



## Register for Member Self Service at [MyRetirement.ky.gov](http://MyRetirement.ky.gov)

### **If you have not registered for self-service:**

Click the "Need to Register" link below the login button. You will be prompted to enter your Social Security number, date of birth, and four-digit Personal Identification Number (PIN). Next, you will create a User ID and Password. Please take note of the Password requirements.

### **Request a PIN**

If you have lost or never received a PIN please contact our office at 502-696-8800 or 1-800-928-4646 and it will be mailed to the address on record with KRS. **Please note that this option will cause a delay for the member in accessing the needed information while they wait for the PIN to arrive.**

**To speed up the process**, members and beneficiaries who have a valid email address on file with KRS can also request a new PIN to be sent to them via encrypted email, so they will receive the PIN the same day. A member or beneficiary may request a PIN via encrypted email **in Step 2 of the registration process for the Self Service portal**, in the Contact Information module within the Self Service portal, or by contacting KRS toll free at 1-800-928-4646. To request a new PIN through the Self Service portal, click here to get started: <https://kyret.ky.gov/Pages/Login.aspx>

### **If you have already registered:**

Login using the User ID and Password you created during registration.

## **Using the Member Self Service (MSS) Website**



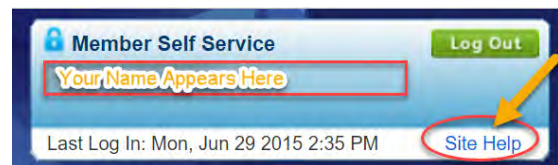
Under the **Account** menu, you can access the following:

- Contact Information - Change contact information such as your phone numbers and email.
- Account Summary - View service credit, contributions, and beneficiary information.
- Account History - See an overview of contributions and salary through the previous fiscal year.

Under the **Services** menu, you can access the following:

- Benefit Estimates - Use current information to calculate a retirement estimate.
- Service Purchase Estimate - Estimate the cost to purchase eligible service using current data and see an estimate of monthly payments under an installment plan.
- Account Balance Letter - Request a letter showing your total service, contributions, and interest.
- Member Correspondence - Check the status of a request or see if a document has been received.
- Annual Statements - View your Annual Statements online from the Home page.

**Need Help?** Click on the [site help](#) link at the top right corner of your screen under the logout button for step by step instructions.



## **Building a Benefit Estimate** A benefit estimate uses several pieces of information.

There are three key steps to building your estimate: (1) Compute Dates, (2) Calculate Salary Average, and (3) View Estimate.

**Step 1** - Review your membership information, beneficiary information, leave balances and service purchase information:

- If you have multiple people designated as your active account beneficiary, this will reflect the first principal beneficiary listed for your account. You may edit this information for a benefit estimate, but you cannot change your beneficiary online. *Remember, you can update your beneficiary designation at any time prior to retirement by filing a new Form 2035 with our office.*
- If your employer participates in the KRS sick leave plans, sick and compensatory leave will be displayed. You may use these amounts or enter different amounts.
- Use the service purchase section to enter service you may consider purchasing or are scheduled to purchase. The service you enter will be used for this benefit estimate.

**Complete Step 1:** If you are ready to proceed with your estimate, click the “Compute Dates” button at the bottom of your screen. *Note: If you use the “Clear” button, all of the information is cleared; including any leave balances and your beneficiary information.* Your screen will refresh and new sections are displayed.

**Step 2** - Choose a retirement date and review your salary information: The retirement date defaults to your first eligible retirement date. If you want to look at a different date, click the button to the left of the date you want to use. *Note: If you are already eligible for benefits, next month will display as your retirement date.* This section offers three choices:

- First eligible retirement date: This is when you are first eligible for a reduced benefit due to age or service. An early retirement penalty would be applied unless you are already eligible for an unreduced benefit.
- First unreduced retirement date: This is when you are eligible to receive an unreduced benefit.
- Other retirement date: Enter a retirement date (must be the first day of the month) and a termination date (should be prior to your retirement date).

Your current salary is shown. You can choose to project your current salary or add a percentage increase.

**Complete Step 2:** Once you are ready to proceed click the “Calculate Avg High Salaries” button at the bottom of your screen. When the screen refreshes, your final compensation is displayed.

**Step 3** - Review your final compensation. You may choose the override option to enter a different final compensation amount.

**Complete Step 3:** Click the “Show Estimate” button at the bottom of your screen. Your screen will refresh and the calculation results, payment options and amounts are displayed.

## **Building a Service Purchase Estimate**

There are three steps to building your estimate: (1) Cost Calculation Date and Type, (2) Calculate Detail Information, and (3) Calculate Purchase Estimate.

**Step 1:** Cost Calculation Date: Use the **last** calendar day of the month for your cost calculation date. Service Purchase Type: Select a type from the available list. Once you select a type, the screen will refresh and a new section is displayed.

**Step 2:** Calculation Detail Information: Enter the date your service or employment began and ended for the period of time you want to purchase. You can use the calculated rate of pay amount provided or use the override feature to enter a different amount. NOTE: For a Recontribution of Refund, you are not required to enter the dates of service. The refunded account information will be displayed once the screen refreshes.

**Step 3:** Click “Calculate Purchase Estimate.” Once the screen refreshes the calculation details are displayed. You will notice that the purchase amount is a link. If you click on this link, you can see how an Installment Purchase (payroll deduction) would work for the service purchase.