



FACTS

ABOUT YOUR
KCPSRS
PENSION PLAN

As a KSPS, KC Charter School and KC Public Library employee, you are already contributing to your financial future!

What you should know?

- ❖ KCPSRS is a defined benefit (DB) plan that will pay a lifetime monthly benefit to you once you are eligible to retire.
 - You are vested in KCPSRS when you have obtained 5 years of creditable service with a participating employer.
 - Once vested, you are eligible to retire with a full benefit at age 60 or with 75 points (age + years of service) if hired prior to 01/01/2014; or at age 62 or with 80 points (age + years of service) if hired on or after 01/01/2014.
 - Your contributions are tax deferred.
 - If you were to pass away prior to retirement, your designated beneficiary would receive your account balance, or in specific situations, a monthly benefit.
 - If you do not vest, your account plus interest may be withdrawn or rolled over into another qualified tax deferred account.
- ❖ You can access your account through **MY ACCOUNT LOGIN** at www.kcpsrs.org

Contact your KCPSRS Retirement Education Specialist for more information about your retirement benefit 816-472-5800 or erica.hill@kcpsrs.org