

REQUEST FOR PROPOSALS

FOR

PENSION ADMINISTRATION SOFTWARE SERVICES



Police Retirement System of Kansas City, Missouri

Civilian Employees' Retirement System of the Police Department of Kansas City, Missouri

TABLE OF CONTENTS

	Page
I Introduction	3
II Plan Characteristics	4
III Nature of Services Required	11
IV Proposal Requirements	16
V Proposal Evaluation Criteria	20
 <u>Attachments</u>	
A Proposer Guarantees	21
B Proposer Warranties	21

REQUEST FOR PROPOSALS FOR PENSION ADMINISTRATION SOFTWARE

I. INTRODUCTION

A. General Information

The Police Retirement System of Kansas City, Missouri, and the Civilian Employees' Retirement System of the Police Department of Kansas City, Missouri (Retirement Systems or Kansas City Police Employees' Retirement Systems ("KCPERS")) are requesting proposals from qualified software vendors ("firm", "Vendor", or "Proposer") for a comprehensive pension administration computer application. The successful vendor will demonstrate expertise in the complete installation of a pension system administration application, including database conversion, development, and/or adaptation of all required calculations, programs, and interfaces, including an employee and retiree self-service portal, the production of annual statements and documents, staff training, and product maintenance and support.

To be considered, a printed and signed original and an emailed PDF copy of the proposal must be received by Jason Hoy at 9701 Marion Park Drive, Kansas City, MO 64137, by 4:00 p.m. on November 3rd, 2025. The Retirement Systems reserve the right to reject any or all proposals submitted. Inquiries concerning the proposal may be made to Jason Hoy at (816) 482-8157 or jason.hoy@kcpd.org. Proposals submitted will be evaluated by Retirement Systems staff and selected by the Retirement Board.

During the evaluation process, the Retirement Systems reserve the right to request additional information or clarifications from proposers or to allow corrections of errors or omissions. At the discretion of the Retirement Systems, firms submitting proposals may be requested to make oral presentations.

Submission of a proposal indicates acceptance by the firm of the conditions contained in this request for proposals unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the Retirement Systems and the firm selected.

The vendor is solely responsible for any and all costs incurred prior to the execution of a contract.

B. Background Information

The Retirement System comprises two separate governmental single-employer defined benefit retirement plans: The Police Retirement System of Kansas City, Missouri (Police) and the Civilian Employees Retirement System of the Police Department of Kansas City, Missouri (Civilian). The Police plan is established in sections 86.900 to 86.1280 of the Revised Statutes of Missouri. The Civilian plan is established in sections 86.1310 to 86.1640 RSMo. Sections 86.960 and 86.1370 RSMo.

The Retirement Systems provide retirement and disability benefits for law enforcement and civilian members of the Kansas City, Missouri Police Department and survivor benefits for their spouses and children.

KCPERS is administered by a nine-member Board of Trustees (“Board”). The Board employs an Executive Director, Benefits Manager, Pension Systems Accountant, and Administrative Assistant to administer the day-to-day administrative functions.

II. Plan Characteristics:

As of April 30, 2025, the Police System served 1598 retired, survivors, and deferred vested members and 604 active members in Tier I. The Tier II plan, which started in 2013, had 500 active members.

As of April 30, 2025, the Civilian System served 387 retired, survivors, and deferred vested members and 234 active members in Tier I. The Tier II plan, which started in 2013, also had 281 active members.

As of April 30, 2025, the plans have 3,604 participants as follows:

	Police		Civilian	
	<u>Tier I</u>	<u>Tier II</u>	<u>Tier I</u>	<u>Tier II</u>
Active Members				
Vested	513	1	234	106
Non-vested	91	499	-	175
Retirees	1,251	6	307	3
Beneficiaries	291	-	25	-
Inactive Vested	50	-	43	9

A. Membership:

Membership service includes all service rendered as a civilian employee or police officer for compensation. Creditable service includes current membership service and may include purchases of prior service, military service, and other qualifying public service.

All police officers who serve as law enforcement officers for compensation shall become members of the Police Retirement System of Kansas City, Missouri, as a condition of their employment. Members do not include police commissioners, reserve officers, or civilian employees.

All regularly appointed full-time civilian employees of the Kansas City, Missouri Police Department who are not eligible to receive a pension from any other City-funded retirement system shall become members of the Civilian Employees’ Retirement System of the Police Department of Kansas City, Missouri, as a condition of their employment.

