KANSAS STATE UNIVERSITY

TRANSITIONS
PRE-RETIREMENT PLANNING HANDBOOK

INTRODUCTION

Retirement planning is not a subject which is reserved for those persons 65 years of age or over. It is a subject which is open to all persons for it is never too early nor too late to start planning for the future.

Early and thoughtful preparation for retirement can mean the beginning of a new and satisfying dimension of your life. Your retirement years can provide you with many opportunities for achieving postponed dreams and new goals. Think about the kind of life you really want in retirement and begin now to take steps toward achieving that life.

WHY PLAN FOR RETIREMENT?

Changes in our present society are bringing about both earlier and later retirement for employees. There no longer is a "special age" when people retire; consequently, retirement brings with it a new responsibility--the need for early personal retirement planning.

Planning should begin long in advance while you are still employed. In this way, the financial base. Attitudes, knowledge, and skills needed for success and enjoyment in retirement can be acquired.

Retirement will bring many important changes into your life. You can make these changes a rich source of new experiences and opportunities or you can just let retirement happen to you. Careful and thoughtful preparation for retirement will mean creating a new life pattern that will enable you to keep the "growing edge" on life. It is important to begin now to consider the changes to come and prepare to adjust to these changes in order to build a satisfying life. The broader your interests and efforts are today, the broader will be your interests and activities in retirement. Preparation for the transition is essential if happy and successful adjustment to a new life situation is to be attained. To do this, you must face the necessary changes with optimism and determination and begin to plan for the future. Then you must begin to act upon your plan.

First, there is a change from work to leisure. Many people find there is a great void in their lives when they no longer have to go to work. Work has meant income, friends and accomplishments; it has consumed a great majority of time and has controlled time to a great extent. In retirement, there is usually a need to replace the satisfactions and status formerly found on the job.

The second immediate change that comes with retirement is the change from wages or salary to retirement income. Many adjustments may be required and planning ahead for your financial security will make it easier.

Retirement means change from more than the retiree. It means changes for the whole family. In most cases, children will be gone and husband and wife will be alone after many years of raising a family and working. The couple must plan how they will spend their additional hours together. It may mean taking time to rediscover each other, to arrive at new points of view and ways of living together as well as arranging for the pursuit of separate interests. If you have not done so already, you should now begin to plan with your spouse so retirement changes can be accomplished with a minimum of difficulty.

Some of you will be single when you retire. However, nearly always there will be some family tie with children, relatives or close friends that may influence your planning. You should consider, and preferably consult, those close to you as you establish your plan.

You will experience uncertainty as your life patterns change. The increase in leisure time and independence may be accompanied by reduced income, a change in status and perhaps fear and loneliness in the initial period. You must recognize that you may not be able to retain everything you had during your working career. Your status may change, but your personal self-worth and your value to society remains the same. Remember this point. Appreciate what you are, what you have done and especially what you can do.

Planning is the key that enables you to keep on contributing to yourself, your family and your community. It will also allow you to control your own life, provide you with opportunities to explore interests you never had time for and return to interests you had to relinquish while on the job. You will also be given more opportunity to exercise your own resourcefulness, interests and abilities.

There are other benefits attached to pre-retirement planning. You will have the opportunity to rehearse retirement, adjust to change, think about what you want to accomplish in retirement, develop creative and recreational skills, develop part-time work plans and re-think your role in the family, community and with acquaintances and friends.

RETIREMENT FROM KSU

The Division of Human Resources staff are available by appointment to advise and assist you in your preparation for retirement from KSU. The Assistant Director-Benefits Administration will advise you of the technical details of retiring as well as assist you in completing necessary applications to being retirement income. Contact Joe Younger, Division of Human Resources, 103 Edwards Hall, (785) 532-6277.

RETIREMENT INCOME

KPERS Benefits

The Kansas Public Employees Retirement System (KPERS) administers a retirement and insurance program for State of Kansas public employees.

The normal retirement age for members of KPERS is age 65 with any number of years of service credit; age 62 with 10 years of service credit, or at any age when your combined age and years of service equal 85 "points." However, members may retire as early as age 55 if they have at least ten years of credited service. There will be a reduction in monthly benefits if a member retires before age 62 (0.2% for each month you are between age 60 and 62, and 0.6% for each month you are between ages 55 and 60).

