.



How to Use the Account Summary Page

This page allows you to view your membership information, account balance, beneficiary(ies) and total service credit.



KENTUCKY RETIREMENT SYSTEMS-START PROJECT

Home Account Services

Account Summary

-- Available Forms -- Open

Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
<input checked="" type="checkbox"/>	CERS	CERSNHZ	DAVIESS COUNTY FISCAL COURT	ACTV	6/30/2010	
<input checked="" type="checkbox"/>	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	

Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Retirement Plan Summary Information

Your current Retirement Plan information is below.

Retirement Plan	Contributions & Interest
CERS Non-Hazardous	\$1,797.62
KERS Non-Hazardous	\$20,050.33
Total:	\$21,847.95

Beneficiary Information

Your designated beneficiary(ies) for your account are listed below. Requests to change beneficiary(ies) designations for your retirement account must be submitted to the Kentucky Retirement Systems by fax or mail on a properly completed Beneficiary Designation Form 2035. The form can found in the dropdown list at the top of this page.

Beneficiary(ies)

Name	Date of Birth	Relationship	Designation	Distribution %
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00

Service Summary Information

Your service through June 2011 is below.

Plan	Service Credit Months
CERS Non-Hazardous	13
KERS Non-Hazardous	152
Total:	165

Service Purchase Information

Currently you do not have any service credit available for purchase on file.
For more information on the types of service available for purchase, please review the [Member Handbook](#).

If you want to:

- [Change your User ID and/or Password click here.](#)
- [Estimate a service purchase cost click here.](#)

The top part of this page shows the retirement system(s) in which you have an account. If you have more than one account, the account that is checked will be the account to which the rest of the page is referring. You may view information for the accounts together or separately. To

change the benefit account information that you are viewing, click on  next to the account line that you would like to view.

Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
<input checked="" type="checkbox"/>	CERS	CERSNHZ	DAVIESS COUNTY FISCAL COURT	ACTV	6/30/2010	
<input checked="" type="checkbox"/>	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	



KENTUCKY RETIREMENT SYSTEMS-START PROJECT

The next section provides a summary of the Membership Information including Member ID, SSN, Name, Birth Date and current Retirement System.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

The next section shows your current retirement plan information. Here you will be able to see a breakdown of contributions and interest for each plan in which you have contributed.

Retirement Plan Summary Information	
Your current Retirement Plan information is below.	
Retirement Plan	Contributions & Interest
CERS Non-Hazardous	\$1,797.62
KERS Non-Hazardous	\$20,050.33
Total:	\$21,847.95



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

The Beneficiary Information section of this page shows your current Beneficiary elections on file with the Kentucky Retirement Systems.

Beneficiary Information				
Your designated beneficiary(ies) for your account are listed below. Requests to change beneficiary(ies) designations for your retirement account must be submitted to the Kentucky Retirement Systems by fax or mail on a properly completed Beneficiary Designation Form 2035. The form can found in the dropdown list at the top of this page.				
Beneficiary(ies)				
Name	Date of Birth	Relationship	Designation	Distribution %
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
BREWER, KEVIN B	10/26/1954	Sibling	Principal	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00
MATT BREWER, ESTATE OF	6/12/1956	Estate	Contingent	100.00

Note: Requests to change your beneficiary designation, you will need to submit a properly completed Beneficiary Form.

The next section shows your service credit through June 30 of the previous fiscal year.

Service Summary Information	
Your service through June 2011 is below.	
Plan	Service Credit Months
CERS Non-Hazardous	13
KERS Non-Hazardous	152
Total:	165

The Service Credit Available for purchase shows the types of service you have available for purchase. This is only service for which you have provided documentation to the Kentucky Retirement Systems. You will have access to the online purchase estimator to determine the cost of the service available for purchase.

Service Purchase Information
Currently you do not have any service credit available for purchase on file. For more information on the types of service available for purchase, please review the Member Handbook .



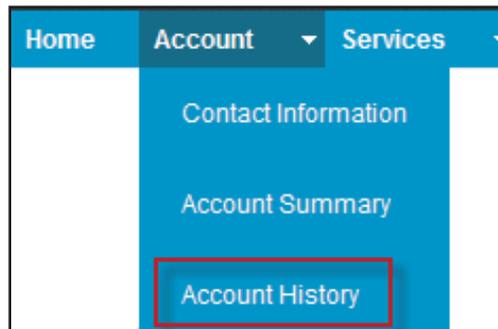
5. Account History Page

Account History Page Overview

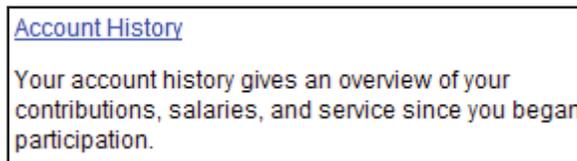
This page allows you to view details regarding the service and contributions you have with KRS. From this page, you can view a historical summary of your service, salary, and contributions by fiscal year.

How to Get to the Account History Page

You can access this page by clicking on the **Account History** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also go to the Welcome page and navigate to the **Account History** page by clicking on the appropriate link.



How to Use the Account History Page

From this page, you are able to view a historical summary of your service, salary, and contributions by fiscal year. The information is divided into two tabs: Service Summary and Contribution History.



Account History -- Available Forms --

Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
<input checked="" type="checkbox"/>	CERS	CERSNHZ	DAVISS COUNTY FISCAL COURT	ACTV	6/30/2010	
<input checked="" type="checkbox"/>	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	

Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

The first section on the page shows the Retirement Systems to which you have an active or inactive membership. You may elect to view information for each system separately or all together by clicking the next to the system information you would like to view.

Plan Selection

The plan(s) you have with KRS are listed below. All information listed below reflects the plan(s) that are checked. If you do not wish to view a selected plan, please uncheck the box to the left of the plan.

	Retirement System	Retirement Plan	Most Recent Employer	Status	Participation Date	End Date
<input checked="" type="checkbox"/>	CERS	CERSNHZ	DAVISS COUNTY FISCAL COURT	ACTV	6/30/2010	
<input checked="" type="checkbox"/>	KERS	KERSNHZ	UNIFIED PROSECUTORIAL SYSTEM	INAC	2/3/1997	

The second section provides a summary of the Membership Information including Member ID, SSN, Name, Birth Date and current Retirement System.

Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

The third section has the Service Summary and Contribution History tabs. You will need to select the tab for the information that you would like to view.

The Service Summary tab provides a fiscal year breakdown of the service credit and salary that has been reported to the Kentucky Retirement Systems by your employer. The information will display based upon the Retired System(s) you have selected at the top of the page.

Service Summary | Contribution History

Account History Information

Your service, salary, and contribution history for this account through June 2011 is below. If you have earned any service prior to 1994, it may be displayed in a lump sum amount, and show in the first fiscal year you participated. Any service for purchases you have made will reflect in the fiscal year in which you made the purchase.

Fiscal Year	Service Type	Plan	Service Credit Months	Fiscal Year Salary
2010 - 2011	Membership	CERS Non-Hazardous	12	\$21,269.21
2009 - 2010	Membership	CERS Non-Hazardous	1	\$1,538.46
2009 - 2010	Membership	KERS Non-Hazardous	3	\$7,728.77
2008 - 2009	Membership	KERS Non-Hazardous	12	\$34,938.60
2007 - 2008	Membership	KERS Non-Hazardous	12	\$36,685.28
2006 - 2007	Membership	KERS Non-Hazardous	12	\$34,142.88
2005 - 2006	Membership	KERS Non-Hazardous	12	\$31,682.88
2004 - 2005	Membership	KERS Non-Hazardous	12	\$29,645.32
2003 - 2004	Membership	KERS Non-Hazardous	12	\$29,013.84
2002 - 2003	Membership	KERS Non-Hazardous	12	\$25,468.26
2001 - 2002	Membership	KERS Non-Hazardous	12	\$22,831.92
2000 - 2001	Membership	KERS Non-Hazardous	12	\$21,835.54
1999 - 2000	Membership	KERS Non-Hazardous	12	\$19,710.00
1998 - 1999	Membership	KERS Non-Hazardous	12	\$18,052.92
1997 - 1998	Membership	KERS Non-Hazardous	12	\$15,750.00
1996 - 1997	Membership	KERS Non-Hazardous	5	\$6,250.00

The Contribution History tab provides a fiscal year breakdown of the salary and contributions that has been reported to the Kentucky Retirement Systems by your employer. The information will display based upon the systems you have selected at the top of the page.