Tier I members include employees hired before August 28, 2013.

Tier II members include employees hired on or after August 28, 2013.

B. Contributions:

All police members contribute a percentage of their base pay until they retire or have completed 32

years of creditable service. The member contribution rate is 11.55% of base pay. Member contributions are made through payroll deduction on a pre-tax basis and paid into the Retirement System by the Board of Police Commissioners each pay period.

All civilian members contribute a percentage of their base pay until they retire. The member's contribution rate is 5% of base pay. Member contributions are made through payroll deduction on a pre-tax basis and paid into the Retirement System by the Board of Police Commissioners each pay period.

C. Police Retirement Benefits:

A Tier I member is eligible to retire after completing 25 or more years of creditable service.

A Tier II member is eligible to retire after completing 27 or more years of creditable service.

Members can continue to accrue creditable service until they reach 32 years. Members with 32 years of creditable service in the Retirement System may remain in active service with the Police Department until they reach 35 years of service. Members must retire at age 65.

Pension benefits begin in the month following the member's effective retirement date.

Upon retirement, a Tier I member with at least 25 years of creditable service or who is age 60 with at least 10 years of creditable service, or a Tier II member with at least 27 years of creditable service or who is age 60 with at least 15 years of creditable service shall receive an annual pension calculated as follows:

For a member retiring on or after August 28, 2013, the annual benefit is calculated by multiplying 2.5% of the member's Final Compensation by the total creditable service. The pension benefit may not exceed 80% of the member's Final Compensation.

Final Compensation of a Tier I member is generally the member's average annual compensation over the 24 months of service for which the member received the highest base salary.

Final Compensation of a Tier II member is generally the member's average annual compensation over the 36 months of service for which the member received the highest base salary.

A Tier II member who is married at the time of retirement may, with their spouse's consent, select an optional annuity in lieu of a normal pension. The optional annuity provides a monthly pension to the member for life and, upon the member's death, provides an amount to the surviving spouse that is equal to the amount the member was receiving or 75% of the amount the member was receiving at the time of death. The value of the optional annuity will be the actuarial equivalent of the member's normal pension amount at the date of retirement, including the value of survivorship rights for the surviving spouse. The optional annuity will be paid to the member's surviving spouse for life without regard to remarriage.

A member eligible for disability benefits must be in active service and have a permanent disability

that prevents the member from performing the full and unrestricted duties of a police officer.

Duty disability pensions are calculated as follows and are paid for as long as the permanent disability continues: A member retiring on or after August 28, 2013, will receive a pension equal to 80% of the member's Final Compensation. The pension may be subject to offset or reduction by amounts paid or payable under any Workers' Compensation law.

A member eligible for a non-duty disability pension must have 10 or more years of creditable service and will receive a pension equal to 2.5% of the member's Final Compensation multiplied by the member's creditable service for so long as the permanent disability shall continue.

All retired Tier I members and eligible surviving spouses receive a supplemental retirement benefit, currently in the amount of \$420.00 monthly, in addition to pension benefits. All retired Tier II members and eligible surviving spouses are eligible to receive a supplemental retirement benefit, currently in the amount of \$200.00 monthly, in addition to pension benefits. No supplemental benefit will be paid in any month when only a partial monthly pension payment is made due to the death of a member or survivor.

Upon resignation or termination of a member with less than 15 years of creditable service, the member will be paid the amount of the member's contributions. The member will receive their accumulated contributions in one lump sum payment without interest.

With 15 or more years of creditable service, a member may elect to leave their contributions in the Retirement System and will become entitled to future lifetime benefits upon meeting the eligibility requirements. A Tier I member becomes entitled to a pension beginning at age 55, and a Tier II member becomes entitled to a pension beginning at age 60.

Upon receipt of the proper proof that the death of a member in service was the natural result of an event occurring within the performance of duty or an occupational disease arising out of and in the course of the member's employment, there shall be paid to the member's eligible surviving spouse, or eligible child or children, the sum of \$50,000. Eligible children are children under the age of 21 or over the age of 21 if mentally or physically incapacitated from wage earning. Amounts payable under this section shall not be subject to offset or reduction by amounts paid or payable under Workers' Compensation.

D. Civilian Retirement Benefits:

A Tier I member's normal retirement date shall be the first day of the month following the later of the date the member attains the age of 65 years or the member's tenth anniversary of employment.

