



**KC PSRS**

Kansas City Public School Retirement System

# PENSION NEWS

Active Member • Winter 2026



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## KCPSRS Calendar

### FEBRUARY

- 10 Deadline for Refund/Rollover Paperwork
- 16 KCPSRS Office Closed—President's Day
- 17 Refund/Rollover Disbursements
- 18 Pre-Retirement Seminar
- 25 Pre-Retirement Seminar

### MARCH

- 1 Deadline for Refund/Rollover Paperwork
- 9 Board of Trustees meeting
- 11 Pre-Retirement Seminar
- 16 Refund/Rollover Disbursements

### APRIL

- 1 Deadline for Refund/Rollover Paperwork
- 3 KCPSRS Office Closed—Good Friday
- 6 Board of Trustees meeting
- 14 Mid-Career Seminar
- 15 Refund/Rollover Disbursements
- 28 Mid-Career Seminar

### MAY

- 1 Deadline for Refund/Rollover Paperwork
- 15 Refund/Rollover Disbursements
- 25 KCPSRS Office Closed—Memorial Day

### JUNE

- 1 Board of Trustees meeting
- 1 Deadline for Refund/Rollover Paperwork
- 15 Refund/Rollover Disbursements
- 19 KCPSRS Office Closed—Juneteenth

### JULY

- 1 Deadline for Refund/Rollover Paperwork
- 3 KCPSRS Office Closed—Independence Day
- 15 Refund / Rollover Disbursements

### AUGUST

- 1 Deadline for Refund/Rollover Paperwork
- 17 Refund/Rollover Disbursements



## KCPSRS Board Election Results



Lauren Jenkins has worked in education for fourteen years. She has spent the last nine years as an ELA classroom teacher. Lauren holds a bachelor's degree in Spanish from UMKC and a Master of Arts in Teaching from Park University. She is a proud KCPS parent, a 2022 Urban Leaders Fellowship policy fellow and a 2022 TFA Green fellow.

## 2026 Board of Trustees

### ELECTED MEMBERS

<u>Active Members</u>	<u>Term Expires</u>
Andrew Murphy	December 2026
Dr. Lauren Amicone	December 2027
Dr. Stacy King	December 2028
Lauren Jenkins	December 2029
<u>Retired Members</u>	<u>Term Expires</u>
Linda Watkins	December 2026
Debbie Siragusa	December 2028

### APPOINTED MEMBERS

<u>School District</u>	<u>Term Expires</u>
Judy Morgan	December 2026
Open Seat	December 2027
Brian Welch	December 2028
Cecelia Carter	December 2029
<u>Library</u>	<u>Term Expires</u>
Michael Murphy	December 2028
<u>District Superintendent</u>	
Dr. Jennifer Collier	

## With Gratitude: KCPSRS Salutes Jamekia Kendrix



Jamekia Kendrix joined the KCPSRS Board in 2022. A passionate advocate for education, Ms. Kendrix has consistently supported the belief thriving school communities depend on empowered teachers and the assurance of a secure financial future.

Throughout her tenure, Ms. Kendrix's unwavering commitment to KCPSRS and its members has been evident in every decision and discussion. As she concludes her time on the Board, we celebrate her leadership, vision and dedication to those who serve our schools. Her impact will be felt for years to come.

*"I want to express my heartfelt gratitude for the opportunity to serve as a KCPSRS Trustee representing active members. It has been an honor to contribute to our mission, and I am deeply appreciative of the collaboration, insights and support I have received from my fellow members. It has helped me to become a stronger, more effective advocate. I have learned so much as we navigated COVID, multiple leadership and staff transitions and set the foundation to establish the System's first strategic plan in 2026. This experience has been profoundly rewarding and has given me invaluable learning that I will carry forward. Thank you again for the opportunity to serve."* - Jamekia Kendrix, Trustee

*"Ms. Kendrix's dedication to the KCPSRS Board of Trustees and her willingness to go above and beyond while serving on committees has helped solidify the foundation of excellence for the future, for the Board and board members who will follow."* - Cecelia Carter, Chairperson

*"Ms. Kendrix has served the roll as trustee and fiduciary honorably. Her desire to explore avenues of learning and bring this learned information back to the Board has contributed to the overall growth and success of the Board and the System We wish her the best in her future endeavors."* - Dr. Jason Steliga, Executive Director

## Defined Benefit Plan – Explained

Kansas City Public School Retirement System is a defined-benefit (DB) plan that began on January 1, 1944. A DB plan is pre-funded, both by the employer and employee, into a common pension trust. The pooled monies are managed by professional asset managers, reducing fees over the long term. Once the member has met the criteria for retirement, often years of service plus age, the member qualifies for a lifetime benefit.