Service Summary | Contribution History

Contribution History Information

Your service, salary, and contribution history for this account through June 2011 is below. The 2010-2011 row may have the entirety of your interest accrued, instead of spread through each year. This is due to data conversion, and has no bearing on your account or retirement eligibility. The contribution details for service purchases will be reflected in the fiscal years in which you made the purchase.

Fiscal Year	Plan	Pre Tax Contribution	Post Tax Contribution	Interest	Total Contribution & Interest
2010 - 2011	CERSNHZ	\$1,063.42	\$0.00	\$1.92	\$1,065.34
2010 - 2011	KERSNHZ	\$0.00	\$0.00	\$3,363.29	\$3,363.29
2009 - 2010	CERSNHZ	\$76.92	\$0.00	\$0.00	\$76.92
2009 - 2010	KERSNHZ	\$386.44	\$0.00	\$0.00	\$386.44
2008 - 2009	KERSNHZ	\$1,747.00	\$0.00	\$0.00	\$1,747.00
2007 - 2008	KERSNHZ	\$1,834.32	\$0.00	\$0.00	\$1,834.32
2006 - 2007	KERSNHZ	\$1,707.12	\$0.00	\$0.00	\$1,707.12
2005 - 2006	KERSNHZ	\$1,584.24	\$0.00	\$0.00	\$1,584.24
2004 - 2005	KERSNHZ	\$1,482.24	\$0.00	\$0.00	\$1,482.24
2003 - 2004	KERSNHZ	\$1,450.80	\$0.00	\$0.00	\$1,450.80
2002 - 2003	KERSNHZ	\$1,273.44	\$0.00	\$0.00	\$1,273.44
2001 - 2002	KERSNHZ	\$1,141.68	\$0.00	\$0.00	\$1,141.68
2000 - 2001	KERSNHZ	\$1,091.74	\$0.00	\$0.00	\$1,091.74
1999 - 2000	KERSNHZ	\$985.44	\$0.00	\$0.00	\$985.44
1998 - 1999	KERSNHZ	\$902.64	\$0.00	\$0.00	\$902.64
1997 - 1998	KERSNHZ	\$787.44	\$0.00	\$0.00	\$787.44
1996 - 1997	KERSNHZ	\$312.50	\$0.00	\$0.00	\$312.50



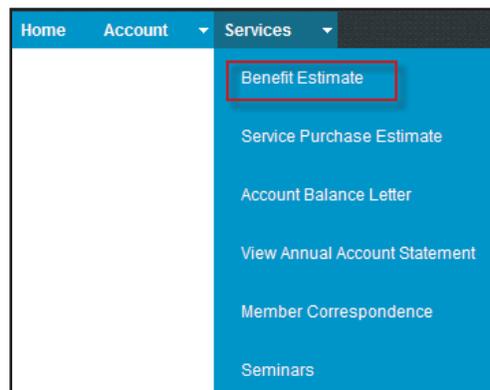
6. Benefit Estimate

Benefit Estimate Page Overview

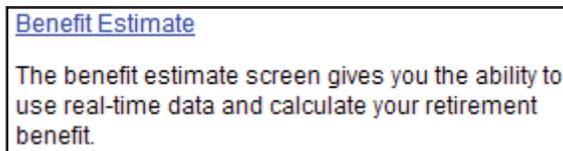
This page provides you with the ability to calculate your own benefit estimates. From this page, you will be able to estimate the benefits you will receive from KRS using actual data that has been reported to KRS by your employer. You will also have access to a public estimator in which you will be able to use your own data such as service and salary to calculate benefit estimates.

How to get to the Logged In Benefit Estimate Page

You can access this page by clicking on the **Benefit Estimate** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Benefit Estimate** link.



How to use the Logged In Benefit Estimate Page

From these pages, you are able to calculate your monthly retirement benefits using the actual data that has been reported to KRS. You are able to calculate benefits for your first eligible retirement date, first unreduced benefit, or a specific retirement date. You will have the option to use your current average salary, current salary or projected raises. You will also be able to calculate estimates assuming service purchases.



The membership information header is at the top of the page which provides the member's identifying information.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Step 1 - Select the system(s) from which you are wanting to calculate estimates. If you have multiple systems, you may prepare estimates for any or all of the systems.

Benefit Estimate Calculator					
You can generate a customized benefit estimate by completing the information below and clicking on the Show Estimate button. This calculator does not perform any disability calculations. If you have questions about disability retirement, contact our office.					
Membership Information					
Your benefit estimate will automatically be calculated using all of your membership(s) with KRS. Uncheck any memberships that you do not want included in the benefit estimate by clicking the box to the left of the membership.					
	Retirement System	Retirement Plan	Status	Participation Date	End Date
<input type="checkbox"/>	County Employees Retirement System	CERS Non-Hazardous	ACTV	6/30/2010	
<input type="checkbox"/>	Kentucky Employees Retirement System	KERS Non-Hazardous	INAC	2/3/1997	

Step 2 - Verify the beneficiary information listed. If the information is incorrect or if you would like to assume a different beneficiary, you may change any of the information in this section for the sole purpose of this estimate only.

Beneficiary Information	
Your current beneficiary on file is listed below. Statutes require that members may have only one beneficiary at retirement. You may use a different beneficiary for the estimate by updating the information below. This will have no bearing on your beneficiary selection on file.	
Beneficiary First Name:	* <input type="text" value="KEVIN"/>
Beneficiary Last Name:	* <input type="text" value="BREWER"/>
Beneficiary Relationship to Member:	* <input type="text" value="Sibling"/>
Beneficiary Birthdate:	* <input type="text" value="10/26/1954"/>

Step 3 - Review the leave balances that KRS has on record. If you would like to assume a different amount for any of the leave balances posted, you may update the amounts.



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

Leave Balances					
The fields below display any sick leave or compensatory time that has been reported to KRS by your employer. You may use these amounts, or you can change them to customize your request.					
Plan	Employer	Type	Balance	Units	Hours Per Day
CERS Non-Hazardous	DAVISS COUNTY FISCAL COURT	Standard	<input type="text" value="0.00"/>	Hours	<input type="text"/>
CERS Non-Hazardous	DAVISS COUNTY FISCAL COURT	Accumulated Compensatory Time	<input type="text" value="0.00"/>	Hours	<input type="text"/>
KERS Non-Hazardous	UNIFIED PROSECUTORIAL SYSTEM	Standard	<input type="text" value="0.00"/>	Hours	<input type="text"/>
KERS Non-Hazardous	UNIFIED PROSECUTORIAL SYSTEM	Accumulated Compensatory Time	<input type="text" value="0.00"/>	Hours	<input type="text"/>

Step 4- Indicate whether you want to include service purchases or the unpaid service balance of an IPS in the estimate by selecting the appropriate radio button.

Service Purchase Information	
Do you wish to include future service purchases or do you need to add unpaid service from an IPS?	<input type="radio"/> Yes <input checked="" type="radio"/> No

If “Yes” is selected, complete the amount of months of service you wish to purchase. You will need to indicate if the purchase is for a refund and if so, include the start date for that period of service.

