

REGISTER FOR SELF SERVICE

Go to kyret.ky.gov. Click on the “**LOGIN**” button at the top, right of the screen. Click on the “**Member Login,**” button.

Click “**Need to Register?**” You will need to add your first and last name, your social security number, without dashes, and your birthdate in the format shown in the Birth Date field. Click Next. Enter your KPPA Personal Identification Number, (PIN) or, answer a few questions to verify your identity.

Enter a valid email address and click “Next.” You will create a User ID and Password. Please take note of the password requirements.

Your self-service password:

- Must be at least 8 characters
- Is case sensitive
- Can’t contain spaces
- Must have at least one uppercase letter
- Must have at least one lowercase letter
- Must have one of the following special characters:
@ # ! % \$

Using the Member Self Service (MSS) Website:

Log in using the User ID and Password you created during the registration process.

From the Home page, you may access the following:

Contact Information - Change contact information such as your email address and phone number.

Account Summary - View service credit, contributions, and beneficiary information.

Account History - See an overview of contributions, salary, and service through the previous fiscal year.

Benefit Estimate Calculator - Use current information to calculate a retirement estimate. See “[Calculating a Benefit Estimate](#)” below for instructions.

Service Purchase Estimate - Estimate the cost to purchase eligible service credit using current data. Calculate monthly payment deductions under an installment plan to purchase the service

Account Balance Letter - Issue an account balance

letter to your home address or via email to show your total service, contributions, and interest.

Annual Statements - View and print your Annual Statements online from Fiscal Year 2019 forward.

Access and print active membership and retirement forms by clicking on the “**Available Forms**” drop down box in the upper, right of the Home page and clicking the “**Open**” button.

NOTE: The forms available on the MSS portal are pre-populated with information specific to the member. Generic forms are available on the “Publications and Forms” tab on the KPPA website: kyret.ky.gov.

CALCULATING A BENEFIT ESTIMATE

Review your membership and beneficiary information

Statutes require members to name one beneficiary at retirement. If multiple beneficiaries are listed on your active account, you may select one already recorded from the dropdown or you may use a different beneficiary for the estimate by updating the required beneficiary fields.

IMPORTANT NOTE: Estimates assume the elected beneficiary’s information at the time it is generated. Updating variables such as your beneficiary within the benefit estimator will NOT change your recorded information on file.

Did you know? You can update your beneficiary designation at any time prior to retirement by completing a new Form 2035, Beneficiary Designation. You cannot change your Beneficiary Designation on Member Self Service.

Service Purchase Information

A member actively purchasing service credit via an Installment of Purchase Service (IPS) Agreement should elect “Yes” to include the remaining months of service on contract to the benefit estimate results. A default box to include a stated number of months which remain to be purchased on IPS will be system generated. Simply

uncheck the box to exclude the remaining service from your estimate results.

If you are eligible to purchase service credit and wish to include it in the calculation for comparison, elect "Yes" to the second question, "Do you wish to purchase service credit in the future?" Enter the number of months to purchase in the required field which correlates with the system the service is to be purchased.

If neither of these scenarios are applicable, click Next.

Retirement Date Information

Two retirement dates will be pre-populated in their appropriate fields: First Eligible Retirement Date and First Unreduced Retirement Date. For Tier 3 members, both dates should be the same since members of this Tier are only eligible to retire with unreduced benefits.

You may also project your retirement date based upon an assumed Termination Date and clicking, Calculate Retirement Date.

Click the radio button next to the retirement date you wish to use:

First eligible retirement date: The first retirement date in which you may receive a retirement benefit. Tier 3 members are not eligible for early retirement benefits; therefore, the member's first eligible retirement date and first unreduced retirement date should be the same.

First unreduced retirement date: The first retirement date in which you may receive an unreduced retirement benefit, based upon Tier.

Other retirement date based on termination date: Enter a termination date and click the green, Calculate Retirement Date button. A retirement date will be system generated based upon Tier 3 eligibility requirements.

Calculate your Salary Information

If you plan to retire before Age 62, you may be eligible for the Social Security Adjustment Options (SSAO). Enter your estimated age 62, Social Security monthly benefit in the field to generate the additional payment amounts for the SSAO.

Your current salary amount may be shown in the monthly salary field. You may override the monthly salary if it does not correctly reflect your wages or you wish to assume an increase/decrease in salary.

Choose to include a percentage increase or Upside Sharing Interest by checking the correlating box.

•To assume a percentage increase, select the month of increase from the dropdown and enter the percentage increase to be applied, yearly.

•The assumption of Upside Sharing Interest requires the member to manually calculate the expected [Geometric Average Net Investment Return \(GANIR\)](#).

Next click, Calculate Accumulated Account Balance (AAB) to view the Projected Accumulated Account Balance Results. You may use the AAB calculated OR choose Override Accumulated Account Balance and key the information required. Scroll to the bottom of the screen and click the blue button, Show Estimate to view the Estimate Calculation Results.

STAY CONNECTED WITH KPPA

Once you login, please review your contact information and make sure we have your email address so you receive newsletters and announcements electronically.

Need Help? Call our office

Monday - Friday 8:00 a.m. - 4:30 p.m. EASTERN

1-502-696-8800 or 1-800-928-4646

Visit our website at kyret.ky.gov

or connect with us on social media

[Facebook.com/kyretirement](https://www.facebook.com/kyretirement)

[@KYretire](https://twitter.com/KYretire)