How KPERS Benefits Are Computed

Retirement benefits from KPERS are based on length of service (service credit) and salary. Benefits for all participating service are calculated at a rate of 1.75% of a member's final average salary. Also, KPERS has a retirement benefit estimate calculator at their web site, http://www.kpers.org/benefitcalckpers.htm. It is intended as a tool for an individual member to estimate possible maximum retirement benefits. The accuracy of the estimate will depend on how closely the variables chosen by the member match the actual numbers derived in the future. This application is not a guarantee that the member will receive any benefit calculated by its use. The benefit received from KPERS is and will be determined pursuant to Kansas law and Administrative Regulations at the time of retirement.

KPERS Options

In lieu of the maximum benefit, a member may provide survivor benefits by selecting one of three joint survivor options or one of three life certain options in which the member/s monthly benefit is reduced with benefits continuing to the joint annuitant or beneficiary after the member's death. A feature, called the "Pop Up Option," cancels these options and increased the monthly benefit to the maximum should a member select a joint survivor or life certain option and his or her joint annuitant precedes the member in death.

The available joint survivor options are:

Joint and 1/2 Survivor Option - Under this option, the retired member will receive a reduced retirement benefit during the member's lifetime unless the member is pre-deceased by the joint annuitant. After the member's death, one-half of the reduced benefit will be paid to the member's joint annuitant for the remainder of the joint annuitant's lifetime.

Joint and 3/4 Survivor Option - Under this option, the retired member will receive a reduced retirement benefit during the member's lifetime unless the member is pre-deceased by the joint annuitant. After the member's death, three-fourths of the reduced benefit will be paid to the member's joint annuitant for the remainder of the joint annuitant's lifetime.

Joint and Same Survivor Option - Under this option, the retired member will receive a reduced retirement benefit during the member's lifetime unless the member is pre-deceased by the joint annuitant. After the member's death, the same benefit will be paid to the joint annuitant for the remainder of the joint annuitant's lifetime.

The available life certain options are:

Life With 5, 120, or 15 Years Certain - Under these options, the retired member will receive a reduced retirement benefit during the member's lifetime. If the retired member should die within 5, 10, or 15 years of their retirement date, the same amount would be paid to the beneficiary or beneficiaries for the balance of the 5, 10, or 15 year period. If more than one beneficiary is named, the monthly benefit will be divided equally among those named.

Partial Lump-Sum Payment Option (PLSO) - Effective July 1, 2001, KPERS members, who are willing to take a lifetime reduction in their retirement income, will be able to choose to receive part of their retirement income in a lump sum payment up front rather than receiving all of their retirement income in monthly payments. If you choose the lump-sum payment option, your monthly retirement income will be reduced for the rest of your life as will benefits to any joint survivors or beneficiaries. This lump-sum payment choice is call a Partial Lump-Sum Payment Option (PLSO) and is elected at the time of application for retirement.

For further information about any of these options, contact the KPERS office at 1-888-27505737 or e-mail at: kpers@kpers.org.

KPERS Application Procedure

a. Employee applies for retirement income by completing a retirement application with the Division of Human Resources

b. Employee must also present proof of date of birth and proof of name change, if applicable.

c. If the employee selects to retire under any Joint Survivor option, the employee must also present proof of date of birth and proof of any name change for the joint annuitant.

d. If the employee selects a retirement payment option that provides the surviving spouse with a retirement income of less than one-half of the employee's retirement income, or selects a Life Certain option, or selects the Partial Lump Sum Payment Option, the spouse must state in writing that s/he agrees to this option selection. This is accomplished at the same time the employee completes the KPERS retirement application in the Division of Human Resources.

Unclassified employees with prior service credit only under KPERS or who have a previous KPERS account that has not been closed need to follow these same procedures.

Kansas Board of Regents Retirement Plan

To begin annuity income you should request an application and income estimates from the following address or telephone number and provide the company with your annuity number or Social Security Number. Your annuity income may begin the month following your final paycheck from KSU or anytime thereafter.