A Tier II member's normal retirement date shall be the first day of the month following the later of the date the member attains the age of 67 years or the member's twentieth anniversary of employment.

Pension benefits begin in the month following the member's effective retirement date.

A member who retires on or after the member's normal retirement date shall receive a pension equal to 2% of the member's Final Compensation multiplied by the member's creditable service.

Final Compensation of a Tier I member is generally the member's average annual compensation over the 24 months of service for which the member received the highest base salary.

Final Compensation of a Tier II member is generally the member's average annual compensation over the 36 months of service for which the member received the highest base salary.

A member who is married at the time of retirement may, with their spouse's consent, select an optional annuity in lieu of a normal pension. An optional annuity provides a monthly pension to the member for life and an equal amount to the surviving spouse upon the member's death. The value of the optional annuity will be the actuarial equivalent of the member's normal pension amount at the date of retirement, including the value of survivorship rights for the surviving spouse. The optional annuity will be paid to the member's surviving spouse for life without regard to remarriage.

Beginning at age 55, a Tier I member who has completed at least 10 years of creditable service may elect early retirement and receive a pension benefit that shall be permanently reduced by one-half of one percent for each month the effective date is before the first day of the month after the member turns 60. For members electing early retirement at age 55, the reduction is 30%.

Beginning at age 60, a Tier I member who has completed at least 5 years but not more than 10 years of creditable service may elect early retirement and receive a pension benefit, which shall be permanently reduced by one-half of one percent for each month the effective date is before the first day of the month after the member turns 65.

Beginning at age 60, a Tier I member who has completed at least 10 years of creditable service may elect early retirement without any reduction in benefits.

At any age, a Tier I member whose total of age and years of creditable service equals or exceeds 80 may elect early retirement without any reduction in benefits.

Beginning at age 62, a Tier II member who has completed at least 5 years of creditable service may elect early retirement and receive a pension benefit that shall be permanently reduced by one-half of one percent for each month the effective date is before the first day of the month after the member turns 67. For members electing early retirement at age 62, the reduction is 30%.

Beginning at age 62, a Tier II member who has completed at least 20 years of creditable service, or at any time after a member's total age and years of creditable service equals or exceeds 85, may elect early retirement without any reduction in benefits.

A member eligible for disability benefits must be in active service and have a total and permanent disability that prevents the member from engaging in any occupation or performing any work for remuneration or profit for the remainder of the member's life. The pension may be subject to offset or reduction by amounts paid or payable under Workers' Compensation law.

There is no age or service requirement for a duty disability pension. A member eligible for a duty disability pension, as determined by the Medical Board of the Retirement System and the Retirement Board, will receive a pension equal to 50% of the member's Final Compensation.

To be eligible for a non-duty disability pension, a member must have 10 or more years of creditable service. A member eligible for a non-duty disability pension, as determined by the Medical Board of the Retirement System and the Retirement Board, will receive a pension equal to 30% of the member's Final Compensation, but in no event shall the disability pension be less than the amount the member would be entitled to if they retired on the same date with equivalent age and creditable service.

Retired members with 15 years of creditable service and surviving spouses of eligible members receive a supplemental retirement benefit, currently in the amount of \$160.00 monthly, in addition to pension benefits.

Upon resignation or termination of a member with less than 5 years of creditable service, the member will be paid the amount of the member's accumulated contributions plus interest.

With five (5) or more years of creditable service, a member may choose to leave their accumulated contributions in the Retirement System fund and receive a vested pension upon their normal retirement date or their early retirement date, subject to any applicable adjustments.

E. Police Survivor Benefits

If a member dies while in service, the surviving spouse shall be paid a base annual pension equal to 40% of the member's Final Compensation.

If a Tier I member dies after the commencement of pension benefits and after August 28, 1999, the member's surviving spouse shall be paid a pension and/or special consultant supplement in an amount equal to 80% of the pension being received by the member, including cost of living adjustments, at the time of the member's death.

If a Tier II member retired and did not elect an optional spousal annuity in lieu of a normal pension, the surviving spouse shall receive a pension payable for life equaling 50% of the member's benefit as of the member's retirement date, plus cost-of-living adjustments.

A member's child or children under the age of 18 at the time of the member's death shall be paid \$50.00 per month each. Each child who is a full-time student may continue to receive payments until they reach age 21. Any child who is physically or mentally incapacitated from earning wages shall be entitled to the same benefits as a child under the age of 18.

