

APERSpective

ACTIVE AND RETIRED MEMBERS

Understanding APERS DROP

If you have 28 or more years of service, APERS DROP lets you keep working while building a powerful retirement savings account at the same time.

The APERS Deferred Retirement Option Plan (DROP) gives eligible members a powerful way to build additional retirement savings while continuing to work. If you have at least 28 years of service, DROP allows you to start setting aside a portion of your future retirement benefit in a special account, even while you remain on the job, for up to 10 years.

When you enter DROP, your retirement benefit is calculated based on the service you have earned at that point. While you continue working, that monthly benefit is credited to your DROP account instead of being paid directly to you. The percentage deposited ranges from 63% at 28 years of service to 75% at 30 years, giving longer-tenured members even greater savings potential.

You are not required to stay in DROP for the full 10 years, you may exit at any time that fits your personal and financial goals. Once you do, you begin receiving your monthly retirement benefit and can access the funds you accumulated in your DROP account.

For eligible members, DROP is one of the most effective tools available to significantly increase retirement savings while continuing to earn a paycheck, making it a valuable option to explore as you approach retirement.

Director's Update

I am pleased to share that APERS has reached an important milestone, our investment portfolio has now surpassed \$13 billion. This achievement reflects the long-term strength and stability of the System and is a direct result of thoughtful governance, disciplined investment strategy, and the dedication of the APERS staff who work every day to serve our members. I extend my sincere thanks to our Board of Trustees for their leadership and oversight, and to our members for placing their trust in APERS to safeguard their retirement future.

As highlighted throughout this newsletter, APERS continues to provide tools and resources designed to support you at every stage of your career and into retirement. From retirement education seminars that help you plan with confidence, to programs like DROP and planning resources that make complex decisions easier, our goal is to ensure you have the information you need to make the most of your benefits. Keeping your contact information current and staying engaged with APERS communications helps ensure you never miss important updates.

With spring just around the corner, I also encourage you to take time to step outside, enjoy the warmer days ahead. This is also a great time to reflect on the amazing benefit you have in a secure retirement plan. Thank you again for being part of APERS, we are proud to serve you.

*Amy Fecher
Executive Director*

Is Your Retirement Getting Close?

One of the most common questions APERS receives is, “*When should I start the retirement process?*” While every situation is different, these key points can help you plan with confidence:

- **Choose your retirement start month.**
- **Watch your application deadline.**
- APERS publishes a retirement application schedule on the website under the “**Members**” tab. This shows the **earliest and latest dates** you can submit an application for each retirement month.
- **Use the retirement planning tools available to you.**
- Visit the “**Publications**” page on the APERS website for:
 - Annuity option guides
 - Step-by-step retirement instructions
 - A retirement planning resource with important contact information, including the **Employee Benefits Division** for insurance coverage questions
- **Reciprocal service may require extra time.**
 - If you have service credit with another Arkansas retirement system, it must be re-verified before retirement, which can extend your processing timeline.

Planning ahead helps ensure a smooth transition from active employment to retirement. APERS is here to support you every step of the way.

We Want to Hear From You!

Your opinion matters — and it helps shape the future of our organization. We’re conducting a brief survey to gather feedback from our valued members and retirees, and your input is critical to guiding our priorities and improving our services.

Whether you’ve been with us for years or are newly retired, your perspective helps us understand what’s working well and where we can grow. Please take a few minutes to share your thoughts by completing the survey linked [here](#) and on the QR code to the right.

To scan the QR code, you can either screenshot it and tap the link from your photo gallery, or use your phone to scan the code directly from a desktop or tablet screen.

2026 Member Survey



Keep Your myAPERS Access Secure

myAPERS now uses multi-factor authentication (MFA) to protect your account, which means you must receive a verification code by phone or email when you log in.

To avoid losing access, it's important to keep your contact information up to date in the portal and log in at least once a year.

APERS **strongly recommends using a personal email address and phone number**, not your work contact information, so your access is not affected if you change jobs. If your email or phone number is outdated, you could be locked out of your account and miss important notifications.

To update your information, log in to myAPERS, click **"Your Info"** at the top of the screen, and select **"Change."**

APERS at Your Fingertips

- [myAPERS](#) – Secure account access
- [Retirement Education](#) – Planning seminars
- [DROP](#) – Grow savings while you work
- [Retirement Guides](#) – Tools for every career stage

Visit apers.org to learn more.

For Retirees

Retirees are encouraged to keep their email and contact information up to date and take advantage of APERS retirement education resources to stay informed about their benefits and available planning tools.

For Active Members

As an APERS member, you can manage your account, track your service, and plan for retirement by logging in to myAPERS and taking advantage of APERS' free education and planning tools.



Plan Your Future with APERS Retirement Education

No matter where you are in your career, whether you are just getting started, building toward vesting, or preparing to retire, APERS provides retirement education to help members understand their benefits and make informed decisions throughout their careers and into retirement.

These sessions provide valuable insight into how your APERS retirement works, what steps to take at each stage of your career, and how to prepare for a smooth transition into retirement.

To learn more about APERS retirement education, including in-person sessions and virtual opportunities, visit www.apers.org and select the **"Members"** tab, then choose **"Retirement Education."**



PRST STD
 U.S. Postage
 PAID
 Little Rock, AR
 Permit No. 00483

Visit us online at www.apers.org

IN THIS ISSUE: Plan Your Future with APERS
 Retirement Education - Understanding APERS DROP -
 Is Your Retirement Getting Close? - Keep Your myAPERS
 Access Secure

Upcoming Retirement and DROP Filing Dates:

Retirement Date	Earliest Filing	Latest Filing
June 1, 2026	March 3, 2026	May 4, 2026
July 1, 2026	April 2, 2026	June 1, 2026
August 1, 2026	May 4, 2026	July 2, 2026
September 1, 2026	June 3, 2026	August 3, 2026
October 1, 2026	July 3, 2026	September 1, 2026
November 1, 2026	August 3, 2026	October 2, 2026
December 1, 2026	September 2, 2026	November 2, 2026

**Retirees:
 Direct Deposit Dates**

Friday, May 1, 2026
 Monday, June 1, 2026
 Wednesday, July 1, 2026
 Monday, August 3, 2026
 Tuesday, September 1, 2026
 Thursday, October 1, 2026
 Monday, November 2, 2026
 Tuesday, December 1, 2026
 Monday, January 4, 2027
 Monday, February 1, 2027
 Monday, March 1, 2027
 Thursday, April 1, 2027