Retirement plan providers:

ING Financial Advisers
212 SW 8th Street, Suite 100
Topeka, KS 66603
1-800-232-0024
web site: http://www.ingretirementplans.com/index.shtml

Lincoln Financial Advisors
9225 Indian Creek Parkway, Suite 1150
Overland Park, KS 66210-2011
1-800-762-6098
web site: http://www.lfg.com/

Security Benefit Group of Companies
P. O. Box 750347
Topeka, KS 66675-0347
1-800-888-2461
web site: http://www.securitybenefit.com/

TIAA-CREF
Telephone Counseling Service
730 Third Avenue
New York, NY 10017
1-800-842-2776
web site: http://www.tiaa-cref.org/

Federal Employee Retirement Systems

Contact Stacey Warner, Extension Operations, Umberger Hall, for information on the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). She can also advise on health insurance and other programs available to employees retiring under Federal benefits.

Social Security Benefits

The Social Security Administration provides a variety of insurance protection for contributing workers and their dependents. These protections are: disability insurance, survivors insurance, Medicare hospital insurance and medical insurance, and retirement insurance.

Disability insurance protects you if you become severely disabled and cannot work for a year or more. Survivors insurance protects your family if you should die. Medicare hospital and medical insurance can help pay your health care costs after you are 65, or before you are 65 if you become disabled and are entitled to disability benefits for 24 consecutive months, or if you have chronic renal failure and enter a course of renal dialysis or have a kidney transplant. Retirement insurance provides a monthly income after you retire.

Social Security retirement benefits are not intended to replace all the earnings you have prior to retirement, but they are intended to provide you with a basic level of income which you can build upon with your pension and other savings. For additional information regarding Social Security, contact the Social Security Administration at 1-800-772-1213 or the local Social Security Administration office at (785) 539-4681.

Applying for Social Security Benefits

a. Apply for Medicare health insurance two or three months before you or your spouse reaches age 65 so protection will start at age 65. You do not need to enroll in Part B, Medical Insurance, until you have retired from KSU unless you choose Medicare as your primary insurance carrier.

b. Apply for Social Security retirement income one to two months before you plan to stop working.

In order to make application for benefits, you should call the local Social Security Administration office for an appointment and provide the following:

(1) Your Social Security card or a record of the number,
(2) Proof of your date of birth,
(3) Your W-2 (Wage and Tax Statement) forms for the last two years,
(4) If your spouse is also applying for benefits, the same documents will be required from your spouse. If either of you were married before, information about the duration of the previous marriages is needed,
(5) If you have eligible unmarried children, you should submit their birth certificates and a record of their Social Security numbers.

TAXATION OF KSU PENSION BENEFITS

Federal Taxability of Benefits

KPERS

The taxation of your KPERS retirement benefit will be governed by the "General Rule." Under this rule, you will report your retirement benefits as taxable income from the start of the benefits; however, only a percentage of your benefit will be taxable--not all of it. Each payment is made up of two parts: (1) a return of your contributions (the tax-free part), and (2) a taxable part. The division is based on your cost as calculated using an IRS formula (your own contributions before July 1, 1984) and your expected return (how much you will receive during your lifetime).

If you retired under the maximum benefit with no option, your cost will be based on your KPERS contributions before July 1, 1984, less an amount calculated from IRS tables based on the total amount of benefits which is guaranteed (your total accumulated contributions plus interest). The IRS has a formula for determining which part of each benefit payment is a return of your contributions and which part is taxable income.

If you made no contributions, your benefit is fully taxable from your first payment (i.e. unclassified employee with prior service credit only).

Your taxable amount will be calculated for you and will appear on your 1099-R form which KPERS will provide you in January each year.

TIAA-CREF

Taxability of TIAA-CREF follows the same "General Rule" as described above. If you made any contributions on an "after-tax" basis (salary deduction), this amount will be spread over the length of your pension benefits which will mean a small percentage of tax-free income. The total of these "after-tax" basis contributions are referred to as your "Investment in the Contract."

When you retire, TIAA-CREF will ask your assistance in determining your investment in the contract because they did not begin keeping rack of whether premiums were paid on a salary deduction (after income taxes) or a salary reduction (before income taxes) until late in 1969.

Alternate Regents Retirement Plan Providers

Pensions received from ING, Lincoln National, or Security Benefit are fully subject to federal income taxation because all premiums were made on a salary reduction (before tax) basis.