If there is no qualified surviving spouse, or if the surviving spouse dies, the pension to which the surviving spouse would be entitled shall be payable to the qualified child or children of the deceased member in equal shares. If there is no surviving spouse or children qualified to receive a pension, the remainder of the accumulated contributions of the deceased member or any prorated benefit for the month of the member's death shall be paid to a named beneficiary.

A funeral benefit of \$1,000.00 is paid whether the member's death occurred in service or after retirement.

F. Civilian Survivor Benefits

Upon the death of a member in service or of a member after retirement, there shall be paid the following:

If a member dies in service and has less than 5 years of creditable service, the member's surviving spouse shall be paid a lump sum equal to the member's contributions plus interest.

If the member dies in service and has at least 5 but less than 20 years of creditable service, the member's surviving spouse may elect, in lieu of the lump sum return of contributions plus interest, a pension equal to 50% of the member's accrued pension as computed for normal retirement. The effective date of the election shall be the latter of the first day of the month after the member's death or the first day of the month following what would have been the member's earliest retirement date.

If the member dies in service and has at least 20 years of creditable service, the member's surviving spouse may elect, in lieu of the lump sum return of contributions plus interest, the larger of the 50% pension as computed above or a pension determined on a joint and survivor's basis from the actuarial value of the member's accrued pension at the date of death.

If the member retires and does not elect an optional annuity in lieu of a normal pension, the surviving spouse shall receive a pension payable for life equaling 50% of the member's normal retirement benefit as of the member's actual retirement date plus cost-of-living adjustments.

If the member retires and elects an optional spousal annuity, the surviving spouse will receive the same amount as the annuity being paid to the member and will be paid such amount for the lifetime of such surviving spouse.

When a surviving spouse receives Workers' Compensation benefits on account of the death of a member in service, the amounts of any payments under this section may be subject to offset or reduction by amounts paid or payable under any Workers' Compensation law.

Upon the death of a member, if there is no surviving spouse or if the total amount paid to the member and/or the member's surviving spouse is less than the member's accumulated contributions, an amount equal to the difference shall be paid to the member's designated beneficiary or, if none, to the member's estate. A payment to a designated beneficiary shall constitute full and final payment of any and all claims for benefits from the Retirement System.

A surviving spouse shall not be entitled to benefits unless the spouse is married to the member at the time of retirement.

A funeral benefit of \$1,000.00 is paid whether the member's death occurred in service or after retirement.

G. Cost of Living Adjustments

Members, including surviving spouses, may receive an annual cost-of-living adjustment not exceeding 3% of their base pension. A Tier I member is eligible for the cost-of-living increase if they were retired by December 31 of the prior year. With certain exceptions, a Tier II member becomes eligible for the cost-of-living increase in the year following the year in which they would have attained 32 years of creditable service. The annual cost-of-living increase is generally granted on the October 31 / November 1 benefit payment.

H. Partial Lump Sum Option Payments

A Partial Lump-sum Option Payment (PLOP) is available to members with one or more years of creditable service beyond their eligible retirement date. A member with one or more years of creditable service beyond their eligible retirement date may elect a lump sum equal to 12 times the initial monthly base pension they would have received without making the PLOP election.

A member with two or more years of creditable service beyond their eligible retirement date may elect a lump sum equal to 24 times the initial monthly base pension they would have received without making the PLOP election.

A member with three or more years of creditable service beyond their eligible retirement date may elect a lump sum equal to 36 times the initial monthly base pension they would have received without making the PLOP election.

When a member makes an election to receive a PLOP, the member's base pension, calculated at the time of retirement, will be actuarially reduced to reflect the PLOP payment. The reduction in a member's retirement benefit with a PLOP depends on the member's age, marital status, and PLOP amount.

I. Services Purchases

With certain exceptions, any time a member is on leave without compensation, the member will not receive creditable service in the Retirement System for such period. However, upon returning from unpaid leave to active service, the member may purchase creditable service for such time by paying the actuarial cost calculated at the time of the purchase. Under certain conditions, members on unpaid leave for military purposes may receive creditable service without being required to pay the member cost. Creditable service does not include any time a member is suspended from service without pay.

A member who terminates membership with five years or more of creditable service and later returns to membership may purchase credit toward retirement for that prior service. The cost shall be determined using the member's portion of actuarial rates.

