



**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  - If you do not vest, your account plus interest may be withdrawn or rolled over into another qualified tax deferred account.
  
- ❖ Access your account through **MY ACCOUNT LOGIN** at [www.kcpsrs.org](http://www.kcpsrs.org)

Contact your KCPSRS Benefits Administrator and Educator for more information about your retirement benefit 816-472-5800 option #2 or [erica.hill@kcpsrs.org](mailto:erica.hill@kcpsrs.org)