Service Purchase Information	
Do you wish to include future service purchases or do you need to add unpaid service from an IPS?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Enter the service you want to purchase in any of these systems:	
County Employees Retirement System (CERS Hazardous)	<input type="checkbox"/>
County Employees Retirement System (CERS Non-Hazardous)	<input type="checkbox"/>
Kentucky Employees Retirement System (KERS Hazardous)	<input type="checkbox"/>
Kentucky Employees Retirement System (KERS Non-Hazardous)	<input type="checkbox"/>
State Police Retirement System (SPRS Hazardous)	<input type="checkbox"/>
Are any of these a recontribution of refund?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Step 5 - Once all of the required fields are completed, you will click to calculate your estimated retirement date or you can click to start over. After you click , additional fields will be populated.



Step 6- Select the retirement criteria you would like to assume for your projected retirement date. The first eligible retirement date and first unreduced retirement date will automatically be populated for you or you may provide your own retirement date. If you are already eligible for retirement, the first eligible retirement date will not appear.

Retirement Date Information		
Select the retirement date you wish to assume for your benefit estimate. You can customize your retirement date or termination date by selecting the last option. The first eligible and first unreduced retirement dates may not reflect any future service purchases or sick leave.		
Criteria	Retirement Date	Termination Date
<input checked="" type="radio"/> Project to first eligible retirement date.	5/1/2012	4/30/2012
<input type="radio"/> Project to first unreduced retirement date.	7/1/2021	6/30/2021
<input type="radio"/> Project to other retirement date.	* <input type="text"/>	* <input type="text"/>

Note: If you provide your own retirement date, keep in mind that the retirement date must be the first of the month. You can use any termination date you wish as long as it is prior to your retirement date.

Step 7- Complete the Salary Information section by entering the amount of your estimated age 62 Social Security benefit, your current monthly salary (if you would like to assume a different amount than what is shown). Select the salary projection method you would like to use. If you select the option to assume an increase, indicate the month and amount of the increase.



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

Salary Information			
Please input your monthly gross salary, and optional Social Security payment at age 62. These fields may already be populated; you can overwrite them if you wish. You may also wish to assume you receive annual increments. If so, enter the month you receive your increment, and the percentage you will receive. Once the system has generated your Final Compensation, you can override it to a different amount, or use the computed amount.			
Estimated age 62 Social Security monthly benefit:			
Monthly Salary (computed: \$1,700.01):	\$20,400.12	*	\$2,500.00
<input checked="" type="radio"/> Project current salary (\$30,000.00) to termination date (4/30/2012).			
<input type="radio"/> Project current salary (\$30,000.00) to termination date (4/30/2012) plus percentage increases each year on specified month.			
	Month of increase:		
	Percentage increase:		
<input type="button" value="Calculate Avg High Salaries"/>			
HIGH5 Final Compensation HIGH5			
<input checked="" type="radio"/> Computed:		\$33,418.99	
<input type="radio"/> Override:		33418.99	
Fiscal Year		Salary	Months
2007 - 2008		\$36,685.28	12
2008 - 2009		\$34,938.60	12
2006 - 2007		\$34,142.88	12
2005 - 2006		\$31,682.88	12
2004 - 2005		\$29,645.32	12
		\$167,094.96	60

Step 8- Click the button to update the Final Compensation. You can choose to use the Final Compensation calculated by the system or you can override that with the amount you wish to assume.

Step 9- Click to calculate the estimate or to start over. The Calculation Results will appear.



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

The Calculation Results Page provides a breakdown of all of the information used to calculate your monthly retirement payment. If you will be retiring from more than one system or plan, the results will be separated by each system and or plan. The results page provides the amount of service at the time of retirement, the final compensation, the factors used to calculate your retirement benefits, any reductions (if necessary) and the formula used to calculate the Basic retirement benefit.

Calculation Results			
Retirement Type:		EARLY for CERS, EARLY for KERS	
Retirement Date:		5/1/2012	
Earliest Participation Date:		2/3/1997	
Member Date of Birth:		6/12/1956	
Member Age at Retirement:		55 Years 10 Months	
Total Months of Service:		175	
Beneficiary Name:		KEVIN BREWER	
Beneficiary Date of Birth:		10/26/1954	
Beneficiary Age:		57 Years 6 Months	
Total Annual Basic Benefit:		\$4,814.21	
CERSNHZ			
Months of Service:		23	
Total Months of Service:		23	
Final Compensation:	(A)	\$33,418.99	
Benefit Factor:	(B)	0.02200	
Total Years of Service:	(C)	1.916667	
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	\$1,409.17	
Maximum Monthly Benefit:	(E) = (D)/(12)	\$117.43	
Early Retirement Factor:	(F)	0.487500000	
Basic Benefit:	(E)*(F)	\$57.25	
Annual 415b Limit:		\$130,950.33	
Fiscal Year		HIGH5 Salary	HIGH5 Months
2007-2008		\$36,685.28	12
2008-2009		\$34,938.60	12
2006-2007		\$34,142.88	12
2005-2006		\$31,682.88	12
2004-2005		\$29,645.32	12
		\$167,094.96	60
KERSNHZ			
Months of Service:		152	
Total Months of Service:		152	
Final Compensation:	(A)	\$33,418.99	
Benefit Factor:	(B)	0.02000	
Total Years of Service:	(C)	12.666667	
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	\$8,466.14	
Maximum Monthly Benefit:	(E) = (D)/(12)	\$705.51	
Early Retirement Factor:	(F)	0.487500000	
Basic Benefit:	(E)*(F)	\$343.94	
Annual 415b Limit:		\$130,950.33	
Fiscal Year		HIGH5 Salary	HIGH5 Months
2007-2008		\$36,685.28	12
2008-2009		\$34,938.60	12
2006-2007		\$34,142.88	12
2005-2006		\$31,682.88	12
2004-2005		\$29,645.32	12
		\$167,094.96	60

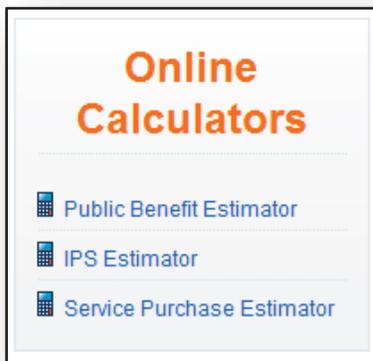
The final section is the Benefit(s) estimate which provides all of the payment options from which you can choose and the amount of the monthly benefit for each option. The benefit shown is the total monthly benefit. If you will be receiving a benefit from multiple systems or plans, you can expand each section to view the breakdown of the payment by clicking the  at the beginning of the row.



Option	Benefit(s)				
		Monthly	One-time	Survivor Monthly	Survivor One-time
Basic		\$401.19	\$0.00	\$0.00	\$0.00
	Plan	Monthly Benefit	One-time Benefit	Survivor Benefit	Survivor One-time
	CERSNHZ	\$57.25	\$0.00	\$0.00	\$0.00
	KERSNHZ	\$343.94	\$0.00	\$0.00	\$0.00
Life with 10 Years Certain		\$395.07	\$0.00	\$395.07 / \$0	\$0.00
Life with 15 Years Certain		\$387.94	\$0.00	\$387.94 / \$0	\$0.00
Life with 20 Years Certain		\$379.21	\$0.00	\$379.21 / \$0	\$0.00
Survivorship 100% / Life Annuity		\$362.43	\$0.00	\$362.43	\$0.00
Survivorship 66 2/3%		\$374.49	\$0.00	\$249.67	\$0.00
Survivorship 50%		\$380.82	\$0.00	\$190.41	\$0.00
Pop-Up		\$358.75	\$0.00	\$358.75	\$0.00

How to Use the Public Benefit Estimate Calculator

The **Public Benefit Estimator** link can be found on the right side of the **Login** page on the Self-Service website.



From this page, you are able to calculate your monthly retirement benefits using any salary or service you choose. The benefit estimate will be based on the information you provide in the four sections of the Public Benefit Estimate Calculator. You do not need to be a member with KRS to use this tool.



KENTUCKY RETIREMENT SYSTEMS–START PROJECT

Step 1 - Complete the Demographic Information section by filling in your retirement date, your date of birth, your participation date, the beneficiary's relationship to you and the beneficiary's date of birth.

