Town Halls on Retirement

By Duncan Baird, APERS Executive Director

In September, I began touring the state to meet with APERS members and retirees in a series of town hall meetings to discuss the financial health of our system and ideas for future legislation to help maintain and strengthen our system.

These meetings were organized by the Legislative Joint Retirement Committee and include the directors and staff of each Arkansas retirement system.

There were over 500 members in attendance between the two days in Hope and Hot Springs, which is incredibly encouraging. Thank you to each APERS member who attended these meetings and for your strong support of our retirement system.

At each town hall meeting, I provided details and statistics on the current financial position of APERS, including the following:

- The retirement benefit provided by APERS is important to both our employees and employers.

- APERS has done, and is doing, the right things from a financial standpoint. This is reflected in our funded status, which is higher than the national median.

- As time goes by, APERS is maturing. This is reflected in our growing number of retirees vs. active members and in the increasing amount of benefits paid out by APERS annually.

- It is prudent and responsible to monitor the financial health of our system and discuss possible adjustments to ensure it remains strong and stable.

Clint Rhoden, Director of the Arkansas Teachers Retirement System, spoke on the impact of changes made to ATRS in the last legislative session and the future of their system. Robyn Smith, Executive Secretary of Arkansas State Highway Employee Retirement System, and David Clark, Director of Arkansas Local Police and Fire Retirement System, also provided updates on their systems and the work they have been doing.

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Do It Yourself in the Member Self-Service Portal (MSS)

A lot of the questions and requests we receive from retired members involve tasks our retirees do not realize they can do for themselves through our online member’s portal, MSS (see how to activate your account below).

Change your electronic funds transfer account: You can change the account(s) where APERS deposits your benefits payments. Start by clicking the top menu link Change Deductions/EFT and then look for the Add/View EFT Info tab.

Send a secure message: You should never send sensitive personal or financial information through email, Facebook, or Twitter, but you can communicate privately with APERS through the Secure Message pane at the bottom of your Home screen.

Change your address: Retired members can change the contact information listed in their account by clicking the Your Info link on the top menu and selecting Change. However, if you have returned to work for an APERS-covered employer, only your employer can change your mailing address.

Change beneficiaries: You can change your beneficiaries for contributions or DROP funds by clicking the Your Info link on the top menu and scrolling down to the Current Beneficiaries pane.

Change your name and/or marital status: To change your name, gender, or marital status click the top menu link Submit Forms/Documents. In the Online Forms pane, click the Start link for the Demographic Change Request form.

Get a duplicate 1099R: You can view or download your IRS form 1099R for 2017 or 2018 by clicking the View 1099 link on the top menu. To request an earlier 1099, you must contact our office.

Change your tax withholding: You can change the amount APERS withholds from your benefit payment. Start by clicking the Change Deductions/EFT link on the top menu and then look for the Add/View Deductions tab.

Setting up your access to MSS

APERS’ Member Self Service Portal (MSS) is your first and best way to change information such as your mailing address, marital status, tax withholding, banking information, etc., and much, much more. But before you can do any of these things you have to establish a personal secure login.

The process begins on our website at www.apers.org. At the top of the page click on the member link.

On the login screen, click on Register. This will start the account wizard and you can follow the steps to

- Verify you are a member of the system
- Create a user name and password
- Set up your security questions and answers

Once you’ve completed the set up, you will get a confirmation email, and you are ready to log in.

A Closer Look

As part of the verification process the system will ask for your APERS ID. "Where can I find my APERS ID?" our members commonly ask. Your APERS ID can be found on any of your monthly Explanation of Benefits letters. Your APERS ID is found just below the Pay Date.

If you don’t have your APERS ID handy, you can contact APERS and we will be glad to assist you.

For a step by step guide to creating an account on the Members Self Service Portal go to our website at:

www.apers.org/myguides


**Town Hall Meetings on Retirement**  
*(continued from page 1)*

Following the presentations, we took questions from the audience and from members of the Joint Retirement Committee. There were many comments on possible legislative proposals impacting funding or benefits. For example, one member suggested maintaining or even raising the current rate of employer contributions. Also, if given a choice, several members mentioned they would prefer raising the employee contribution rate rather than adjusting benefits. Some audience members also encouraged us to find ways to cut administrative costs and investment fees. Not surprisingly, the annual cost of living increase was also of great interest to members, who urged us to consider the effect that any proposed changes might have on current retirees.

I’m excited about the opportunity to continue this conversation and hear your ideas and suggestions as we visit other cities around the state over the next few months. Below is a list of upcoming dates and locations. We hope to see you there.

- Duncan Baird

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**Upcoming Town Hall Meetings**

<table>
<thead>
<tr>
<th>When</th>
<th>Where</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1 (Tuesday) at 1:30 p.m.</td>
<td>Jonesboro - Arkansas State University</td>
</tr>
<tr>
<td>October 2 (Wednesday) at 9:30 a.m.</td>
<td>West Memphis - Arkansas State University Mid-South</td>
</tr>
<tr>
<td>October 9 (Wednesday) at 1:30 p.m.</td>
<td>Monticello - University of Arkansas at Monticello</td>
</tr>
<tr>
<td>October 10 (Thursday) at 9:30 a.m.</td>
<td>Pine Bluff - University of Arkansas Pine Bluff</td>
</tr>
<tr>
<td>October 22 (Tuesday) at 1:30 p.m.</td>
<td>Mountain Home - Arkansas State University-Mountain Home</td>
</tr>
<tr>
<td>October 23 (Wednesday) at 9:30 a.m.</td>
<td>Batesville - Lyon College</td>
</tr>
<tr>
<td><em>November 5 (Tuesday) at 5:00 p.m.</em></td>
<td>Benton Event Center, 17322 I-30 N</td>
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* Date and Location change.

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**Stay informed**

You can find the most up to date information on APERS participation in the town hall meetings on our website at:  
http://www.apers.org/joint-comm  
or follow us on Facebook or Twitter.  
www.facebook.com/Arkansas.PERS/  
@ArkansasPERS

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State legislators and system administrators meet with retirees and active members to discuss retirement issues.
Social Media Confidential

APERS shares content on Facebook and Twitter that many enjoy, and we’re delighted when members like, share, or retweet posts and follow us (hint hint). Please note that we do not converse with members on social media because those platforms aren’t safe for discussions of personal or financial data. Instead we invite you to use the secure Members Self-Service (MSS) portal on our website at www.apers.org for any confidential communications, or you can use the Contact Us form for general info.

facebook.com/Arkansas.PERS @ArkansasPERS

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Visit us online at www.apers.org

DIRECT-DEPOSIT DATES

Direct-Deposit Dates for retirees and beneficiaries
October 1, 2019
November 1, 2019
December 2, 2019
January 2, 2020
February 1, 2020
March 2, 2020
April 1, 2020

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