

# Know Your Retirement Benefits

As an employee within the Commonwealth of Kentucky, it's important to understand your retirement benefits. Kentucky Deferred Comp and the Pension Systems offer two different state retirement programs that when used together can help you reach your retirement goals. This page provides an explanation of the programs offered through Kentucky Deferred Comp and the Pension Systems.

## Kentucky Deferred Compensation (KDC)

An Authority created by statute attached to the Personnel Cabinet of the Commonwealth of Kentucky. KDC offers supplemental retirement plans for all state, public school and university employees, and employees of local political subdivisions that have elected to participate.

We offer pre-tax and after-tax options in our 457(b), 401(k) and IRA Plans.

**Website:** [kentuckydcp.ky.gov](http://kentuckydcp.ky.gov)

**Phone:** 1-800-542-2667

## Kentucky Public Pensions Authority (KPPA)

Includes CERS, KERS, SPRS and Judicial/Legislative pension systems for state, city, county employees, and classified staff in public schools.

**Website:** [kyret.ky.gov](http://kyret.ky.gov)

**Phone:** 1-800-928-4646

## Teachers' Retirement System (TRS)

Includes certified teachers and staff in public schools, Dept. of Education, colleges and universities.

**Website:** [trs.ky.gov](http://trs.ky.gov)

**Phone:** 1-800-618-1687

## Judicial Form Retirement System

Includes all Justices of the Supreme Court, Judges of the Court of Appeals, Circuit, Family and District Court Judges, and members of the General Assembly

**Website:** [kjfrs.ky.gov](http://kjfrs.ky.gov)

**Phone:** 502-564-5310



## Other pension plans

Voluntary contributions directly out of your paycheck



Mandatory contributions from your paycheck

Pre-tax contributions and earnings are taxable upon distribution. Roth after-tax contributions and earnings may be tax free upon distribution



Contributions are pre-tax, pension benefit is taxable upon receipt

Supplemental benefit that allows you to have control over your contributions, investments and distributions



Fixed, lifetime benefit — monthly distribution amount is dependent upon your retirement formula and years of service, determined by your system and tier

Financial Wellness classes available — sign up using [kentuckydcp.ky.gov](http://kentuckydcp.ky.gov)



Educational classes available — sign up through your pension provider's website

Appointments available to discuss your 401(k) and 457(b) account(s), contact your local representative at [kentuckydcp.ky.gov](http://kentuckydcp.ky.gov) or visit the walk-in office



Appointments available to discuss pension, healthcare, etc.

For more details visit your pension provider's website.