Social Security

The Social Security benefits of many people will be entirely tax-free. But others with relatively high income may find part of their benefits subject to taxes. The formula for calculating how much of your benefits are taxable is:

a. To start, you must figure your "income," which is defined as your federal taxable income and any tax-exempt interest you were paid during the year; plus one-half of your Social Security benefits.

b. You then find out how much of the total exceeds the special step-rate "thresholds" below to determine how much of your benefits will be taxed. The amount of your tax will be:

(1) Single persons: $25,000 and $34,000
(2) Married couples filing a joint return: $32,000 and $44,000
(3) The Preliminary Adjusted Gross Income (earnings, pensions, dividends and taxable interest from investments and other sources), plus interest on tax-exempt bonds, plus 50% of Social Security benefits is compared with these thresholds.
(4) Fifty percent of any excess over the first threshold, plus 35% of any excess over the second threshold in included in Adjusted Gross Income. This amount cannot exceed the smaller of (a) 85% of the benefits or (b) 50% of the benefits, plus 75% of any excess over the second threshold.

State Taxability of Benefits

KPERS

At the present time, KPERS pension benefits are not subject to State of Kansas income tax.

Regents Retirement Plan

The Kansas Department of Revenue, Division of Taxation, issued Revenue Notice 05-05, exempting pensions received through the Kansas Board of Regents Retirement Plan from Kansas income tax. The Notice is restated, in part, below:

> " All Plan benefits are specifically exempt from Kansas income tax. The exemption is found in K.S.A. 74-4923(b), which states, in pertinent part: (b) Any annuity, benefits, funds, property or rights created by, or accruing to any person under the provisions of K.S.A. 74-4901 *et seq*. or 74-4951 *et seq*., and amendments thereto, shall be exempt from any tax of the state of Kansas or any political subdivision of taxing body of the state;…"

Faculty and others employed by the Kansas Board of Regents or by educational institutions under its management, and as defined by K.S.A. 74-4925 (1) (a) and K.S.A. 75-4935 (1) (f), are entitled to Kansas tax exemption on income derived from retirement annuity contracts purchased for them by the Kansas Board of Regents with either their direct contributions or through salary reduction plans.

Where annuity income is included in the adjusted gross income of federal tax returns, such taxpayers may make a subtraction from federal adjusted gross income on their Form K40 Kansas income tax returns.

When any such retirement annuity contributions are not taxable for federal income tax purposes they are also not taxable for Kansas income tax purposes.

OTHER KSU BENEFITS AT RETIREMENT

Annual Leave Benefits

You are paid at the time of retirement for any accumulated annual leave up to 30 days (240 hours) for a 12-month unclassified employee and as follows for classified employees:

Length of Service	Maximum Accumulation
Less than 5 years of service	144 hours (18 working days)
5 years and less than 10 years of service	176 hours (22 working days)
10 years and less than 15 years of service	208 hours (26 working days)
15 and over years of service	240 hours (30 working days)

You will receive this annual leave pay out in a lump sum payment.

Sick Leave Benefits

Partial sick leave pay out is paid at retirement when **both** of the following conditions are met:

Length of Service	Sick Leave Accumulation	Working Days Paid
8 or more years of service	800 hours	30 (240 hours)
15 or more years of service	1,000 hours	45 (360 hours)
25 or more years of service	1,200 hours	60 (480 hours)

You will be receive this sick leave pay out in a lump sum payment.

Use the following formula for determining your hourly rate of pay if you are a full-time exempt unclassified or exempt classified employee: divide your bi-weekly gross pay by 80 hours.

Please note that vacation and sick leave payments are subject to tax withholding.

Life Insurance Benefits

If you are a member of the Teachers and Employees Association (TEA) of KSU, you may continue your membership and the life insurance policy during retirement. Upon retirement, the life insurance coverage is reduced to a maximum of $10,000 for age 69 and under; $2,000 for age 70 and over. You will be billed in October each year, at your home address, for the annual premium.

The KPERS insured death benefit equal to 150% of your annual salary for which premiums are paid by KSU, and the KPERS Optional Group Life Insurance supplemental, which is deducted from your paycheck, if applicable, may be converted to an individual, non-group policy at increased rates within 31 days after your retirement. To continue either or both of these policies, contact the Division of Human Resources, 103 Edwards Hall, (785) 532-6277.

Faculty/Staff Newspaper

The "K-Statement," the university faculty/staff newspaper, may be sent to your home for a subscription charge; contact Media Relations and Marketing, Anderson Hall.

Athletic Events Season Tickets

Contact the Athletic Ticket Office, Bramlage Coliseum, to determine your eligibility to continue purchasing athletic tickets at the faculty/staff rate.