A defined-contribution (DC) plan (401k, 403b, 457b, IRA) is an individual account often self-directed and self-funded. Participants choose how much they want to save, how they want to invest the contributed funds into the account and how they wish to withdraw their funds upon retirement. It does not guarantee a lifetime benefit.

One aspect of a defined benefit plan is your retirement benefit does not change in relation to market volatility. A DB plan, with its diversified portfolio, provides downside protection in years when the market is down, whereas, in a DC plan, your total amount of money varies with market volatility. This can have a negative impact on the amount of money withdrawn in retirement as there is no guarantee that your monthly benefit will remain the same.

Also, with a DC plan, individuals may outlive the funds available to them during retirement. The money you possess in your account is what you accumulate over time in your savings plans through contributions and investment earnings. The benefit is determined by how well an individual invests the account and the market conditions at and during retirement.

In addition, individuals have to decide how they want to spend their money upon retirement (what percentage each year) and they must estimate how long they might live to ensure they have enough money to survive. This can often lead individuals to impose upon themselves a lower standard of living.

With a DB plan, this is not a worry. You are guaranteed a set payment for the remainder of your life; in other words, your benefit cannot be outlived. This provides a level of retirement security as you need not worry about the market and its fluctuations, and you know how much money you will have each month.

In addition, DB plans often contain spousal protections, disability protections and COLAs when certain criteria are met. These supplemental benefits are not often found in DC plans.

To learn more about our plan, download a copy of our Facts Book at [www.kcpsrs.org](http://www.kcpsrs.org).

## Mid-Career Seminars

If you have ten years of service or more with one or more of our employers, we invite you to a mid-career seminar to discuss the options you have as you begin thinking and planning for retirement\*. We look forward to sharing with you the background of our DB plan and what it has to offer. Register Online!

DATE	TIME	METHOD	REGISTRATION DEADLINE	LINKS
April 14	4:30—5:30 pm	Virtual / Zoom	April 7	<a href="#">Registration Link</a>
April 28	4:30—5:30 pm	Virtual / Zoom	April 21	<a href="#">Registration Link</a>

Enrollment confirmation and reminders will be sent to your email address used when registered online.

*\*Members with at least five years of service and employed prior to 1/1/14 are fully eligible at age 60 or 75 points. Members with at least five years of service and employed on or after 1/1/14 are fully eligible at age 62 or 80 points. Points are your age plus your years of service with a Kansas City Public School Retirement System employer.*

## Pre-Retirement Seminars

If you are within one to three years of retirement eligibility\*, register now to attend a Pre-Retirement Seminar. Seminars include information about KCPSRS benefits, Social Security, and the Corebridge personal saving plan offered to school district and some charter school employees. Seminars will be held on the dates and times listed below. You must register to attend.

Register Online! You must register by the specified deadline in order for KCPSRS to prepare and e-mail you a personalized retirement estimate and packet of information before the session

DATE	TIME	METHOD	REGISTRATION DEADLINE	LINKS
February 18	4:30—7:00 pm	Virtual / Zoom	February 11, 2026	<a href="#">Registration Link</a>
February 25	4:30—7:00 pm	Virtual / Zoom	February 18, 2026	<a href="#">Registration Link</a>
March 11	4:30—7:00 pm	In-Person	March 4, 2026	<a href="#">Registration Link</a>

Enrollment confirmation and reminders will be sent to your email address used when registered online.

*\*Members with at least five years of service and employed prior to 1/1/14 are fully eligible at age 60 or 75 points. Members with at least five years of service and employed on or after 1/1/14 are fully eligible at age 62 or 80 points. Points are your age plus your years of service with a Kansas City Public School Retirement System employer.*

## Manage and Access Your Pension Info with Ease

In today's digital world, accessing your account should be simple. KCPSRS offers easy-to-use tools to help you stay informed and confident about your financial future. Visit [www.kcpsrs.org](http://www.kcpsrs.org) and log in to **My Account** to:

- View member account information
- View KCPSRS member statement
- View newsletters

### Getting Started Is Easy:

- 1.Click the red **"My Account Login"** button on the homepage
- 2.(For new users) Select **"Create a New User ID"**
- 3.Complete identity verification and security questions

As the new year begins, it's also a great time to review and update your records. Life changes—such as marriage, loss or relocation—can affect your retirement planning.