Demographic Information		
This section is used to determine the calculation data for the member and beneficiary (if any).		
Retirement Date:	*	<input type="text"/> <i>Must be the first day of a month, entered as MM/01/YYYY</i>
Member's Birth Date:	*	<input type="text"/> <i>A valid date, entered as MM/DD/YYYY</i>
Participation Date:	*	<input type="text"/> <i>A valid date, entered as MM/DD/YYYY</i>
Beneficiary's Relationship to Member:	*	<input type="text"/>
Beneficiary's Birth Date:	*	<input type="text"/> <i>A valid date, entered as MM/DD/YYYY</i>

* Required field



Step 2 — Complete the Service Information section by selecting the appropriate radio buttons for each question.

Service Information	
This section is used to determine the service used in the estimate calculation.	
Did you have continuous service credit from January 1998 through January 1999 in a state-administered retirement system? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Do you have hazardous service? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Do you have non-hazardous service? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
<i>* Required field</i>	

Step 3 — Complete the Service Data Information section by entering the months of service for each system that applies.

Service Data Information	
This section captures the service you worked, which will determine your benefit. You must enter months of service in at least one of the following five systems.	
Kentucky Employees Retirement System (KERS):	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
Kentucky Employees Retirement System (KERS) Hazardous:	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
State Police Retirement System (SPRS) Hazardous:	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
County Employees Retirement System (CERS):	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
County Employees Retirement System (CERS) Hazardous:	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
Other state administered retirement systems (KTRS, JRP, LRP):	<input type="text"/> <i>A one to three digit number (eg 213, 93, 360)</i>
<i>* Required field</i>	

Step 4 — Complete the Benefit and Salary Information section by entering the Average salary you want to assume and the Estimated age 62 Social Security monthly benefit.

Benefit and Salary Information	
This section captures the your benefit information used to calculate your estimated retirement benefit.	
Average 5 year high salary: *	<input type="text"/>
Average 3 year high salary: *	<input type="text"/>
Estimated age 62 Social Security monthly benefit:	<input type="text"/>
<i>* Required field</i>	

Step 5 — Click to calculate your monthly retirement benefit or to start over.



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

[Calculate Estimate](#)

After clicking [Calculate Estimate](#) you will see the Estimate Calculation Results information. The Estimate Calculation Results page provides a breakdown of all of the information used to calculate your monthly retirement payment. If you will be retiring from more than one system or plan, the results will be separated by each system and or plan. The results page provides the amount of service at the time of retirement, the final compensation, the factors used to calculate your retirement benefits, any reductions (if necessary) and the formula used to calculate the Basic retirement benefit.

Calculation Results		
Retirement Type:	EARLY for CERS, EARLY for KERS	
Retirement Date:	5/1/2032	
Earliest Participation Date:	9/1/2000	
Member Date of Birth:	3/7/1982	
Member Age at Retirement:	50 Years 1 Month	
Total Months of Service:	374	
Beneficiary Name:	LEIGH DANIEL	
Beneficiary Date of Birth:	11/26/1958	
Beneficiary Age:	73 Years 5 Months	
Total Annual Basic Benefit:	\$28,210.69	
CERSHZ		
Months of Service:	334	
Total Months of Service:	334	
Final Compensation:	(A)	\$37,172.29
Benefit Factor:	(B)	0.02500
Total Years of Service:	(C)	27.833333
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	\$25,865.72
Maximum Monthly Benefit:	(E) = (D)/(12)	\$2,155.48
Early Retirement Factor:	(F)	1.000000000
Basic Benefit:	(E)*(F)	\$2,155.48
Annual 415b Limit:	N/A	
Fiscal Year	HIGH3 Salary	HIGH3 Months
2009-2010	\$34,255.03	11
2008-2009	\$37,639.92	12
2007-2008	\$36,524.22	12
	\$108,419.17	35
KERSNHZ		
Months of Service:	40	
Total Months of Service:	40	
Final Compensation:	(A)	\$35,710.18
Benefit Factor:	(B)	0.01970
Total Years of Service:	(C)	3.333333
Maximum Annual Benefit:	(D) = (A)*(B)*(C)	\$2,344.97
Maximum Monthly Benefit:	(E) = (D)/(12)	\$195.41
Early Retirement Factor:	(F)	1.000000000
Basic Benefit:	(E)*(F)	\$195.41
Annual 415b Limit:	N/A	
Fiscal Year	HIGH5 Salary	HIGH5 Months
2009-2010	\$34,255.03	11
2008-2009	\$37,639.92	12
2007-2008	\$36,524.22	12
2006-2007	\$35,398.47	12
2005-2006	\$31,757.41	12
	\$175,575.05	59



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

The final section is the Benefit(s) estimate which provides all of the payment options from which you can choose and the amount of the monthly benefit for each option. The benefit shown is the total monthly benefit. If you will be receiving a benefit from multiple systems or plans, you can expand each section to view the breakdown of the payment by clicking the at the beginning of the row.

Option	Benefit(s)				Option Factor
	Monthly	One-time	Survivor Monthly	Survivor One-time	
<input type="checkbox"/> Actuarial Refund	\$0.00	\$118,088.73	\$0.00	\$0.00	0.502315
<input type="checkbox"/> Basic	\$2,350.89	\$0.00	\$0.00	\$0.00	1.000000
Plan	Monthly Benefit	One-time Benefit	Survivor Benefit	Survivor One-time	Option Factor
CERSHZ	\$2,155.48	\$0.00	\$0.00	\$0.00	1.000000
KERSNHZ	\$195.41	\$0.00	\$0.00	\$0.00	1.000000
<input type="checkbox"/> Survivorship 100% / Life Annuity	\$2,294.87	\$0.00	\$2,294.87	\$0.00	Multiple
<input type="checkbox"/> Life with 10 Years Certain	\$2,330.16	\$0.00	\$2,330.16	\$0.00	Multiple
<input type="checkbox"/> 10 Years / 120 Months Certain	\$3,512.56	\$0.00	\$3,512.56	\$0.00	1.629594
<input type="checkbox"/> Life with 15 Years Certain	\$2,305.66	\$0.00	\$2,305.66	\$0.00	Multiple
<input type="checkbox"/> Life with 20 Years Certain	\$2,273.04	\$0.00	\$2,273.04	\$0.00	Multiple
<input type="checkbox"/> Survivorship 50%	\$2,322.54	\$0.00	\$1,161.28	\$0.00	Multiple
<input type="checkbox"/> Survivorship 66 2/3%	\$2,313.24	\$0.00	\$1,542.23	\$0.00	Multiple
<input type="checkbox"/> Pop-Up	\$2,271.67	\$0.00	\$2,271.67	\$0.00	Multiple



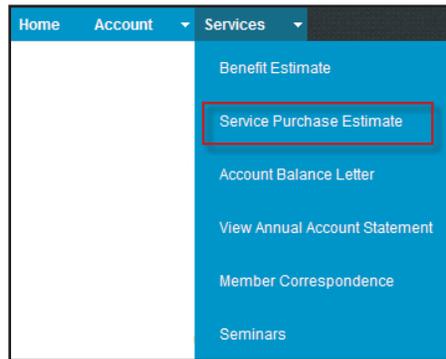
7. Service Purchase Estimate

Service Purchase Estimate Page Overview

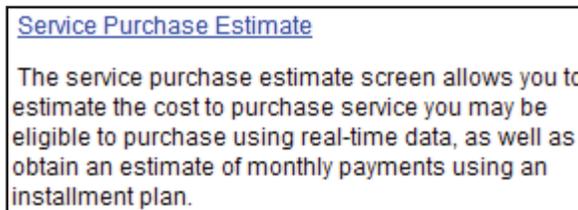
This page provides you with the ability to calculate the cost to purchase service credit. From this page, you will be able to calculate the cost using actual data from the system. You will also have access to a public estimator in which you will be able to use your own data to calculate a cost.

