

Vested Interest

KPERS Newsletter for our Retired Members



Manage Your Retirement In Your Online KPERS Account

The KPERS Member Web Portal offers a simple, secure way to access your retirement information, whenever it's convenient for you. Think of it as your personal online KPERS vault. It's easy to use, available 24/7 and designed with your security in mind.

How to Get Started

It's easy! Visit kspers.gov and click the Member Login button at the top of the page.

If you're a new retiree: For security purposes, you'll need to call KPERS at **1-888-275-5737** to activate your online account.



On the login page, enter your User ID (your email), then type your password on the next page.

Take a Look Inside

Once logged in, click your plan. If you have service in more than one plan (KPERS, KP&F, and/or Judges), each will display on this screen. From here, you can access helpful tools and account details like:

- Your monthly benefit and tax withholding amount
- Payment history
- Total contributions and benefit payments
- Beneficiaries (you can view or update these online)
- Details about the \$6,000 retiree death benefit
- 1099-R forms (download and save a copy)
- Income verification letter (helpful when buying a home, car or for other financial matters)
- Update your personal information (email, address, phone number, etc.). It's important to let KPERS know if your contact information changes, especially your address.

We're Here to Help

If you have questions or need help logging in, you can always reach out to KPERS at **1-888-275-5737**. Our InfoLine Team is available weekdays from 8 a.m. to 4 p.m. You may also email us at kspers@kspers.gov.

Want to Learn More About KPERS Funding?

Webinar: **Funding Basics**

Date/Time: **April 23 @ 2:00 p.m.**

Host: **Alan Conroy**, KPERS Executive Director

Visit kspers.gov to register.



These 6 Red Flags Can Be a Sign of Fraud or a Scam

Scammers are becoming more sophisticated and convincing these days, especially when targeting older adults. They often use fear, urgency, impersonation and pressure to get you to take action. It's a good idea to be aware of these common phrases a scammer may use in emails, direct mail or phone calls/voicemails.



Creates Urgency & Fear

- Act now, final notice
- Immediate action required
- Your account will be closed or suspended



Too Good to Be True

- You've won a prize
- Guaranteed returns, no risk
- Exclusive offer



Request Technology & Access

- Verify your account
- Click this link
- Security breach, accounts have been compromised



Uses Emotional Manipulation

- Your family member needs help
- I'm calling on behalf of your son/daughter/grandchild
- You're the only one who can help



Pressure to Pay Money

- Pay today to avoid penalties or arrest
- You owe back taxes
- Gift cards/wire transfer/cryptocurrency payment



Impersonates Authority or Trust

- This is the IRS/Social Security/Medicare or Medicaid
- Government-issued refund or penalty
- Bank fraud department

Keep in mind, these phrases don't automatically signal a scam. But if you hear a combination of urgency, pressure, secrecy, and requests for money or personal information, it's a serious red flag. **Verify or talk to someone you trust before taking any action.** It can protect you from financial loss and identity theft.

For more information or to report fraud, please visit reportfraud.ftc.gov.

Making a Difference in Retirement

Many retirees continue public service through volunteering and other service. We would love to feature uplifting retiree spotlights in future issues. **Your story may help or inspire others!**



Tell Us Your Story!

Scan the QR code, or use the link below.

surveymonkey.com/r/retireespotlight



Direct Deposit Provides Convenience and Security

With direct deposit, you have secure and timely access to your monthly retirement benefit. We're here to help if you have questions about benefit payment dates or changing your account preferences.

Download the Direct Deposit Calendar

KPERS deposits your benefit on the last working day of each month. Your funds are available immediately, making it easier to plan and manage monthly expenses. For a full list of payment dates and State holidays (when KPERS is closed), go to kspers.gov and click "Retirees" at the top of the page. Then click Direct Deposit Calendar from the drop-down menu. You can access the 2026 calendar directly at kspers.gov/pdf/2026DirectDepositCalendar.pdf.

Changing Your Direct Deposit

Keeping members' accounts secure is a top priority for KPERS. We have safeguards in place while keeping the process simple if you need to make a switch.

If your account preference or financial institution changes, complete a new Direct Deposit Agreement

form. Download a copy at kspers.gov/forms/k15b.pdf and return it to KPERS. For security reasons, please do not submit your form by email.

Here are a few things to remember:

- Direct deposit changes may take 30-60 days. If possible, please keep your previous account open until the change is complete.
- KPERS may require verification that your (the member's) name is on the account.
- If someone other than you requests the change, KPERS requires a copy of the legal authorization (e.g., power of attorney, guardianship or conservatorship). Please include this with your form or ensure it's on file with KPERS.

