



JUDICIAL FORM RETIREMENT SYSTEM

JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN

Self Service Portal

Member User Guide

October 2025

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REGISTRATION

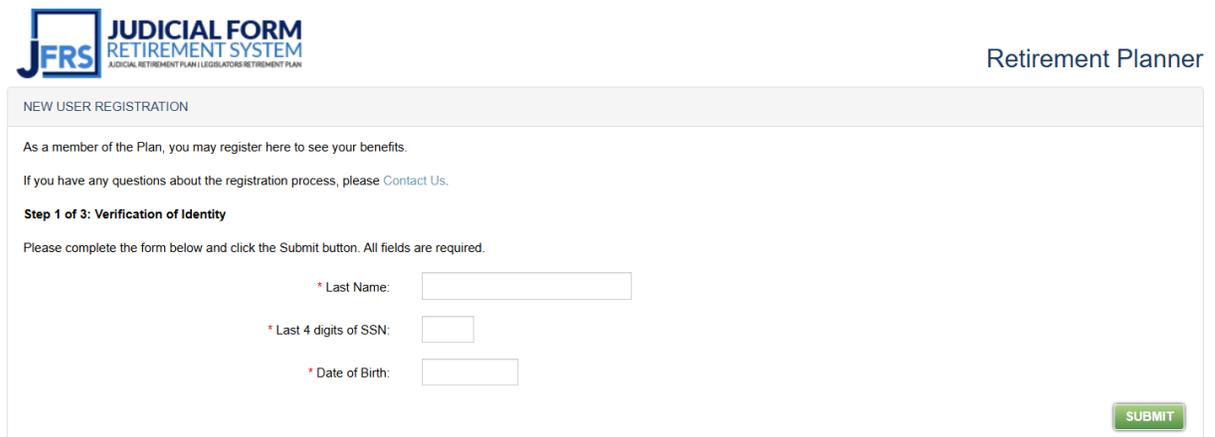
Follow these steps to register for the Self Service Portal:

1. From the Login page of the Employee Portal, www.marcweb.com/plannerKYJ, click on **New User Registration**.



The screenshot shows the login interface for the Judicial Form Retirement System. At the top left is the JFRS logo with the text "JUDICIAL FORM RETIREMENT SYSTEM" and "JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN". Below the logo is a "LOGIN" header with a person icon. The main area contains two input fields: "User Name:" and "Password:". To the right of each field is a link: "Forgot User Name" and "Forgot Password". Below the fields is a green "LOG IN" button. A security warning is displayed: "For security reasons, please do not save your username and password on public computers or shared browsers. This can lead to an unwanted person accessing your information. If you have any questions or concerns please contact the Plan Administrator." At the bottom is a green "NEW USER REGISTRATION" button.

2. In Step 1, enter your Last Name, Last 4 digits of your SSN, your Date of Birth, and click **Submit**.



The screenshot shows the "NEW USER REGISTRATION" page. At the top left is the JFRS logo. At the top right is the text "Retirement Planner". Below the logo is the heading "NEW USER REGISTRATION". The main content area contains the following text: "As a member of the Plan, you may register here to see your benefits." and "If you have any questions about the registration process, please [Contact Us](#)." Below this is the section "Step 1 of 3: Verification of Identity" with the instruction "Please complete the form below and click the Submit button. All fields are required." There are three input fields: "* Last Name:", "* Last 4 digits of SSN:", and "* Date of Birth:". A green "SUBMIT" button is located at the bottom right of the form area.

- In Step 2, note your suggested User Name or enter a different User Name considering the guidelines, enter and confirm a Password considering the guidelines, enter and confirm an Email Address, and click **Submit**.