Members may elect to purchase creditable service in the Retirement System based upon any active duty time they served in the U.S. military prior to employment with the Kansas City, Missouri Police Department. A member may purchase up to two years of qualifying military service. The cost shall

be determined at the time of purchase using current actuarial rates and must be paid in full prior to retirement.

Under Section 105.691 RSMo. a member who has been employed in nonfederal public employment in the State of Missouri prior to becoming a member of KCPERS may purchase service up to the actual v of public service in an eligible position. A member becomes eligible under this section after they have been a member of the Retirement System for five years. The cost shall be determined using actuarial rates.

The plan's website, www.kcpers.org, provides additional information about membership, plan administration, eligibility, creditable service, and retirement benefits.

III. NATURE OF SERVICES REQUIRED

- A. KCPERS is seeking proposals for a comprehensive, web-based pension administration software system designed with leading-edge technology, including all relevant best practices, applications, and support, to replace its current legacy system.

The Retirement System currently utilizes a locally developed application, as well as various Excel spreadsheets and databases, to support the pension management process. The system in use today is unique to KCPERS and is not supported by a vendor that modifies and maintains a standard system. Achieving the required functionality relies heavily upon institutional knowledge and the experience of those who have been meeting the plan's needs for many years. A vendor-supported model would enable the Plan to better serve its members and mitigate risks associated with technology gaps or challenges.

All information on active, retirees, and inactive members is stored in the systems' custodial bank benefit payment system or Excel spreadsheets. All member pension calculations are currently calculated via Excel spreadsheets. KCPERS contracts with a custodial bank to provide pension payment services. Monthly benefit payments (either check or ACH) are sent to retirees and other beneficiaries of the system by the custodial bank. The system to be purchased will be required to interface with the custodial bank's benefit payment system to exchange information, thereby reducing the current need to enter data in multiple systems.

- B. KCPERS' current manual processes include:
1. Tracking new retirements and deaths of retirees and spouses.
 2. Updates to existing retiree, survivor, and deferred retirement data, as well as the annual transmission of all data to the actuary.
 3. Pension Benefit Estimates and Calculations.
 4. Producing form letters and other correspondence.
 5. Calculations for purchases of prior service.
 6. Calculations of actuarial reductions for partial lump sum options and optional annuities.
- C. Additional processes to be automated with the system to be purchased include:
1. Data sharing between pension software and the custodial bank's benefit payment system.
 2. Maintain a master file for active, retired, deferred, and deceased members, including

- enrolling and modifying.
3. Create actuarial data files for (active, retired, deferred, and deceased members).
 4. Benefit estimate calculations based on defined assumptions.
 5. Calculation of optional annuities and reductions for partial lump sum withdrawals based on factor tables provided by the actuary.
 6. Calculation of all pension benefits.
 7. Calculation of all survivor benefits.
 8. Final average compensation calculations.
 9. Calculation of ad-hoc cost-of-living adjustments to be applied to pension payments and creation of COLA reports.
 10. Integrated Document Management.
 11. Calculate the cost to purchase prior service using actuarial factors.
 12. Generate form letters to participants, which allow staff edits.
 13. Event tracking for each member, i.e., retirements, disabilities, refunds, deaths, purchase of prior service, deferred pensions, return to service, etc.
 14. Produce monthly lists of members with “event” dates, i.e., full retirement eligibility, health insurance dates (age 65), minors reaching 18 and 21, etc.
 15. Generate benefit payment and deduction reports to balance with custodial bank benefit payment system.
 16. Include a module to calculate lump-sum member contribution refunds and beneficiary payments with the capability of recording multiple payments (i.e., refund, rollover, residual payment) and transmitting payment files to the custodial bank.
 17. Production of annual benefit statements for KCPERS Tier 1 and Tier 2 active members.
 18. Link all retirees to their associated surviving spouse, minor child, beneficiary, and QDRO records.