How to get to the Service Purchase Estimate Page

You can access this page by clicking on the **Service Purchase Estimate** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Service Purchase Estimate** link.



How to use the Logged In Service Purchase Estimator

The membership information header is at the top of the page which provides the member's identifying information.



Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Step 1 — From the **Service Purchase Estimate** page, scroll down to the Service Purchase Calculator section- Calculation Information.

Enter the Cost calculation date either by using the calendar or keying the date.

Calculation Information	
Please enter the requested information to estimate your purchase of service.	
Cost calculation date:	* <input type="text"/>
Member's birth date:	2/17/1952
Participation date:	7/31/2004
Your current service as of 6/30/2010 is:	112 Months
Service purchase type:	* <input type="text" value="v"/>

** Required field*

Note: The cost calculation date is always the last day of the month



Step 2 — Select the Service purchase type by clicking on one of the items listed in the dropdown box.

- Active Duty Military
- Approved Educational Leave
- Delayed Service
- Federal Service
- FMLA Without Pay(Family medical leave act)
- Interim
- Maternity
- National Guard/Reserves
- Non-Qualified Service/Air Time
- Out-of-State Service (Hazardous)
- Out-of-State Service (Non-Hazardous)
- Re contribution Of Refund
- Seasonal
- Sick Leave Without Pay
- State University Service
- Temporary

The screen will refresh with the **Calculation Detail Information** section.

Calculation Detail Information						
Please enter the requested information for your selected service purchase type.						
Retirement System	Plan	Status	Participation Date	End Date		
County Employees Retirement System	Hazardous	ACTV	7/31/2004			37787
Kentucky Employees Retirement System	Non-Hazardous	INAC	9/1/2000			37789
Purchase start date:		*	<input type="text"/>			
Purchase end date:		*	<input type="text"/>			
Total service to purchase:						
Highest of annual rate of pay or average high salary:		*	<input checked="" type="radio"/> Calculated: \$37,147.97			
			<input type="radio"/> Override: <input type="text" value="\$37,147.97"/>			
<i>* Required field</i>						
<input type="button" value="Calculate Purchase Estimate"/>			<input type="button" value="Clear Form"/>			



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

Step 3 — Select the Retirement System in which you would like to make the purchase by clicking the  at the beginning of the appropriate line.

	Retirement System	Plan	Status	Participation Date	End Date
	County Employees Retirement System	Hazardous	ACTV	7/31/2004	
	Kentucky Employees Retirement System	Non-Hazardous	INAC	8/31/2000	

Note: If you selected Recontribution of Refund, the screen will refresh with a list of the refund(s) you have available to purchase. Select the refund you wish to purchase and click .

	Retirement System	Plan	Service Credit	Amount of Refund	Refund Date
	KERS	Non-Hazardous	60	\$19,659.26	7/8/1999
	KERS	Non-Hazardous	1	\$91.67	8/23/1999

Step 4 — If you are purchasing qualified service, enter the start date and end date of the period of service you would like to purchase. The total service to purchase will calculate automatically.

Purchase start date:	*	<input type="text" value="8/1/1997"/>
Purchase end date:	*	<input type="text" value="7/31/2000"/>
Total service to purchase from: 8/1/1997 to 7/31/2000:		36 Months

Note: If you selected Non-Qualified Service, select the total number of months to purchase from the dropdown.

Total months of service to purchase:	*	<input type="text" value="12"/>
--------------------------------------	---	---------------------------------



Step 5 — Click to calculate your monthly retirement benefit or to start over. You will be given a service purchase cost for each monthly amount that you are able to purchase.

Purchase Type	Purchase Months	Age at Calculation Date	Factor (A) *	Highest Salary (B) *	Service to Purchase (C) =	Purchase Amount
Active Duty Military	18	58 years and 7 months.	0.25553832	\$37,426.61	1.50	<u>\$14,345.89</u>
Active Duty Military	12	58 years and 7 months.	0.25553823	\$37,426.61	1.00	<u>\$9,563.93</u>

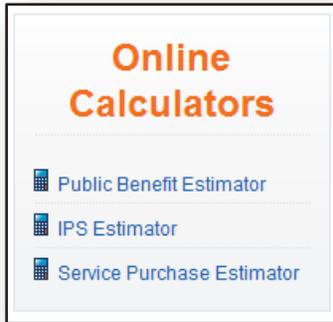
This calculation for an installment purchase of service is only an estimate based upon the service purchase lump sum cost amount, down payment amount, and length of contract information you supply. Actual IPS contracts created by the Kentucky Retirement System may differ depending upon the rules applicable to the service being purchased. The estimate in no way guarantees the actual cost of the installment purchase of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the IPS Calculator. Before making any final plans to purchase service through an installment consult with a Kentucky Retirement System benefits counselor. To obtain an estimate of installment purchase costs from the Kentucky Retirement Systems, call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

Note: To determine the cost to purchase the service on an installment basis, click on the cost in the Purchase Amount column.



How to Use the Public Service Purchase Estimator

The **Public Service Estimator** link can be found on the right side of the **Login** page on the Self-Service website.



Step 1 — Enter the Cost Calculation Date, Member Birth Date and earliest participation date either by using the calendar or keying the date.

Calculation Information			
Please enter the requested information to estimate your purchase of service. For the Cost Calculation Date, make sure to use the last calendar day of the month. When the results are calculated, the system will display a lump sum amount, plus any increments of service that you can buy in lieu of the lump sum.			
Cost calculation date:	*	<input type="text"/>	
Member's birth date:	*	<input type="text"/>	
Participation date:	*	<input type="text"/>	
Service purchase type:	*	<input type="text"/>	▼

** Required field*

Note: The cost calculation date is always the last day of the month



Step 2 — Select the Service purchase type by clicking on one of the items listed in the dropdown box.

- Active Duty Military
- Approved Educational Leave
- Delayed Service
- Federal Service
- FMLA Without Pay(Family medical leave act)
- Interim
- Maternity
- National Guard/Reserves
- Non-Qualified Service/Air Time
- Out-of-State Service (Hazardous)
- Out-of-State Service (Non-Hazardous)
- Recontribution Of Refund
- Seasonal
- Sick Leave Without Pay
- State University Service
- Summer Months
- Temporary

The screen will refresh with the **Calculation Detail Information** section.

Calculation Detail Information	
Please enter the requested information for your selected service purchase type.	
Total months of service to purchase:	* <input type="text"/>
Are you currently in a hazardous position?	* <input type="radio"/> Yes <input type="radio"/> No
In which system are you interested in purchasing service?	* <input type="text"/>
Are you interested in purchasing hazardous service?	* <input type="radio"/> Yes <input type="radio"/> No
Are you currently employed with a local school board?	* <input type="radio"/> Yes <input type="radio"/> No
How many months of service credit will you have as of the cost calculation date?	*
Kentucky Employees Retirement System (KERS):	<input type="checkbox"/>
County Employees Retirement System (CERS):	<input type="checkbox"/>
State Police Retirement System (SPRS):	<input type="checkbox"/>
Kentucky Teachers Retirement System (KTRS):	<input type="checkbox"/>
Judicial Retirement System (JRP):	<input type="checkbox"/>
Legislative Retirement System (LRP):	<input type="checkbox"/>
Did you have continuous service credit from January 1998 through January 1999 in a state-administered retirement system?	* <input type="radio"/> Yes <input type="radio"/> No
Annual rate of pay:	* <input type="text"/>
Average high salary:	* <input type="text"/>
* Required field	
<input type="button" value="Calculate Purchase Estimate"/> <input type="button" value="Clear Form"/>	



Note: If you selected Recontribution of Refund, the screen will refresh with the appropriate fields to be completed.

Calculation Detail Information

Please enter the requested information for your selected service purchase type.

What was the date of your refund?

*

What was the amount of your refund?

*

** Required field*



KENTUCKY RETIREMENT SYSTEMS—START PROJECT

Step 5 — After completing all necessary fields in the Calculation Detail Information Section, click to calculate your monthly retirement benefit or to start over. You will be given a service purchase cost for each monthly amount that you are able to purchase.

