

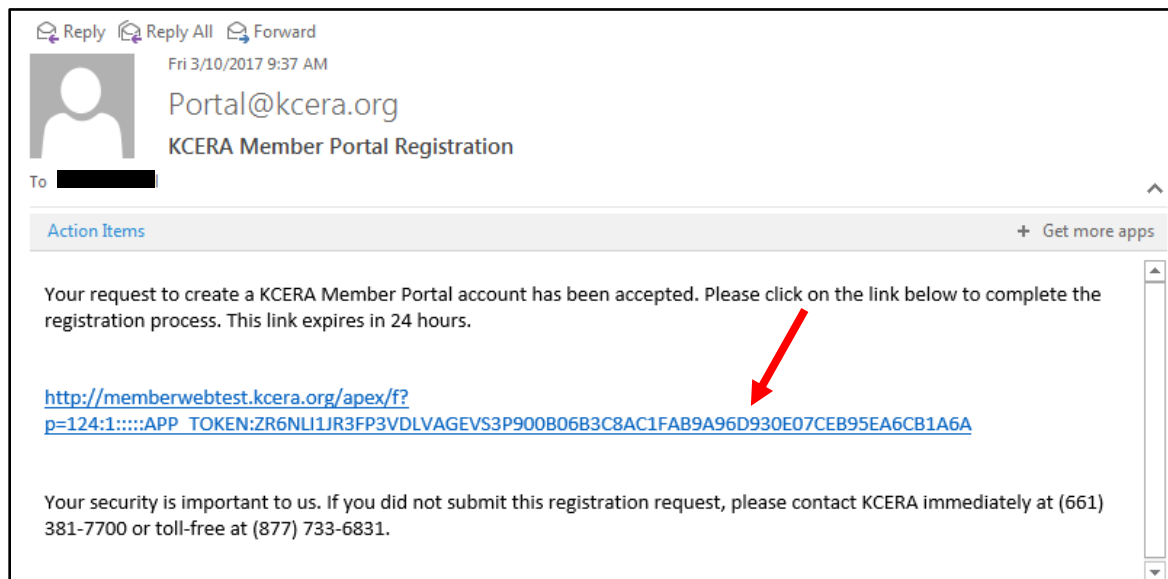
Member Portal Registration Instructions

1. Go to www.kcera.org and click the “Member Portal” link. On the registration page that appears (see below), click on “Register.”

2. Complete the registration form. You will need your “Member Key” and “Email Address on file”. Click “Submit.”

- Active members can find their Member Key on their "Welcome" letter from KCERA. The Email Address on file should be the one your employer has on file.
- Retired members can also find their Member Key on their monthly remittance.
- Or, look for it on other correspondence from KCERA. If you still cannot find it, call KCERA at (661) 381-7700.

3. A message will be sent to your email address on file. Click on the hyperlink in the email.



4. On the next screen, enter your Social Security number and then create a username and password. *Write down this information for later reference.*

- Your username must be at least 8 characters in length.
- Your password must be at least 8 characters in length and contain an uppercase letter, lowercase letter, number and special character.

Click the Yes/No button to opt-in to receiving electronic communications through your portal account. Click “Submit.”

A screenshot of the 'KCERA Member Portal' registration page. The header is dark blue with the text 'KCERA Member Portal' and a 'Return to Member' link. The main content area is titled 'New user'. It contains several input fields: 'Your SSN', 'New Username', 'New Password', and 'Confirm Password', each with a red asterisk indicating it is required. A red bracket groups these four fields. Below them is a section for 'Opt in for electronic communications' with a 'No' button and a dropdown arrow. A red arrow points to the 'Submit' button at the bottom left. A green callout box with a checkmark contains the following text: 'Please complete all fields below. Your username must be at least 8 characters in length. Your password must be at least 8 characters in length and contain an uppercase letter, lowercase letter, number and special character. For security, do not use your name or other personally identifying information for your username or password.'