D. Member Information and Tracking:

1. The system should accept and process reporting files from an employer. This includes posting member information such as contributions, salary, purchase of service payments, etc.
2. System maintains and tracks member and employer contributions, ensuring alignment with the specific rules of KCPERS.
3. The system shall provide an intuitive online dashboard allowing administrators to view, verify, and correct any discrepancies in member payroll information before finalizing posting to the member’s account.
4. The system should be equipped with a dynamic rule-setting feature, allowing for easy updates and modifications of contribution and service credit rules.
5. The system shall maintain comprehensive member profiles, capturing essential demographic/employment information such as serial number, social security number, name, birth information, and death information.
6. The system shall track member name changes.
7. The system shall maintain multiple addresses (primary and secondary) for each member using effective dates and address types.
8. System shall maintain multiple phone (home, work mobile) numbers and e-mail addresses for each member.
9. The system shall maintain dependent and beneficiary information for members, including name, address, phone, contact, relationship, birth date, and beneficiary designations.

10. System shall maintain salary information as reported in the payroll downloads.
11. System shall maintain detailed contribution information by member and employer, i.e., year-to-date and since hire date.
12. System shall maintain and compute member creditable service.
13. The system shall offer a dynamic reporting module, allowing administrators to readily generate, export, and print detailed salary and contribution reports in various formats, including text, PDF, Excel, and Access.
14. The system shall maintain and track each member's employment history and employment dates.
15. The system shall provide a service purchase calculator to establish service purchase contracts and track payments.
16. The system shall track member-qualified domestic relations orders, alternate payee information (name, social security number, date of birth, and address), warning messages when a member retires, or auto-populate retirement applications with QDRO-assigned benefits.
17. The system shall facilitate easy note entry and automatically record the user's name, date, and time of entry. It should also provide the capability to view, edit, and print individual member notes and overall activity.
18. The system shall offer a feature to generate and print individualized benefit statements for active and deferred members.
19. The system shall have a bulk printing capability, allowing administrators to generate benefit statements for a specific cohort of members based on custom-defined criteria.
20. The system shall be capable of generating a member statement file in various formats, ensuring compatibility and facilitating the seamless transmission of the file to a third party for printing.
21. The system shall provide canned reports supporting member information and the ability to preview the reports before printing.
22. The system shall allow the production of an actuarial extract file containing actuarial information for each type of member (active, retired, surviving spouse, child, deferred, disabled, deceased, inactive, etc.).
23. The system shall have the capability to generate a comprehensive list of members, capturing a variety of activities, including but not limited to entry into service, departure, deferral of retirement benefits, retirement, disability, and death, all within a user-defined period to accommodate broader criteria and reporting needs.
24. The system shall provide a report of all member plan changes each payroll.
25. The system should display a member's historical data with date-specific markers, including past contributions, service credits, and employment changes.
26. The system shall automatically classify members into Tier 1 or Tier 2 based on their hire date and rules, ensuring accurate benefit calculations.
27. Members should be able to use built-in tools to forecast their retirement benefits based on current contributions, salary, and service credits.
28. The system shall provide interactive dashboards for administrators to view a snapshot of membership trends, contribution totals, and forecasted retirement benefits.
29. The system shall provide a module that tracks a member's file activity, such as notes, tasks, workflow processes, past benefit estimates, and past member statements.
30. The system should allow users to assign tasks or workflow processes to a member account

activity file.

31. The System shall contain a Search facility to allow users to find a member by entering serial numbers or other Information, such as part of a last name, first name, social security number, etc.

E. Benefit Payments

1. The system should be able to interface with custodial bank software, facilitating the generation of monthly, partial-month, retroactive, and lump-sum payments through file exchanges.
2. The System should be able to track refunds and lump sum payments as cash payments (with withholding for taxes), rollovers, or a combination of cash and rollovers.
3. The system should be able to track QDRO payments due to alternate payees.
4. The System should be able to track all payments back to the originating member, including beneficiary and QDRO payments.
5. The system should be able to track pre-tax or post-tax contribution balances and compute the taxable and non-taxable portions of a benefit using the IRS Simplified method.
6. The system shall adjust benefit payments based on predefined criteria such as cost-of-living adjustments (COLAs), changes in member status, or other relevant factors.
7. The system shall provide a comprehensive log of each member's past payments, adjustments, and relevant notes. This history should be easily accessible and exportable for reporting purposes.
8. The System shall be able to integrate with tax systems to ensure accurate tax withholdings and compliance. It should integrate seamlessly with local and federal tax systems and update in real-time to reflect any changes in tax law.
9. The system's administrators should be able to generate custom reports based on various criteria, such as payment amounts, beneficiary demographics, and payment methods.
10. The system shall allow administrators to set specific dates or intervals for benefit disbursements, accommodating regular pension payouts and special circumstances.