KSU Identification Card

You are eligible to retain your KSU Identification Card and all privileges and use of services, which require the card such as use of libraries, K-State Student Union activities, etc. When following normal KSU clearance procedures you should notify the I.D. Card Center (currently located in the K-State Student Union) that you are retiring; they will make a retirement notation on your card.

KSU Campus Parking Permit

Contact KSU Parking Services, Edwards Hall, to determine your eligibility for campus parking privileges.

KSU Recreational Services

Contact the Recreational Services office at the Peters Recreation Complex to determine your eligibility for using this facility.

Computing-Internet Account

Contact computing and Network Services (CNS) and Telecommunications to determine your eligibility for continuing internet access and maintaining a computing account.

SUPPLEMENTING RETIREMENT INCOME

Many people find it desirable to supplement retirement income. You may want to pursue your present line of work, but on a more limited basis. Or you may be interested in finding part-time or full-time work of a different type. Some consider starting a small business of their own. Any of these possibilities could satisfy several needs - more income, a way to stay active and a way to continue to use your talents.

While thinking about possibilities for a second career, it will be important to consider these aspects: financial need, health, your interests and skills, the amount of time you want to spend, the type of work available, whether or not you will need special equipment or training and the effect additional income will have on your Social Security benefits and your income tax.

Part-time Employment

You may decide to work at a part-time job after retirement. This will allow you more time and freedom than full-time work and will still give you opportunities to meet new people.

Begin to think about what type of part-time work you would most enjoy and then start to investigate the job marking in your area. The local Job Service Center and the Older Kansan Employment Program administered by the North Central Flint Hills Area Agency on Aging would be good resources. Retirees are also eligible for temporary classified appointments and temporary unclassified appointments. Contact the Division of Human Resources, Edwards Hall, for employment in the classified service, and your department head for continued employment on a temporary unclassified appointment.

Effects of Post-Retirement Employment on Social Security Benefits

Social Security is designed primarily for people who are retired from full-time employment, not those still working. To reinforce this purpose, if you earn more than a certain amount during a year after your Social Security benefits have started, it may reduce the amount of those benefits for that year. Earned income below a designated level has no effect on Social Security benefits. For year 2005 the Earnings Limitation is $12,000 for persons under their full retirement age as defined by the Social Security Administration. If your earnings exceed this limitation, benefits are reduced by $1 for every $2 you earn over the Earnings Limitation during the year. There is no earned income ceiling for a person who has attained full retirement age or older. Any reduction in benefits resulting from exceeding the ceiling is also reflected in dependents' checks.

Effect of Post-Retirement Employment on KPERS Retirement Benefits

Employees who return to state employment after having retired July 1, 1988, or later, and who are collecting retirement benefits from KPERS are limited to earning $15,000 in a calendar year from employment with the State of Kansas. Also, effective July 1, 1998, a KPERS retiree may not return to any kind of employment with a KPERS participating employer (including KSU) until they have been retired at least 30 calendar days following their KPERS/KP&F retirement date. Substitute teachers and officers, employees, appointees, or members of the legislature or any other elected officials are exempt from the above provision.

FINANCING MEDICAL EXPENSES

Medical expenses are costly both in and out of retirement. There are some personal precautions you can take that will help lessen the financial burden and there are some programs designed for the older citizen that will help lessen the financial burden, as well.

Continuation of State of Kansas Health Insurance Plan

It is possible for retiring employees to continue their State of Kansas health insurance into retirement.

KSU paid coverage terminates the last day of the month in which you leave the payroll; you may continue coverage for yourself and dependents by paying the full monthly premium. You should notify the Division of Human Resources (Benefits Administration unit) prior to retirement of your desire to remain on the State of Kansas group health insurance plan so that a group health insurance change form may be appropriately completed.

The Division of Health Policy and Finance in Topeka becomes responsible for your enrollment in the State of Kansas health insurance plan.

Premiums are paid to a private company (CONEXIS) which is contracted by the State of Kansas Department of Administration. Premiums are initially paid by person check, then by bank draft from either a checking or savings account.

Continuation of Federal Health Insurance

Contact Stacey Warner, Extension Operations, Umberger Hall, for information.

Medicare

Medicare does not cover all medical and hospital expenses. The State of Kansas health insurance plan may be a supplemental policy if the individual is covered by the State of Kansas health insurance plan and is eligible for Medicare - Part B.