Purchase Type	Purchase Months	Age at Calculation Date	Factor (A) *	Highest Salary (B) *	Service to Purchase in Years (C) =	Purchase Amount
Active Duty Military	18	43 years and 0 months.	0.20204177	\$45,000.00	1.5	\$13,637.82
Active Duty Military	12	43 years and 0 months.	0.22143533	\$45,000.00	1.00	\$9,964.59

****Click on your cost to obtain an estimate of monthly payment deductions****
 This calculation for purchase of service is only an estimate based upon projected service and estimated rates of pay. The estimate in no way guarantees the actual cost of the of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the service purchase calculator. Before making any final plans to purchase service consult with a Kentucky Retirement System benefits counselor. To obtain an estimate of service purchase costs from the Kentucky Retirement Systems, you may call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

Note: To determine the cost to purchase the service on an installment basis, click on the hyperlinked cost in the Purchase Amount column.



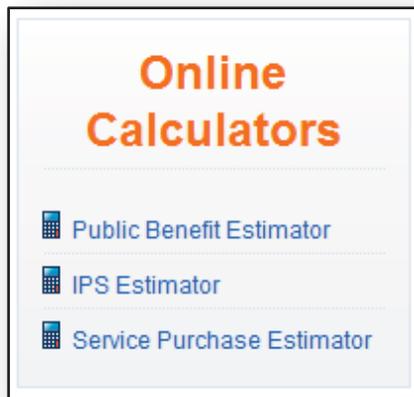
8. Public IPS Estimator

Public IPS Estimator Page Overview

This page provides you with the ability to calculate the monthly payment for a service purchase. From this page you, will be able to enter the cost for the service purchase and any down payment amounts to determine your monthly payment.

How to get to the Public IPS Estimator Page

The **Public IPS Estimator** link can be found on the right side of the **Login** page on the Self-Service website.





How to use the Public IPS Estimator Page

From this page, you will be able to calculate your monthly payments to purchase service through an installment contract using the Installment Purchase of Service (IPS) calculator.

Installment Purchase of Service (IPS) Calculator

Active members of KRS have the ability to pay for the purchase of service via Payroll Deduction. The following calculator gives an estimate of the monthly payments and interest that will be withheld from the member's paycheck. Please enter the requested information to estimate the information below to receive the estimate.¹

Service Purchase Lump Sum Cost Amount:

Down Payment Amount:

Interest Rate: %

Length of Contract: years

Factors in IPS Calculation

	Amount
Service Purchase Lump Sum Cost Amount ²	
Down Payment Amount	-
Installment Principal Amount	=
Interest Rate	
Length of Contract (in years)	

IPS Calculation Results ³

Monthly Payment Amount	
Total Interest Amount	
Total Payback Amount	

[Amortization Schedule](#)

¹ An Installment Purchase of Service is an amortized schedule that distributes the cost of the service purchase lump sum cost amount across the selected length of the contract in years.

² Total cost of all service selected for purchase in the installment.

³ This calculation for an installment purchase of service is only an **estimate** based upon the service purchase lump sum cost amount, down payment amount, and length of contract information you supply. Actual IPS contracts created by the Kentucky Retirement System may differ depending upon the rules applicable to the service being purchased. The estimate in no way guarantees the actual cost of the installment purchase of service. In this regard, you should not make any final purchase decisions based upon the calculation derived from the IPS Calculator. Before making any final plans to purchase service through an installment consult with a Kentucky Retirement System benefits counselor.

To obtain an estimate of installment purchase costs from the Kentucky Retirement Systems, call 696-8800, if in Franklin County, Kentucky, or 800-928-4646, if outside of Franklin County.

<p>Kentucky Retirement Systems</p> <p>Home</p> <p>Contact Us</p> <p>Legal</p> <p>Privacy</p> <p>Site Terms & Conditions</p>	<p>The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law.</p> <p>Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.</p>	
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Step 1 — Enter the Service Purchase Lump Sum Cost Amount

Service Purchase Lump Sum Cost Amount:

Step 2 — Complete Down Payment Amount field with the anticipated down payment or zero (0) for no down payment.

Down Payment Amount: *

Step 3 — The Interest Rate field will auto-populate with the current interest rate, you may change the interest rate.

Interest Rate: %

Step 4 — Select the Length of Contract for which you would like to see estimate payments.

Length of Contract: years

Note: The total purchase cost must be at least \$1000 to qualify for an IPS.

Step 5 — Click the  button to calculate your monthly payments.



Understanding the Results

Once you click , the Factors in IPS Calculation and IPS Calculation Results will be populated.

Factors in IPS Calculation	Amount
Service Purchase Lump Sum Cost Amount ²	\$10,000.00
Down Payment Amount	- \$2,000.00
Installment Principal Amount	= \$8,000.00
Interest Rate	7.75
Length of Contract (in years)	5
IPS Calculation Results ³	
Monthly Payment Amount	\$161.26
Total Interest Amount	\$1,675.27
Total Payback Amount	\$9,675.27

The first section, **Factors in IPS Calculation**, is a summary of the information entered through Steps 1-4. It also includes the Installment Principal Amount which is the amount of the service purchase being paid through the installment contract.

The second section, **IPS Calculation Results** shows the Monthly Payment Amount, Total Interest Paid and Total Payback Amount. The Total Payment Amount is determined by adding the Installment Principal Amount and the Total Interest Amount together.



You will also be able to view an estimated Amortization Schedule based on the Total Payback Amount. To view the Amortization Schedule, click the  [Amortization Schedule](#) link. The Amortization Schedule will automatically open Adobe and display the document in PDF format.

Kentucky Retirement Systems		6/17/2010 4:15:50 PM		
Installment Purchase of Service Calculation				
Factors in IPS Calculation			Amount	
Service Purchase Lump Sum Cost Amount			\$10,000.00	
Down Payment Amount	-		\$2,000.00	
Installment Principal Amount	=		\$8,000.00	
Interest Rate			7.75	
Length of Contract (in years)			5	
IPS Calculation Results				
Monthly Payment Amount			\$161.26	
Total Interest Amount			\$1,675.27	
Total Payback Amount			\$9,675.27	
Amortization Schedule				
#	Payment Date	Interest Amount	Principal Amount	Unpaid Principal Amount
1	07/01/2010	\$51.67	\$109.59	\$7,890.41
2	08/01/2010	\$50.96	\$110.30	\$7,780.11
3	09/01/2010	\$50.25	\$111.01	\$7,669.10
4	10/01/2010	\$49.53	\$111.73	\$7,557.37
5	11/01/2010	\$48.81	\$112.45	\$7,444.92
6	12/01/2010	\$48.08	\$113.18	\$7,331.74
7	01/01/2011	\$47.35	\$113.91	\$7,217.83
8	02/01/2011	\$46.62	\$114.64	\$7,103.19
9	03/01/2011	\$45.87	\$115.39	\$6,987.80
10	04/01/2011	\$45.13	\$116.13	\$6,871.67
11	05/01/2011	\$44.38	\$116.88	\$6,754.79
12	06/01/2011	\$43.62	\$117.64	\$6,637.15
13	07/01/2011	\$42.86	\$118.40	\$6,518.75
14	08/01/2011	\$42.10	\$119.16	\$6,399.59
15	09/01/2011	\$41.33	\$119.93	\$6,279.66
START - IPS Amortization Schedule Version # 1				Page 1 of 3



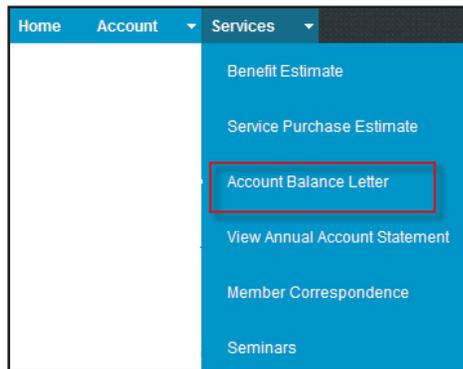
9. Account Balance Letter

Account Balance Letter Page Overview

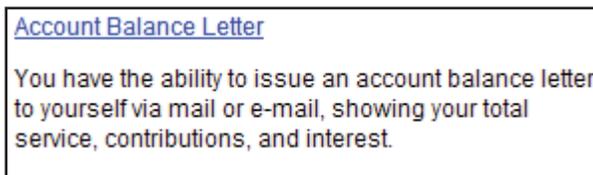
It is common for a third party (a bank, for example) to require proof of the amount you have invested in your retirement plan. This Account Balance Letter screen allows you to request this letter from KRS and have it mailed or emailed to yourself or directly to the third party.