F. Document Management, Data Maintenance, and Ad Hoc Query Functions

1. The system shall allow users to create and modify correspondence with specific members' information supplied with a user-defined query.
2. The system shall allow users to track correspondence sent to each member.
3. The system should be able to track correspondence, including the date it was executed and the date it must be returned, and it should be able to re-execute the correspondence.
4. The system shall generate correspondence to a group of members.
5. The system shall track changes and versions of all documents that members or administrators produce.
6. The system shall have a centralized dashboard that displays all outgoing and incoming correspondence, allowing administrators to assess communication status quickly.
7. The system shall integrate with the Department's email platform to send correspondence directly from the system, with tracking capabilities to confirm receipt.
8. The system shall have a built-in template library for common correspondence types, ensuring communication consistency and professionalism.
9. The system shall have batch correspondence capabilities, allowing mass communications to specific member cohorts based on custom-defined criteria.

10. The System should be able to print mailing labels for any subset of members or export the information to an Excel spreadsheet.
11. The system shall support a dynamic ad hoc query builder, enabling users to create custom queries without the need for advanced technical skills and export query results in various formats, such as Excel, CSV, or PDF, for external analysis or reporting.
12. The system should have advanced search capabilities to quickly locate specific member records or data points for updates or reviews.
13. The System must be able to save and categorize custom queries for future use, facilitating recurring data analyses.
14. The system shall produce forms using information obtained from ad hoc queries.
15. The system shall have Bulk data update tools, allowing for mass changes to specific fields or records based on custom-defined criteria.
16. The system shall have Role-based access controls, ensuring that only authorized personnel can change critical data points.
17. The system shall have a built-in data dictionary, providing users with definitions and context for specific data fields or terms.
18. The system should have a comprehensive audit trail that logs all data changes, capturing details like the user who made the change, the date, and the reason for the update.

G. Workflow Management

1. All users should be able to execute a workflow step, not just the assigned user.
2. Workflow processes shall be user-defined and consist of user-defined steps/tasks.
3. Workflow steps should be defined to execute/initiate correspondence and other system processes when a workflow step is executed.
4. All Workflow steps shall be assigned and reassigned to system users.
5. All workflow steps shall be tracked (via a screen or report) for the estimated completion time and the assigned user.
6. The system shall allow Workflow processes to be attached to members and/or payees.
7. The system shall provide reports identifying open/closed workflow processes and their assigned users.
8. All workflow history should be able to be viewed in a member's or payee's history file.
9. The system should support automated notifications and reminders for pending workflow tasks.
10. The system shall allow the administrator to assign administrative tasks to users, and approvals shall be designated only to specific staff members.
11. The system shall allow tasks to be assigned and reassigned to system users.
12. Tasks shall be attached to a member.
13. All tasks assigned to a specific user shall be tracked via a report and/or screen.
14. The system shall allow free-form entry of the task description and the date it must be completed.
15. The system shall include stand-alone work processes designed to direct users through administrative tasks such as terminating a member, retiring a member, setting up a beneficiary payment, etc. These processes contain panels/steps directing the users to enter options and/or information needed to complete the process.

H. Security

1. The system shall provide application security on a per-user basis.
2. Each user shall have the ability to change his/her password.
3. The system shall have security available down to the screen level, including processes and reports.
4. The system shall provide an audit trail of all interactive updates and identify when a batch process was executed.
5. The system shall provide an audit trail of all system-generated messages.
6. The system shall view all audit trail files on a screen using select search criteria, such as date, user ID, and system function.
7. The system should support integration with other enterprise systems, such as HRMS (Human Resource Management System), Finance, and Payroll systems.

I. Web Portal / Self-Service

1. The system shall have a Web Portal that provides Active members with a benefit estimate tool. The benefit estimator will use the member's information available from the system that is appropriate to the calculation. The benefit estimator will allow members to do 'what if' calculations. The benefit estimator will accept manual inputs for final compensation, years of service, and age at retirement, and then produce an estimated benefit amount.
2. The Web Portal shall allow appropriate users (members, benefit recipients, etc.) to schedule a counseling session or appointment with Retirement staff using an online calendar and scheduling tool specific to the appropriate staff.
3. The Web Portal shall allow appropriate users to view and update: address, phone, email, direct deposit, tax withholding, beneficiary, etc.
4. The Web Portal should have mobile responsiveness to ensure accessibility from various devices.
5. The system shall have a Web Portal that allows members to download or request physical copies of their statements and other documents.
6. The system shall have a customizable dashboard for users to get a quick overview of their pension details, notifications, and tasks.
7. The system shall have a feedback loop with administrators, a built-in system for members to provide feedback or raise concerns directly to administrators, ensuring continuous improvement.