5. On the next screen, select three security questions and then type an answer for each. Click “Submit.” *Your answers will enable you to reset your username and password later, if needed.*

KCERA Member Portal

Select Security Question

Question 1 *

Answer 1 *

Question 2 *

Answer 2 *

Question 3 *

Answer 3 *

Submit Cancel

6. Your registration is complete! Click the “Return to Member Portal Login” button to go to the log-in screen, where you can enter your new username and password.

KCERA Member Portal

Return to Member Portal Login

Message

Congratulations! You have registered for the KCERA Member Portal.

Meanwhile, a welcome message will be sent to your email address on file.

Congratulations! You have successfully created a KCERA Member Portal account. You now have access to your retirement account information anytime, anywhere. Your account will be updated regularly to reflect recent payroll transactions, so please visit the Member Portal often.

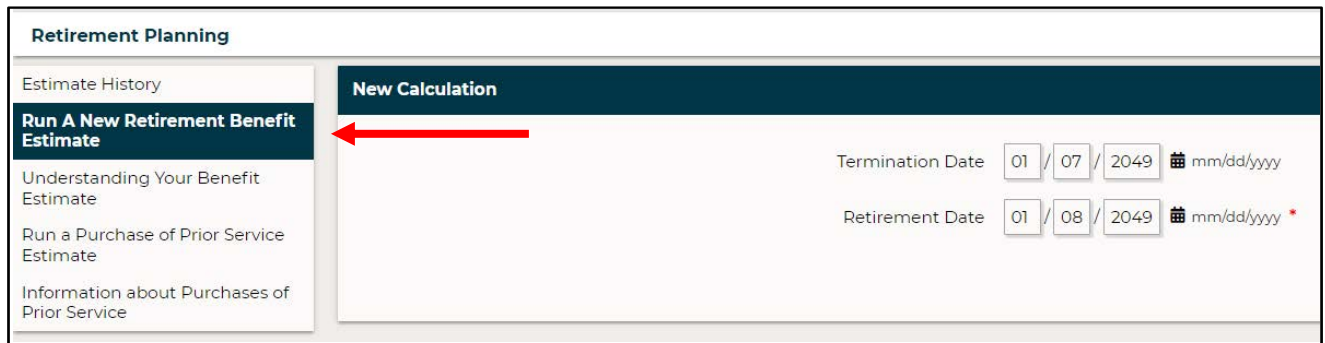
If you would like to ask any questions or provide feedback about KCERA's Member Portal, visit www.kcera.org and click on 'Contact Us,' or call the KCERA office at (661) 381-7700 or toll-free at (877) 733-6831. Thank you.

Generating a Benefit Estimate Instructions

1. On the Member Portal login page, enter your new username and password.

2. Your portal “home page” will display. Click on “Run a New Retirement Benefit Estimate” in the middle column.

3. On the next screen, click on “Run A New Retirement Benefit Estimate” in the left sidebar.



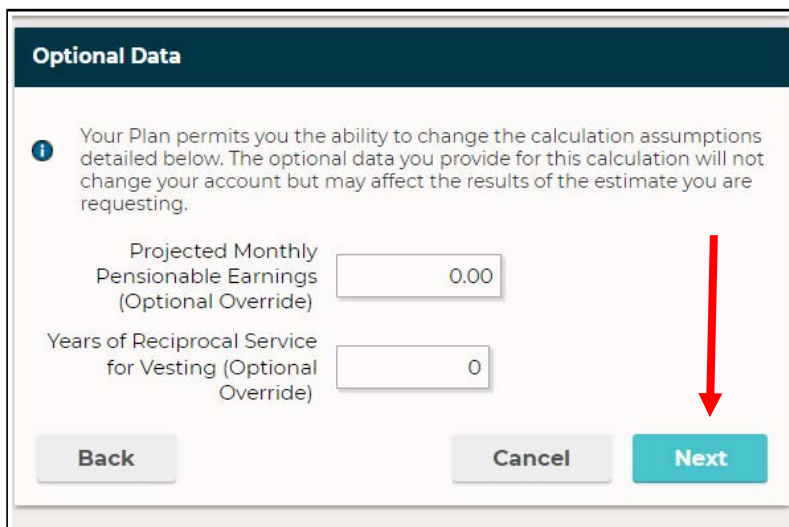
The screenshot shows the 'Retirement Planning' interface. On the left, a sidebar contains the following links: 'Estimate History', 'Run A New Retirement Benefit Estimate' (highlighted with a red arrow), 'Understanding Your Benefit Estimate', 'Run a Purchase of Prior Service Estimate', and 'Information about Purchases of Prior Service'. The main area is titled 'New Calculation' and contains two date fields: 'Termination Date' set to 01 / 07 / 2049 and 'Retirement Date' set to 01 / 08 / 2049. Both fields include a calendar icon and the format 'mm/dd/yyyy'.

