Ready to retire?

Take your first steps by contacting these offices.

Kentucky 457(b) and 401(k) Plans

Kentucky Deferred Comp (KDC)
Website: https://kentuckydcp.ky.gov
Phone: 1-800-542-2667 or 502-573-7925
Retirement Specialists and Personal Retirement Consultant

3 reasons to **contact KDC right away** when you're planning to retire:

1. **OUR COST-FREE FINANCIAL PLANNING SERVICE**
   Our Personal Retirement Consultant can help guide you through the retirement planning process. This service is **available at no additional cost**. Learn more on Page 2.

2. **WHEN YOU HAVE UNUSED LEAVE BALANCE AND WANT TO LOWER YOUR TAXES**
   Consider giving your retirement savings a boost as you defer immediate income taxes by converting unused vacation, comp time and/or sick time into a KDC contribution. If you cash out your unused leave time when you retire, it is taxable. Another option is to defer the balance to your KDC account, which allows you to maximize your contribution and defer income taxes to when you will potentially be in a lower income tax bracket.
   You must submit a KDC Leave Balance Deferral Form prior to your specified retirement date. Plan ahead. Contact us as soon as you know your retirement date.

3. **BECAUSE KDC KEEPS WORKING FOR YOU**
   Scan the QR code above to talk with a Kentucky Retirement Specialist about how and why you should consider letting your KDC investments potentially grow through your retirement. KDC is with you for life.

Kentucky Pensions

Kentucky Public Pensions Authority (KPPA)
Website: https://kyret.ky.gov
Member Self Service: https://myretirement.ky.gov
Phone: 1-800-928-4646

Teachers' Retirement System (TRS)
Website: https://trs.ky.gov
Pathway for member account access: https://mss.trs.ky.gov
Phone: 1-800-618-1687

Kentucky Judicial Retirement Plan
Website: https://kjfrs.ky.gov
Phone: 502-564-5310

Retiree Health Care

KPPA and TRS offer health insurance to eligible retirees within their systems. Contact your pension system for more information.

Social Security and Medicare

Social Security
Website: https://ssa.gov
Phone: 1-800-772-1213

KDC's Personal Retirement Consultant can help you consider whether applying for benefits at age 62, your Social Security normal retirement age or even age 70 may be right for you. The Social Security Administration recommends that you apply online 2 months prior to receiving benefits.

Medicare
Website: https://medicare.gov
Phone: 1-800-MEDICARE (1-800-633-4227)

You can apply for Medicare coverage 3 months before you turn age 65. Visit medicare.gov for more information.

Continue to enjoy KDC benefits well after retiring

Cost-free financial planning service

Kentucky Deferred Comp offers the services of a Certified Financial Planner (CFP®), a licensed financial representative who can:

- Provide a personal look at your retirement income resources
- Compare it with your retirement income needs
- Prepare a detailed Cash Flow Analysis and Retirement Income Plan

This financial service has been made possible to all employees through KDC and the Personnel Cabinet. Perhaps most importantly, our financial planning service is **available at no extra cost** for as long as you remain a KDC participant. Check with your local Retirement Specialist for more information.

Retirement Specialists

Scan the QR code to contact your local Kentucky Retirement Specialist or our convenient Internal Retirement Specialist Desk.

Competitive fees

As a not-for-profit agency under the Personnel Cabinet, you'll probably find that KDC costs are much lower than those you would incur investing on your own. Scan the QR code to learn more.

Investing approaches

You have the same 3 approaches available in retirement: Help me do it, Do it for me and Do it myself. To learn more, scan the QR code and then click "What Are My Investment Options?"

Flexible, easy payout options

Our **online withdrawals service** makes it even easier to select a distribution option. You can receive money at regular intervals and amounts, or just when you need it.

Account consolidation

Manage all your retirement assets in your KDC account: one statement, one required minimum distribution and one contact for easier account management. Contact us to learn how.

Robust website

kentuckydcp.ky.gov provides online education and tools, investment information and account access in a simple, easy-to-navigate site. This includes access to robust planning tools such as My Interactive Retirement Planner℠ and My Investment Planner℠.

Kentucky Deferred Comp
Kentucky's *official* supplemental retirement plan

TEAM KENTUCKY
PERSONNEL CABINET

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