

Retirement Checklist: SMSD Steps to Retirement

- ✓ **Attend a [KPERs pre-retirement webinar and/or view the KPERs Webinar Recording](#).** The pre-retirement seminars are designed to help you navigate the last steps to retirement. Each free seminar covers a variety of topics directly related to your KPERs retirement.
- ✓ **[Find out when you are eligible to retire](#).** Knowing when you'll meet the age and service requirements to retire can help you decide on the best retirement date.
- ✓ **[Calculate a retirement benefit estimate](#).** You can calculate your own estimate online by logging in to your personal account at kpers.org.

If you were hired prior to July 1st, 1993 and either a **Certified or Year Round employee with paid vacation days**, you can also complete section A & (B optional) **[Benefit Estimate Request form \(KPERs-15E\)](#)**, sign, then send the form to the SMSD Designated Agent, Nicole Churchill CAA. Once Payroll has completed with the most accurate pay information the request will be sent to KPERs. Please allow 4 weeks for KPERs to process.

- ✓ **Review the [KPERs Pre-Retirement Guide](#) to understand your benefit payment options.** You can use the benefit calculator at kpers.org to see how taking a partial lump-sum option or providing a benefit for someone after your death affect your benefit amount.
- ✓ **Complete the Resignation\Retirement\Leave of Absence Form.** Submit your form to your Building Administrator or Supervisor and copy HR. **This is the only document that the SMSD requires for Retirement.**
- ✓ **Complete an [Application for Retirement Benefits form \(KPERs-15\)](#).** Submit your application at least 30 days before your retirement date to KPERs via mail: **611 S. Kansas Ave., Suite 100, Topeka, KS 66603** or fax: **785-296-6638**. You need to apply to receive your benefits. They do not begin automatically. You will need to provide birth and name change documents.
- ✓ **Review your life insurance.** If you would like to continue your KPERs basic and optional group life insurance in retirement, you have two options: [Individual whole life insurance](#) or [portable group term life insurance](#).
- ✓ **Determine your [tax/withholding requirements](#).** In general, your benefits will be subject to federal income taxes, but not Kansas state income taxes. If you are going to live in another state, check if your retirement benefit is taxable in that state.
- ✓ **Confirm your Social Security benefits.** Get accurate information about [Social Security applications and benefits](#) by calling the Social Security Administration's toll-free number, 1-800-772-1213 or contacting your local SSA office.
- ✓ **Determine your health insurance needs.** If you have been with your current employer for 10 or more years, Kansas law allows you to remain in your current health plan by paying the entire premium. Contact the [SMSD Benefits Department](#) at 913-993-6454 for more information. When close to age 65, check into your Medicare options at your local SS office.
- ✓ **Review your other retirement income sources.** You'll need a method for turning your retirement savings and investments into income. Different plans have different payout options and requirements. To figure out the best way to supplement your KPERs benefits, you'll need to consider all your options.