

# APERSpective

ACTIVE AND RETIRED MEMBERS

## Planning Your Dream Retirement

Many dream of a golden retirement but fail to plan, leaving them unprepared when it's suddenly just around the corner. Financial success in retirement doesn't happen by chance—it requires planning.

If you think you don't earn enough to need a financial plan, think again. Social Security and APERS benefits rarely replace 100% of pre-retirement earnings, and many find they need additional funds to maintain their lifestyle or pursue retirement dreams like travel or hobbies.

Start by identifying your retirement goals. What do you want to achieve or experience? Create a list to set a clear target. Next, assess your current financial situation with a net worth statement and review your income, expenses, and debt. Paying off high-interest debt should be a top priority.

Building wealth happens two ways: earning income and making your money work through saving and investing. Savings are ideal for short-term needs and emergencies, while investments, though riskier, are better for long-term goals like supplementing retirement benefits. A financial advisor can help tailor an investment strategy to your goals and risk tolerance.

If you want the freedom to enjoy retirement on your terms, start planning today—time won't wait!

## Director's Update

At APERS, we are continually working to enhance your retirement experience. From improving online security with Multi-Factor Authentication (MFA) to expanding digital services through myAPERS, we are committed to providing secure and accessible services.

This edition of the newsletter highlights the importance of retirement planning, updates on reciprocal benefits, and steps to ensure you stay connected with APERS. Whether you are an active member planning for the future or a retiree receiving benefits, our goal is to provide the resources you need for a secure retirement.

Amy Fecher  
Executive Director

### For Retirees

You can use myAPERS to view and update payments, tax details, and direct deposits, change your address, access 1099s and benefit verification letters, and manage documents!

# Establishing Reciprocity

Reciprocity allows members with service in multiple state-sponsored retirement systems to link their service to meet retirement eligibility requirements.

## How Reciprocity Benefits Members

APERS requires five years of service for vesting and 25 years for early retirement (28 years for normal retirement). Reciprocal service can count toward these requirements. Members can retire early at age 55 or normally at age 65, as long as they meet vesting requirements.

Example: If you have 15 years in ATRS and 10 years in APERS, you may qualify for early retirement with 25 years of total service.

To establish reciprocity, contact us via the myAPERS portal or at 501-682-7800.

# What Can You Do In myAPERS?

Whether you're familiar with myAPERS or just discovering it, this overview will help you maximize its features.

## Getting Started

To register, visit [apers.org](http://apers.org), click the myAPERS box, and follow the sign-up steps. You'll need your Social Security Number, APERS ID, last name, and date of birth. Find your APERS ID on recent correspondence or call our Retirement Support Center at (501) 682-7800 or (800) 682-7377. Non-retired members can receive it over the phone; retirees will receive it by mail for security reasons.

### Non-Retired Members:

- Benefit estimates\*
- Retirement applications\*
- Update beneficiaries, contact info, and account details
- Register for seminars\*\*
- Message counselors and manage documents

*\*active and deferred members only*

*\*\*active members only*

### Retirees:

- View and update payments, tax details, and direct deposits
- Access 1099s and benefit verification letters
- Manage retirement documents

myAPERS provides 24/7 access to your retirement information, making benefit management easy. Sign up today and explore all it offers!

**Accessible. Secure. Comprehensive.**



# Paperless Delivery and Notifications

APERS is committed to being a good steward of our retirees' funds. Our paperless delivery system provides a timely and efficient way to receive important correspondence while reducing costs.

When you sign up for a myAPERS account, you are automatically enrolled in paperless delivery. Nearly all documents generated for you will trigger an email notification when ready.

## Your Security Matters – Multi-Factor Authentication (MFA) Coming Soon!

APERS is strengthening security measures by introducing Multi-Factor Authentication (MFA) for logging into myAPERS. This extra layer of protection ensures that only you can access your account. Since MFA requires an up-to-date email address for verification codes, please confirm your email in the “Your Info” section of myAPERS.

### Benefits of Paperless Delivery:

- Immediate access to documents—no waiting for mail.
- Eliminate lost or delayed mail and improve security.
- Reduce costs and improve efficiency.

To make the most of paperless delivery, it's crucial to keep your email address up to date. Update your email in myAPERS today!

### For Active Members

Active members must update their mailing address through their employer's HR department, as APERS cannot make these changes.

## Updated Member Handbook

The updated APERS Member Handbook is now available on the website. Visit [www.apers.org](http://www.apers.org), click Publications, and scroll down to find it. The handbook offers a comprehensive guide to the retirement system, covering:

- Membership Conditions
- Service Credit
- Benefit Calculations and Annuity Options
- Deferred Retirement Option Plan (DROP)
- And more!

## How To Update Your Address

Keeping your address current ensures that you receive important documents from APERS. The process varies depending on your membership status:

### Active Members:

- Update your address through your employer's HR department. APERS cannot make these changes directly.

### Inactive or Deferred Members:

- Visit [www.apers.org](http://www.apers.org), click **Forms**, and select **Name or Address Change** (former employees only).
- Submit the completed form to APERS.

### Retirees:

- Visit [www.apers.org](http://www.apers.org), click **Forms**, and select **Name or Address Change**.
- Submit the completed form to APERS.
- You can also make the change in the myAPERS portal.

If you need assistance, call (501) 682-7800.



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### Upcoming Retirement and DROP Filing Dates:

Retirement Date	Earliest Filing	Latest Filing
June 1, 2025	March 3, 2025	May 2, 2025
July 1, 2025	April 2, 2025	June 2, 2025
August 1, 2025	May 5, 2025	July 2, 2025
September 1, 2025	June 3, 2025	August 4, 2025
October 1, 2025	July 3, 2025	September 2, 2025
November 1, 2025	August 4, 2025	October 2, 2025
December 1, 2025	September 2, 2025	November 3, 2025

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### Retirees: Direct Deposit Dates

Thursday, May 1, 2025  
Monday, June 2, 2025  
Tuesday, July 1, 2025  
Friday, August 1, 2025  
Tuesday, September 2, 2025  
Wednesday, October 1, 2025  
Monday, November 3, 2025  
Monday, December 1, 2025  
Friday, January 2, 2026  
Monday, February 2, 2026  
Monday, March 2, 2026  
Wednesday, April 1, 2026

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