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NEW USER REGISTRATION

Step 2 of 3: Create Account

Your suggested user name is shown below. If you want to use a different user name, please consider the following guidelines:

- User names are not case-sensitive (upper or lower-case letters can be entered when logging in)
- Must be between 3 and 20 characters in length
- Must contain only letters and numbers (no spaces or special characters allowed)

* User Name: User name is required

Password Guidelines

- Passwords are case-sensitive (upper-case and lower-case letters are different)
- The password must be a minimum of 10 characters in length
- Must contain at least one lowercase letter ('a'-'z')
- Must contain at least one uppercase letter ('A'-'Z')
- Must contain at least one digit ('0'-'9')
- Special (non letter or digit) characters are permitted but not required

* Password:

* Confirm Password:

An email address is required for Plan communication. Please enter your email address below.

* Email:

* Confirm Email:

SUBMIT

- You will be brought to a Confirm Email Address page that says 'Please check your email and click the link to confirm your email address.', and an email will be sent to the email address in Step 3. Open the email and click the word 'here' in the sentence 'Please confirm your email address by clicking here'.

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NEW USER REGISTRATION

Step 3 of 3: Confirm Email Address

Please check your email and click the link to confirm your email address. Check your spam folder if you do not see the message in your inbox after a few minutes.

You will not be allowed to log in until your email address is confirmed.

Confirm Your Email Address - Message (HTML)

File Message Help Acrobat Tell me what you want to do

Confirm Your Email Address

RP [redacted] Thu 9/4/2025 12:46 PM

Retention Policy New 729 Delete Inbox (1 year, 12 months) Expires 9/3/2027

Hello [redacted],

Thank you for registering.

Please confirm your email address by clicking [here](#).

If you have any questions about the registration process, please [contact the Plan administrator](#).

5. A new browser window will open that says 'Thank you for confirming your email address.' Click the GO TO LOGIN PAGE button.

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CONFIRM EMAIL ADDRESS

Thank you for confirming your email address.

GO TO LOGIN PAGE

6. On the Login page, enter your User Name and Password that you set up and click **Log In**.

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LOGIN

User Name: [Forgot User Name](#)

Password: [Forgot Password](#)

LOG IN

For security reasons, please do not save your username and password on public computers or shared browsers. This can lead to an unwanted person accessing your information. If you have any questions or concerns please contact the Plan Administrator.

NEW USER REGISTRATION

7. In Step 1 of 2 of the Multi-Factor Authentication Setup, choose 1 of the 3 delivery methods: Text a Mobile Phone, Call a Mobile Phone, or Email (If you choose the Email method, you will have the option to add a Mobile Phone number later), and click SEND CODE.

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MULTI-FACTOR AUTHENTICATION SETUP

For your protection, we have added a second layer of security to your account by using a one-time code in addition to your password when logging in. You have the option to receive the code by phone or email.

Step 1 of 2: Choose your delivery method

Mobile Phone

Text Me Call Me

Email

SEND CODE

- In Step 2 of 2 of the Multi-Factor Authentication Setup, enter the Code you received, and click VERIFY CODE.

- On the Access Agreement page, read the Access Agreement and when ready, click **I Agree**.

- Congratulations! You are registered for the Self Service Portal, and you will be brought to the Summary of Benefits page!

SUMMARY OF BENEFITS

The Summary page will show you your Current Monthly Accrued Benefit and your Projected Monthly Benefit. (Cash Balance Members will also see the Hypothetical Accumulated Account Balances that are applicable to these monthly benefits. Hypothetical Accumulated Account Balances on the Summary of Benefits page are calculated using 4% interest for future years where Members do not make contributions, and 5.875% interest for future years where Members do make contributions.)

The Summary of Benefits page also displays a graph that shows the Current Monthly Accrued Benefit and the Projected Monthly Benefit.

Your Current Monthly Accrued Benefit is the estimated benefit payable to you if you were to retire today and begin receiving benefits at your Normal Retirement Date.

Your Projected Monthly Benefit is the estimated benefit payable to you if you were to retire at your Normal Retirement Date and begin receiving benefits at your Normal Retirement Date. If you are already past your Normal Retirement Date, your Projected Monthly Benefit will be equal to your Current Monthly Accrued Benefit.