4. Enter your *last* day on active payroll (“Termination Date”) and your *first* day of retirement (“Retirement Date”). *Unless you are a deferred member, your retirement date should be one calendar day after your termination date.*



This screenshot is identical to the previous one, but with a red arrow pointing to the '07' in the 'Termination Date' field (01 / 07 / 2049).

5. On the next screen, click “Next” without inputting any additional information.



The screenshot shows the 'Optional Data' screen. It features an information icon and a paragraph: 'Your Plan permits you the ability to change the calculation assumptions detailed below. The optional data you provide for this calculation will not change your account but may affect the results of the estimate you are requesting.' Below this are two input fields: 'Projected Monthly Pensionable Earnings (Optional Override)' with the value '0.00' and 'Years of Reciprocal Service for Vesting (Optional Override)' with the value '0'. At the bottom are three buttons: 'Back', 'Cancel', and 'Next' (highlighted with a red arrow).

6. On the next screen, you will see a summary of your calculation inputs. Click “Next” to proceed or click “Back” to change your earlier inputs.

Summary

Plan **1 - KCERA**

Calculation Type **Estimate by Member**


Termination Date **Jan 07 2049**

Retirement Date **Jan 08 2049**

Projected Monthly Pensionable Earnings (Optional Override) **0.00**

Years of Reciprocal Service for Vesting (Optional Override) **0**

Back **Cancel** **Next**



7. On the next screen, your benefit estimate will appear. Click “Gubmit” to save the estimate in your portal account. **To print your benefit estimate, right-click on the screen and select “Print.”**

Option No	Benefit Amount	Death Benefit Amount	Benefit Description
1.			
1.	\$\$\$	\$\$\$	UNMODIFIED BENEFIT OPTION This option provides the maximum monthly lifetime benefit to you, regardless of your marital status. Upon your death, if you are married or a registered domestic partner, your spouse/registered partner will receive a 60% continuance of your basic monthly retirement benefit for their lifetime. To be eligible, your spouse/registered domestic partner must be married/registered to you for a minimum of one year prior to your retirement. If you marry/register after retirement, you must be married/registered for a minimum of two years prior to your death, and your spouse/registered domestic partner must have attained a minimum age of 55 on or prior to the date of your death. Upon your death, if you have no surviving spouse/registered domestic partner but have unmarried children <i>under</i> the age of 18, your minor children collectively will receive a 60% continuance of your basic monthly retirement benefit until they turn 18 or 22 if they are unmarried and regularly enrolled as full-time students in an accredited school. Upon your death, if you have no surviving spouse/registered domestic partner or unmarried minor children, your designated beneficiary will receive a refund of your KCERA member contributions plus interest, less the sum of the monthly benefits that were paid to you during your lifetime.
2.	\$\$\$	\$\$\$	OPTION 1 - CASH REFUND ANNUITY This option provides for a reduced monthly benefit to you for your lifetime, with the provision that after your death any of your

Cancel **Submit**

