New to KPERS?

**We're here to help you get the most of your benefits.
Here's what you need to do in your first 30 days:**

1 Set Up Your Online Account

You can create your online account by visiting **kspers.gov**. This should only take a few minutes. Once logged in, you can see your account balance, calculate a benefit estimate, name or change your beneficiaries and more!

2 Name Your Beneficiaries

You can name a person, a trust, your estate or a combination of those three as your beneficiary. Make sure your hard-earned benefits go to the right place if you pass away. You can review or change your beneficiaries anytime. Learn more at **kspers.gov/beneficiaries.**

3 Add Optional Life Insurance, If Your Employer Offers It

Some employers offer Optional Life Insurance. This is extra protection for you, your spouse and/or your children. Learn more at **kspers.gov/optionallife.**

4 Start Saving On Your Own

KPERS and Social Security won't be enough for a secure retirement. You need to save on your own, too. Check with your employer about options where you work. It doesn't really matter where you save, as long as you are saving. After all, the sooner you start, the more time your money has to grow. That can pay off big in retirement thanks to the power of compound interest. Learn more at **kspers.gov/members/earlycareer.**

Understand Your KPERS Benefits — Step by Step

Over the next few months, you can receive brief emails to help you understand how KPERS works, what your benefits include, and what actions you may need to take. Use the QR code to sign up!

KPERS