Prospective retirees interested in supplemental insurance policies should take several precautions. Normally, no other supplemental policy is necessary if the State of Kansas health insurance plan is continued. Medicare and the supplemental policy should be carefully compared to avoid duplicate coverage. Be mindful of budgetary constraints - an additional health policy means an additional bill to pay. Some supplemental policies cover only the portion of reasonable costs for which Medicare does not pay.

Some insurance companies offer nursing home plans to cover nursing home expenses. These should be carefully read; they may only cover services provided in a home licensed as a skilled nursing facility. Many Kansas homes are licensed as intermediate care facilities, something to consider when selecting a home and an insurance policy.

DECIDING WHEN TO RETIRE

Deciding when to retire is becoming a critical question in the minds of many American workers. In the past you could usually decide on a time before age 65, but after age 65 was not a common option. Recently, the options have increased.

Amendments to the Federal Age Discrimination in Employment Act bar mandatory retirement at any age.

When making your decision to retire or continue working, remember that retirement brings many economical and psychological changes. Identify those you feel will apply to you and learn to deal with them ahead of time.

Learn to focus on retirement as a positive experience. It represents a new beginning and gives you the chance to develop and expand your interests in ways that were not possible during your working years. Think about retirement. What you will be retiring to and what benefits early or late retirement will bring.

Be aware of the impact of inflation on those who retire. It is a big problem now, and it is likely to continue. Remember, dollars are worth less, year to year. It's hard to live with inflation while you're working; it will be even harder when you retire to live on somewhat of a fixed income. Find ways to effectively deal with this. At a 4% inflation rate, you will need twice as much income in 18 years to equal today's buying power.

If you are considering retirement, try answering these questions:

** Do you have something definite you want to do once you retire?
** Will you be able to bridge the financial gap between what you will get as a pension if you retire early and the full amount that you'd get at age 65 or later?
** Have you planned for early retirement? Have you considered those who may also be affected?
** Have you thought about medical and hospital insurance?
** Have you identified activities that are/will be meaningful and enjoyable?
** Have you thought about/decided where you are going to live in retirement?

If you have thought and prepared for retirement you should be able to answer "yes" to all of these questions. If you answer "no" to any one of these questions you may want to do some additional preparation work.

CONCLUSION

Both spouses should be involved in every step of the pre-retirement planning process. It should be projected how the death of one spouse (particularly the major wage earner) will influence monthly income and expenses. Talking about the future helps prepare one for the changes it may bring.

Retirement, just as other big events in your life, should be planned for. Talk your plans over with your family members and close friends. Find out all the facts so you are prepared for your future.

Best wishes for happiness and success in both your retirement planning and retirement years!

Prepared by:
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Division of Human Resources
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Manhattan, Kansas 66506-4801

INFORMATION RESOURCES

The purpose of this section is to provide a list of resources that could be helpful to you, before and after retirement:

I. Legal

1. Kansas Bar Association
   Topeka, Kansas (785) 234-5696

2. Kansas Department on Aging
   New England Building - 503 S. Kansas Avenue
   Topeka, Kansas 66603-3404 (785) 296-4986

3. Kansas Legal Services
   104 S. 4th Street
   Manhattan, Kansas 66502 (785) 537-2943

II. Health Insurance

1. Kansas Insurance Department
   420 SW 9th Street
   Topeka, Kansas 66612-1678 (785) 296-3071

2. Medicare:
   Social Security Administration
   1121 Hudson Avenue, Suite A
   Manhattan, Kansas 66503 (785) 539-4681

3. State of Kansas Health Insurance Plan
   Division of Health Policy and Finance
   900 SW Jackson Street
   Topeka, Kansas 66612-1251 1-866-541-7100

4. CONEXIS 1-866-214-2978

III. KPERS

611 S. Kansas Avenue - Suite 100
Topeka, Kansas 66603-3803 1-888-275-5737

IV. Taxation

1. State of Kansas
   Department of Revenue
   Taxpayer Assistance
   915 Harrison Street - Room 150
   Topeka, Kansas 66612-1588 1-877-526-7738

2. Federal - contact local IRS office

V. Social Security

Social Security Administration
1121 Hudson Avenue, Suite A
Manhattan, Kansas 66503 (785) 539-4681