How to get to the Account Balance Letter Page

You can access this page by clicking on the **Account Balance Letter** link in the top left corner of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Account Balance Letter** link.



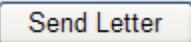


How to use the Account Balance Letter Page

Step 1 — If you would like a letter providing your account balance, select the delivery method (Mail or Email) of how you would like the letter to be sent.

Account Balance Letter		-- Available Forms --	Open
Membership Information			
Member ID:	684248		
Social Security Number:	XXX-XX-2735		
Name:	MR MATT E BREWER		
Birth Date:	6/12/1956		
Retirement System:	CERS - County Employees Retirement System		
Service Purchase Estimate			
It is common for a third party such as a financial institution to request proof of income from a retiree who is applying for a loan or trying to rent an apartment. This Income Verification feature makes it very simple for you to get the information you need to the right people. If you would like a letter of income verification sent to a third party, please enter the mailing address or email address to which you would like it sent. To receive a letter of income verification yourself, please enter your own name and address or email address. Income verification letters will be sent within one business day.			
Please choose a delivery method: <input type="radio"/> Mail <input type="radio"/> Email			

Step 2 — Enter the mailing address or email address to where you would like the letter to be sent.

Step 3 — To send the letter, enter your KRS PIN and click the  button.

Step 4 — After you have clicked , you will receive a confirmation screen stating the letter will be sent. Account balance letters will be sent within one business day.

Account Balance Letter sent!
Congratulations! Your letter will be sent within one business day.



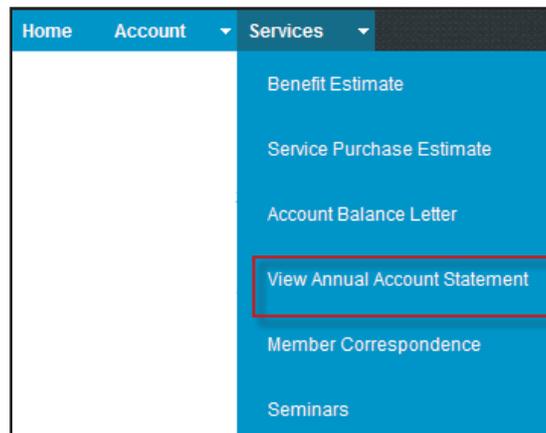

10. Annual Account Statement

Annual Account Statement Page Overview

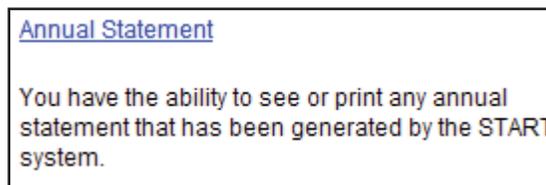
This page allows you to view or print any annual statement that has been generated in the START system. The annual statement provides you with a snapshot of your retirement account as of the end of the previous fiscal year.

How to get to the Annual Account Statement Page

You can access this page by clicking on the **View Annual Account Statement** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Annual Statement** link.



How to use the Annual Account Statement Page

From this page you will be able to view and print a copy of any annual statement that has been generated in the START System. The first START-generated annual statement will be for the



2011-2012 year. To view an annual statement, click on the  button next to the year you would like to see.

Welcome Active Member > Annual Statement

Annual Statement

Membership Information	
Member ID:	XXXXXXXXXX
Social Security Number:	XXXXXXXX-XXXX
Name:	XXXXXXXXXX, XXXXX
Birth Date:	XXXX/XX/XXXX
Retirement System:	CERS - County Employees Retirement System

Annual Statement Summary:

The service credit, salary and contribution information listed on your annual statement is listed below. You can review and print a copy of the statement by clicking  to the left of the year you wish to review.

	Fiscal Year	Service Credit(Months)	Fiscal Year Salary	Fiscal Year Contributions
	2011	7.0000	8161.58	
	2011	7.0000	52092.79	
	2010	2.0000	13991.28	
	2010	10.0000	88368.24	
	2009	2.0000	13650.00	
	2009	10.0000	85975.20	
	2008	10.0000	87456.99	
	2008	2.0000	12999.96	
	2007	10.0000	83411.58	
	2007	2.0000	12999.96	
	2006	12.0000	77387.20	
	2006	2.0000	12999.96	
	2005	12.0000	12180.00	
	2005	10.0000	83341.56	
	2004	10.0000	82939.68	
	2004	12.0000	12180.00	
	2004	0.0000	0.00	
	2003	3.0000	33922.68	
	2003	-19.0000	6090.00	



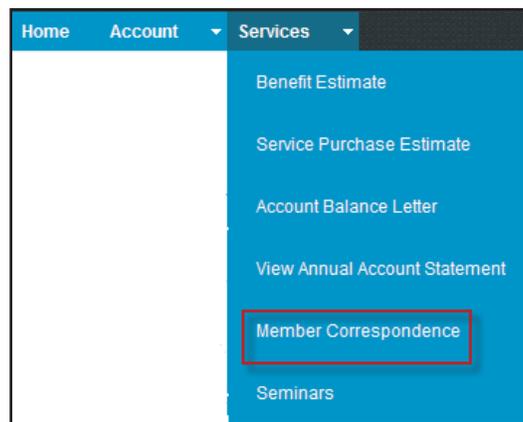
11. Member Correspondence

Member Correspondence Page Overview

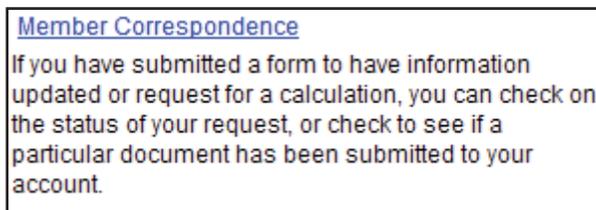
This page allows you to view a list of items that are currently being worked on by KRS along with recent documents that KRS has on file for you. If you have submitted a form to have information updated or have made a request for a calculation, you can check to see if the form has been received or check on the status of your request.

How to get to the Member Correspondence Page

You can access this page by clicking on the **Member Correspondence** link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.



You can also navigate back to the **Welcome** page and click on the **Member Correspondence** link.



How to Use the Member Correspondence Page

From this page, you are able to view a list of items that are currently being worked on by KRS along with any documents that KRS has on file for you.



Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Current Account Activity		
We are currently working on the items listed below.		
Process	Status	Date Initiated
MSVC Pre-Retirement Account Audit	Received	4/19/2012 8:08 AM

Recent Correspondence		
These documents have been filed to your account in the past month.		
Document Type	Document Title	Date Created

Note: You will only be able to view correspondence that has been received within the last 30 days.

Information Available on the Member Correspondence Page

The first section shows the basic information regarding your membership. Here you will be able to see your member ID, the most recent Retirement System in which you have participated, your name and birthday.

Membership Information	
Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

This section shows a list of items that are currently being worked by KRS.



Current Account Activity		
We are currently working on the items listed below.		
Process	Status	Date Initiated
MSVC Pre-Retirement Account Audit	Received	4/19/2012 8:08 AM

In the next section, any documents that KRS has received within the last 30 days will be displayed.