If you have questions about changing your direct deposit or switching to direct deposit from paper checks, please call our toll-free InfoLine at **1-888-275-5737**. KPERS staff will be happy to assist you. Keep in mind, when you're calling about your account, we may ask you some questions to verify your identity first.

Money Matters – Investment Snapshot

Our actuarial projections currently assume an average long-term investment return of 7.0%. In some years, returns will be below that rate, and in others, returns will exceed it. While investment returns each year are important, healthy returns over time are essential for proper funding.

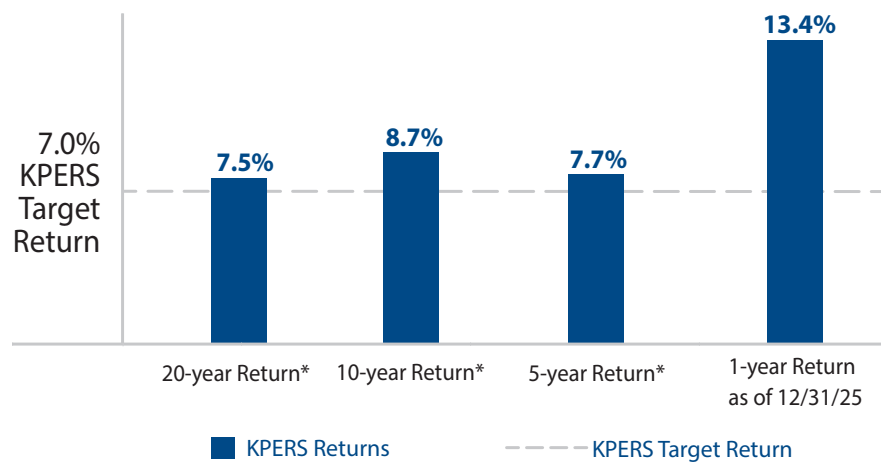
KPERS' 20-year investment return average is 7.5%*, outpacing the 7.0% target.

*average annualized total returns

KPERS Returns Over Time

Total Assets = \$30.8 billion

as of December 31, 2025



*average annualized total returns as of December 31, 2025

Our Mission

KPERS exists, in its fiduciary capacity, to deliver retirement, disability and survivor benefits to our members and their beneficiaries.



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2026 Benefit Payment Dates

March 31	August 31
April 30	September 30
May 29	October 30
June 30	November 30
July 31	December 31

Board of Trustees

Brad Stratton, <i>Chairperson</i>	Steven Johnson	Sam Williams
Emily Hill, <i>Vice-Chairperson</i>	Rich Proehl	Jo Yun
Chris Huntsman	Ryan Trader	James Zakoura



Letter From Alan Conroy, Executive Director

I am pleased to share some good news with you about the KPERS Trust Fund, as well

as a few items KPERS is tracking this legislative session.

2025 was another successful year for the Trust Fund. As of December 31, 2025, the total assets grew by \$2.9 billion and reached nearly \$31 billion. This is a new record for the highest level ever achieved by the Trust Fund.

For Calendar Year 2025, KPERS earned a 13.4% return. In addition, our 20-year investment return is 7.5%, exceeding our 7.0% target. Remember, the Trust Fund is built to withstand fluctuations in the market. In some years, returns

will be below that target, while in other years, returns will exceed it. Investment returns each year are important. But healthy returns over time are essential to proper funding.

Keep in mind, KPERS is your fiduciary. That means we are investing the Trust Fund solely for your benefit. Our aim is to achieve the highest return with the lowest risk, using appropriate diversification and no economic or social objectives. You can learn more about funding and investments at kspers.gov/about/funding.

Next, I would like to update you on the 2026 legislative session. This year, we have seen bills related to working after retirement, cost-of-living adjustments, changes to benefit

structures, administrative matters and investment standards. Turnaround was February 19, the deadline for nonexempt bills to have moved out of their first chambers. Two bills advanced: Senate Bill 435, which makes administration and technical changes to KPERS' statutes, and SB 232, which adds foreign bonds to the list of investments the KPERS Board of Trustees may use for the Treasurer's Unclaimed Property Fund portfolio. These do not impact your retirement benefits. To learn more on KPERS-related bills, please visit kspers.gov/about/legislationtracker.

As always, I welcome your comments and questions. Please feel free to contact me at **785-296-1017** or aconroy@kspers.gov.