### Take a moment to check:

- Beneficiaries** – Has anything changed?

Keeping your information current ensures your wishes are honored and helps us reach you when needed.

## Portability

If a member switches jobs between the KC School District, the KC charter schools, and/or KC Public Libraries, the member's account continues uninterrupted wherever the member ends up working – contributions will continue to be reported by the member's new employer. No action is required by the member. If a member leaves employment in Kansas City, she or he may choose from several options regarding portability of the member's account balance, including:

- If a vested member leaves their account balance with the Retirement System, interest will continue to be earned each year until the member is eligible for a monthly benefit or dies. If you are not vested, your account will earn interest for up to four years after termination of employment.
- If a vested member, you have the following additional options:
  - Refund of contributions and interest—(1) Rollover the member account balance into another qualified tax deferred plan; (2) take a lump sum cash payout of the member account balance net any taxes (Note: If you are under 59 1/2, the IRS generally assesses an additional 10% penalty on withdrawals.)
  - Reciprocity Options—(1) Missouri Reciprocity for Recognition of Service RsMO 169.569 (Note: The individual must be vested in both KCPSRS and another Missouri education retirement system to be eligible to recognize service at no cost to the individual.); (2) Missouri Reciprocity Transfer, RsMO 105.691 (Note: Individual must be vested in both KCPSRS and another Missouri public retirement system with a cooperative agreement with KCPSRS. Currently the only such cooperative agreements are with PSRS and PEERS.)

## Important Update: Request for Refund Application Form Changes

### **Date for Submission and Notarization:**

Starting March 1st, the submission date for all Request for Refund Application Forms will change from the 15th of each month to the 1st of each month. Applications must be received by 2 p.m. on the 1st of the month.

In addition, all Request for Refund Application Forms will need to be signed in the presence of a notary.

### *Why the Change?*

**Better Flow:** Submitting at the start of the month helps us process everything faster and keeps reports accurate.

**Less Stress:** No more mid-month rush—everything gets handled in one clean cycle.

**Consistency:** Aligning with other monthly tasks makes life easier for everyone.

**Security:** Notary provides enhanced security of the contributions you have made to the System.

## Relocation Update – How to Visit Us at Our New Office

We're excited to welcome you to our new location at **1201 Walnut Street** in downtown Kansas City! Here's everything you need to know to make your visit smooth and easy:

### Appointments Required

For security and personalized service, **all visits are by appointment only.**

Please schedule your visit by:

- **Phone:** (816) 472-5800
- **Email:** [kcpsrs@kcpsrs.org](mailto:kcpsrs@kcpsrs.org)

### Getting Here:

- **Primary Intersection:** 12th & Walnut
- **Additional Entrances:** You can also enter the building from **Grand Avenue** or **13th Street**.

### Parking & Transit:

- If you're driving, parking is available in the building's garage. **Please bring your parking ticket with you so we can validate it** during your visit.
- There are plenty of public transit options including the **KC Streetcar**, which runs along Main Street, is **free of charge** and transverses 5.7-mile stretch from River Market to UMKC.
- Multiple bus routes serve the area, and highway access is convenient via **Interstates 35 and 670**, as well as **Highway 71**

### Building Access:

- Upon arrival, **check in with security** at the main entrance.
- Security will provide you with access to the **14th floor**, where our office is located.

## Looking Ahead: Building a Stronger Connection in 2026

As we prepare for an exciting year ahead, we're focused on creating meaningful opportunities to support our members. One of our priorities in 2026 is education.

**We want to hear from you.** What kind of educational support would be most helpful? Please email your feedback to help in shaping the content and format of these offerings to ensure they are relevant and impactful.

In addition to expanding educational resources, we're working to strengthen our communication efforts. We recognize the importance of direct communication and are shifting toward more personalized outreach. Your participation is essential in making this transition successful.

Please contact the appropriate KCPSRS staff member to ensure your contact information is current. Staying connected helps us serve you better.

We remain committed to improving accessibility across the System. Enhancing ADA compliance is continuous priority, including content, color and orientation adjustments, as well as accessibility profiles like Seizure Sage mode, Vision impaired mode, ADHD -Friendly settings and Cognitive Disability support. These features ensure all members can access our services with ease. Please check out our website TODAY.

Together, let's make 2026 a year of growth, connection and support.