Recent Correspondence		
These documents have been filed to your account in the past month.		
Document Type	Document Title	Date Created
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	9/8/2010 1:13 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/26/2010 7:11 PM
Application for Refund	4525 - Application for Refund	8/23/2010 8:49 AM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/19/2010 2:31 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/19/2010 2:31 PM
Benefit Estimate Request	SBP114 - Benefit Estimate Request	8/19/2010 11:40 AM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/18/2010 8:42 PM
Incoming and Outgoing Correspondence	2800 - Incoming and Outgoing Correspondence	8/18/2010 8:42 PM



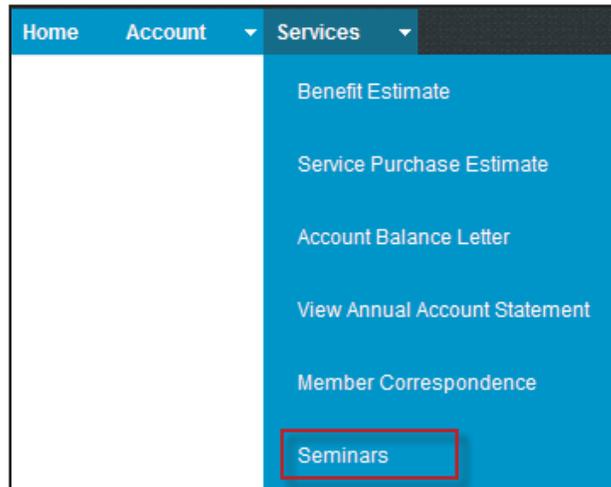
12. Register for a Retirement Planning Seminar Page

Register for a Retirement Planning Seminar Page Overview

This page allows you to register for an upcoming retirement planning seminar.

How to get to the Register for a Retirement Planning Seminar Page

You can navigate to the **Seminars** page by clicking on the appropriate link on the left hand side of the page. These links will appear on every page within START so it is not necessary to be on the Welcome page to access these services.





How to use the Register for a Retirement Planning Seminar Page

From this page, you are able to register for a Retirement Planning Seminar anywhere in the state.

Seminars

-- Available Forms -- Open

Membership Information

Member ID:	684248
Social Security Number:	XXX-XX-2735
Name:	MR MATT E BREWER
Birth Date:	6/12/1956
Retirement System:	CERS - County Employees Retirement System

Seminars

Kentucky Retirement Systems offers Pre-Retirement Educational Seminars throughout the state. At these seminars, representatives provide information about KRS benefits, the retirement process, health insurance benefits and other retirement-related information.

Upcoming Dates: Next 90 Days
 Date Range: mm/dd/yyyy to mm/dd/yyyy Show

Date	Seminar	Time	Location	
JUN 11	PREP 50 seats available	8:00 AM - 10:00 AM	Jenny Wiley State Park - website [Ⓒ] 75 Theatre Ct prestonsburg, KY 41653 [Ⓒ]	Register
JUN 12	PREP 50 seats available	8:00 AM - 10:00 AM	Jenny Wiley State Park - website [Ⓒ] 75 Theatre Ct prestonsburg, KY 41653 [Ⓒ]	Register
JUN 13	PREP 50 seats available	8:00 AM - 10:00 AM	Jenny Wiley State Park - website [Ⓒ] 75 Theatre Ct prestonsburg, KY 41653 [Ⓒ]	Register
JUN 14	PREP 50 seats available	8:00 AM - 10:00 AM	Jenny Wiley State Park - website [Ⓒ] 75 Theatre Ct prestonsburg, KY 41653 [Ⓒ]	Register
JUN 15	PREP 50 seats available	8:00 AM - 10:00 AM	Jenny Wiley State Park - website [Ⓒ] 75 Theatre Ct prestonsburg, KY 41653 [Ⓒ]	Register



Registering for a Retirement Planning Seminar

Step 1 — Search for an upcoming seminar by either a specified period of time or a specific date range. A list of all Seminars within the time period selected will be listed.

Note: If no additional seats are available, *** SEMINAR FULL** will appear in place of the number of seats available and the  button will not be available.

Note: Clicking on the  link will navigate you to the website of the facility holding the seminar.

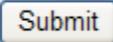
Note: Clicking on the address will navigate you to a map of the location of the seminar.

Step 2 — Select the conference you wish to attend by clicking the  button. You will be taken to the registration page.

Seminar Information	
Session:	PREP
Topic:	Preparing for Retirement
Date:	Monday, June 11 2012
Time:	8:00 AM - 10:00 AM
Location:	Jenny Wiley State Park - website 75 Theatre Ct Prestonsburg, KY 41653
Seats Available:	50
Contact Information	
E-mail: *	<input type="text"/>
Home Phone:	<input type="text"/>
Work Phone:	<input type="text"/>
Mobile Phone:	<input type="text"/>
<input type="button" value="Cancel"/> <input type="button" value="Submit"/>	

The registration page will include the seminar information.

Step 3 — Complete the contact information: E-mail address, Home Phone, Work Phone, Mobile Phone.

Step 4 — Click  to finalize your registration. You will get a message that the registration was successful. If you want to stop the registration process, click .



Registration Successful

You have successfully registered for this seminar. Please keep in mind that no individual benefit or purchase information will be available at the seminar. A confirmation/reminder email will be sent to the email address you provided.

Continue

Note: You will receive an email from KRS as a reminder of your Seminar appointment two days prior to the appointment date.



Cancelling Registration for a Retirement Planning Seminar

If you have registered for a seminar and need to cancel your registration, you will need to follow these steps.

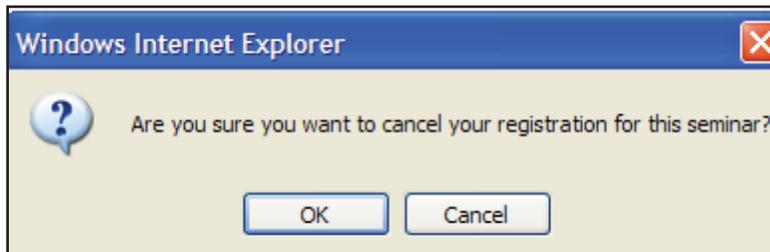
Step 1 — From the Seminar page, go to the seminar you are scheduled to attend and click

You are currently registered for this seminar. To cancel, [click here](#).

. A text box will appear to verify that you wish to cancel the registration. Click

to cancel your registration or

if you wish to keep your registration.





13. Logout

Logout Link Overview

The logout feature allows you to leave the START website securely. Once logged out, you will not be able to access any of the pages within START without first re-entering your User ID and Password.

How to get to the Logout Link

You are able to logout by clicking on the **Logout** link on the top right corner of the page. This link will appear on every page within START so it is not necessary to be on the Welcome page to find these links.





How to Use the Logout Link

After clicking the logout link, you will be taken back to the main login screen.

Self Service by Kentucky Retirement Systems [Log in to your account](#)

Member Self Service

Log In To Your Account
User ID
Password

[Need to register?](#)
[Forgot User ID or Password?](#)
Note: The information contained in this site is available via a secure connection.
[Employers log in here](#)
[Medical examiners log in here](#)

Use Member Services to:

- View your payment details
- Change your direct deposit information
- Request an income verification letter
- Check the status of correspondence

Looking for other START accounts?
To log in to other START accounts, click a link at the bottom of Login.

Online Calculators

- [Public Benefit Estimator](#)
- [IPS Estimator](#)
- [Service Purchase Estimator](#)

Kentucky Retirement Systems
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The content of this self service website is intended merely for informational purposes. Any descriptions or interpretations of applicable law is not intended as a substitute for the particular Federal or state law, nor will its description prevail should a conflict arise between its contents and applicable Federal or state law.

Before making decisions regarding your retirement, tax or financial positions, you should always consult with a retirement counselor, as well as your personal tax and financial advisors.

Kentucky
UNCOMMON SENSE

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In order to get back into the START website, you will need to re-enter your User ID and Password.