If you have not yet met the minimum vesting requirements, your Vesting Percentage will be 0%. However, note, you are always 100% vested in your Member Contribution balance.

The amounts shown on the Summary of Benefits page are provided for informational purposes only and do not create any contractual or vested right to benefits. The amounts are based on current actuarial assumptions, as adopted by the Board of Trustees, and reflect statutory provisions of the Plan in effect as of the date of this calculation. Future changes to actuarial assumptions, plan provisions, or actions by the General Assembly, may materially affect the benefits ultimately payable.

For Cash Balance members, the Hypothetical Accumulated Account Balances projected on this page are inherently uncertain and determined, in part, by the annual interest credits. The plan's underlying investments are subject to market fluctuations and actual investment performance will likely result in different annual interest credits and accumulated account balances that differ from the amounts on this page.

Lastly, the amounts shown on the Summary of Benefits page do not constitute financial, investment, tax, or legal advice. Individuals are encouraged to consult with qualified financial and tax professionals to evaluate their specific circumstances and make informed decisions regarding retirement planning

MY INFORMATION

The My Information page will show your Contact Information, General Information, Beneficiaries, and Creditable Compensation stored in the pension administration system.

If you would like to change any of your Contact Information, you may use the 'Change' button to submit your changes. These changes will be reviewed by the JFRS and will be displayed on the My Information page after the changes have been processed by the JFRS.

If you have questions or believe that any of the General Information, Beneficiary data, or Creditable Compensation is incorrect, you may use the 'Contact Us' link near the top of the page to send a message to the Judicial Form Retirement System (JFRS).

Contact Information

The basic Contact Information stored by the pension administration system is displayed. If any of the information needs to be changed use the 'Change' button to submit your changes. These changes will be reviewed by JFRS and will be displayed on the My Information page after the changes have been processed by the JFRS.

General Information

The values shown on this page are used to calculate your benefits, so please contact the Plan Administrator if any of this information is incorrect.

Date of Birth: The Date of Birth on file is shown here.

Plan Name: Your current pension plan is shown here.

Date of Hire: Your original Date of Hire on file is shown here.

Beneficiaries

Your beneficiaries that are eligible to receive possible future payments, either as a recurring monthly annuity or as a one-time lump sum payment, are displayed in this section. Please contact the Plan Administrator if you would like to make a beneficiary change.

Creditable Compensation

Creditable Compensation is displayed here. In some cases, the compensation will only go back to a certain period because compensation and hours stored on the system only go back that far. Also, please be aware that compensation may only be updated periodically and therefore your most current compensation amounts may not yet be reflected.

BENEFIT ESTIMATES

PENSION ESTIMATE

The Pension page of the Benefit Estimates section helps you project your monthly benefit under the defined benefit pension plan.

Basic Assumptions

The basic assumptions that you can "what if" on are shown below. You can calculate up to three estimates with each comparison using different dates. This allows you to see up to three different results, side-by-side.

Annual Salary Growth: Enter a value between 0% and 5%.

Assumed Annual Interest Credit for Future Years: This field will only be visible for Cash Balance Members. Cash Balance Members can enter a value between 4% and 7%.

Beneficiary Date of Birth: Enter your beneficiary's birth date. This date is used to calculate Joint & Survivor Annuity benefits. The Joint & Survivor benefits will not be calculated without the beneficiary date of birth. The date should be entered in mm/dd/yyyy format.

Beneficiary is my Spouse: If your beneficiary is your spouse, check the Beneficiary is my Spouse checkbox. If not, leave the box unchecked.

Estimate Assumptions

Choose a Retire on date and a Benefit Commences on date for up to three estimates.

Retire on: You have three options to choose from when specifying your Retire on date.

1. **Retire on:** Cash Balance Members can select Normal Retirement Date from the drop-down list. Legacy Members can select Early Unreduced Date or Normal Retirement Date from the drop-down list. The Retire on date will be automatically calculated for you when you have finished entering assumptions and click the **Calculate** button. These dates will be displayed after you run a calculation.
2. **Retire on a specified age:** Enter a Retire on age in years and months.
3. **Retire on a specified date:** Enter a Retire on date in mm/dd/yyyy format.

Benefit Commences on: You have three options to choose from when specifying the date that you would like to commence your benefits.

1. **Benefit Commences on:** Cash Balance Members can select Normal Retirement Date from the drop-down list. Legacy Members can select Early Unreduced Date or Normal Retirement Date from the drop-down list. The benefit commences on date will be automatically calculated for you when you have finished entering assumptions and click the **Calculate** button. These dates will be displayed after you run a calculation.
2. **Benefit Commences on a specified age:** Enter a benefit commencement age in years and months.
3. **Benefit Commences on a specified date:** Enter a benefit commencement date in mm/dd/yyyy format.

Note: Commencement Dates default to the first of a month. Also, if the Commencement Date you enter is after your Normal Retirement Date, the Commencement Date will default to the later of 1) the first of the month after your Retire On Date, and 2) your Normal Retirement Date.

If you are not vested at the Retire on date or are not eligible as of the Benefit Commences on date, the forms of payment will show up as N/A.

ESTIMATE YOUR PENSION BENEFITS

ASSUMPTIONS			
Annual Salary Growth:	<input type="text" value="0"/>	%	
Assumed Annual Interest Credit for Future Years:	<input type="text" value="5.875"/>	%	
Beneficiary Date of Birth:	<input type="text" value="07/07/1977"/>		
	<input checked="" type="checkbox"/> Beneficiary is my Spouse		
Number of Estimates:	<input type="radio"/> 1 Estimate	<input type="radio"/> 2 Estimates	<input checked="" type="radio"/> 3 Estimates
	Estimate 1	Estimate 2	Estimate 3
Retire on:	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>
or Age:	<input type="text"/> y <input type="text"/> m	<input type="text"/> y <input type="text"/> m	<input type="text"/> y <input type="text"/> m
or Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Benefit Commences On:	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>
or Age:	<input type="text"/> y <input type="text"/> m	<input type="text"/> y <input type="text"/> m	<input type="text"/> y <input type="text"/> m
or Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
<p>Please NOTE: Commencement Dates default to the first of a month. Also, if the Commencement Date you enter is after your Normal Retirement Date, the Commencement Date will default to the later of 1) the first of the month after your Retire On Date, and 2) your Normal Retirement Date.</p> <p>Also NOTE: This benefit estimate is provided for informational purposes only and does not create any contractual or vested right to benefits. The estimate is based on current actuarial assumptions, as adopted by the Board of Trustees, and reflects statutory provisions of the Plan in effect as of the date of this calculation. Future changes to actuarial assumptions, plan provisions, or actions by the General Assembly, may materially affect the benefits ultimately payable.</p> <p>For Cash Balance members, the Hypothetical Accumulated Account Balance projected in this estimate is inherently uncertain and determined, in part, by the Assumed Annual Interest Credit you have selected. The plan's underlying investments are subject to market fluctuations and actual investment performance will likely result in different annual interest credits and an accumulated account balance that differs from this estimate.</p> <p>Lastly, this estimate does not constitute financial, investment, tax, or legal advice. Individuals are encouraged to consult with qualified financial and tax professionals to evaluate their specific circumstances and make informed decisions regarding retirement planning.</p>			
			<input type="button" value="CALCULATE"/>

Calculate

Click the **Calculate** button to perform calculations based on your entered assumptions. You will be taken to the Results page where the estimated benefits are displayed.

Interpreting Results

Estimated monthly benefits are displayed for all applicable forms of payment offered by the Plan. The results will vary based on the assumptions that were entered. Click on 'View an explanation of payment form types' to see a detailed explanation of the types of benefit forms that are available to you.

No financial decisions should be made without independent verification of these estimated results. The actual benefit payable at retirement will be based on complete and accurate employee information, including actual earnings and length of service, and will be based on the plan provisions then in effect.

Changing Assumptions

Click the **Change** button to return to the previous page and enter new assumptions.

DOCUMENTS

The Documents section allows you to view, save, print, and upload various documents. The documents will be opened in Adobe Reader, which will give you various options to save, print, etc.

STATEMENTS

The Plan Administrator may make Benefit Statements available online. If any Benefit Statements are available, you will see a link along with the description of the statement. Click this link and it will open a PDF file in Adobe Reader.

PERSONAL DOCUMENTS

The Plan Administrator may make calculations and communications that they have produced for you available online. If any calculations or communications are available, you will see a link along with the description of the calculations or communications. Additionally, you will see a link to any documents you uploaded under the My Uploads section. Click this link and it will open a PDF file in Adobe Reader.

PLAN DOCUMENTS

The Plan Administrator may make certain Plan Documents available for you online. A link along with a description of each of the documents that are available are provided. Click the link of the applicable Plan Document and it will open a PDF file in Adobe Reader.

UPLOAD DOCUMENT

The Upload Document feature allows you to upload documents for the Plan Administrator. You can choose the file location of the .pdf file that you'd like to upload by clicking on the **Browse** link. Note that the file size must be 4 MB or less. Once you've selected the file, you should specify the Document Type and enter any comments for the Plan Administrator. If none of the Document Types apply for the document that you're uploading, please choose Miscellaneous.

UPLOAD DOCUMENT

DOCUMENT

Please ensure that you are uploading a document of **4 MB or less**, and of the **.pdf** file type.

BROWSE...

Document Type:
Miscellaneous

Comments:

Please do not include sensitive information in your comments.

UPLOAD DOCUMENT

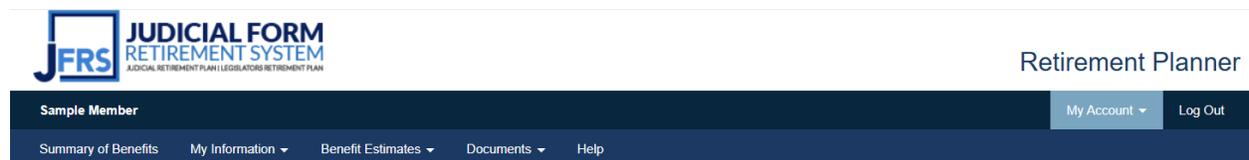
HELP

Select Help from the top menu on any screen. When you click the Help link, the Member User Guide will open in PDF format. Feel free to scroll through the PDF for information on many of the Self Service Portal web pages.



MY ACCOUNT

Select My Account in the upper right to accomplish any of these tasks: Change your User Name, Change your Password, Change your Email Address, Add/Change/Remove your Phone Number, or Contact the Plan Administrator.



Changing Your Password: If you would like to change the password that you use to log on to this website, select My Account/Change Password. You will need to enter your Current Password once and your New Password twice, and then click **Submit**. Please note the following Password Guidelines:

- Passwords are case-sensitive (upper-case and lower-case letters are different)
- The password must be a minimum of 10 characters in length
- Must contain at least one lowercase letter ('a'-'z')
- Must contain at least one uppercase letter ('A'-'Z')
- Must contain at least one digit ('0'-'9')
- Special (non letter or digit) characters are permitted but not required

Changing Your Email: An email address is required for Plan correspondence and to reset a forgotten password. If you would like to change your Email address, select My Account/Change Email Address. You will need to enter your Current Password once and your New Email address twice, and then click **Submit**.

Contact the Plan Administrator: If you would like to contact the plan administrator, select My Account/Contact the Plan Administrator. Fill out your Name, Email Address, Phone Number, a Subject, your Message, and then click **Submit**.

LOG OUT

Select Log Out in the upper right to log out of the Employee Portal.