IV. PROPOSAL REQUIREMENTS

A. General Requirements

1. Inquiries

Any vendor notifying Retirement Systems of its intent to bid will be updated with clarifications or additional information provided to other Firms. Retirement Systems reserves the right to request additional information or clarification from Vendors or to allow corrections of errors or omissions.

2. Submission of Proposals

An original signed proposal to include the following:

a. Letter of Intent

A signed letter of intent briefly stating the proposer's understanding of the work to be done, the commitment to perform the work within the time period, a statement about why the firm believes it is best qualified to perform the engagement, and a statement that the proposal is a firm and irrevocable offer for two months.

b. Detailed Proposal

The detailed proposal should follow the order outlined in Section IV B of this proposal request.

c. Executed copies of Proposer Guarantees and Proposer Warranties, attached to this request for proposal (Appendix A and Appendix B)

3. Schedule of Events

Following is the schedule for receiving, evaluating, and selecting a vendor:

RFP Released	September 2, 2025
Submission Deadline	November 3, 2025
Vendor Presentations	December 1-5, 2025
Vendor Selection	December 17, 2025

4. Proposed Format

This section sets forth the format Vendors must follow to develop their proposals in response to this RFP. Proposals that vary from this prescribed format are subject to being judged noncompliant and withdrawn from consideration. The Vendor must understand that the Retirement Systems will view the degree of compliance with this section as an indication of the degree of cooperation expected from the Vendor in working with the Retirement Systems after the contract award.

Please provide four printed copies of the submission. In addition, one (1) electronic copy of the complete proposal must be emailed to the Executive Director at jason.hoy@kcpd.org. (The Receipt of the electronic proposal shall not substitute for the hard copy submission deadline.)

The Proposal will be prepared on standard 8½" x 11" white paper. All proposals are to be submitted in typed form and page-numbered from first page to last, except for attachments to the proposal. Foldouts containing charts, spreadsheets, and other necessary supporting documentation are permissible but must be held to a minimum. The pages must be placed in a binder with tabs separating the major sections. Manuals,

hardware brochures, and other reference documentation may be provided separately if desired. Figures and tables must be numbered and referenced in the text by that number.

B. Proposal

1. General Requirements

The purpose of the Proposal is to demonstrate the qualifications, competence, and capacity of the firms seeking to provide Pension Administration Software to the Retirement Systems in conformity with the requirements of this proposal request. As such, the substance of proposals will carry more weight than their form or manner of presentation. The Proposal should demonstrate the firm's qualifications and the particular staff to be assigned to this engagement. It should also specify an approach that will meet the request for proposal requirements.

The Proposal should address all the points outlined in the proposal request (including any cost information). The Proposal should be prepared simply and economically, providing a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the request for proposals. While additional data may be presented, the following subjects, items Nos. 2 through 6, must be included. They represent the mandatory criteria against which the proposal will be evaluated.

2. Firm Qualifications and Experience

The proposer should state the size of the firm, the location of the office from which the work on this engagement is to be performed, the number and nature of the professional staff to be employed in this engagement on a full-time basis, and the number and nature of the staff to be so employed on a part-time basis. Provide a resume describing the education, experience, and other related information of the primary resource personnel assigned to this project.

3. Abilities, Qualifications, and Experience

Identify the principal supervisory and management staff, including engagement partners, managers, other supervisors, and specialists, who would be assigned to the engagement.

Provide as much information as possible regarding the number, qualifications, experience, and training, including relevant continuing professional education, of the specific staff to be assigned to this engagement.

Provide a summary of your company's experiences and abilities relative to the successful performance of the proposed tasks.

Minimum Vendor Qualifications:

- 10 years of retirement administration software development experience
- 15 public employee-defined benefit retirement administration software installations
- 10 public employee retirement systems that have installed or are currently installing the proposed solution.
- Sole owner of the proposed package solution.

The proposer should provide a statement describing the firm's commitment to develop, implement, and maintain an affirmative action program and provide a statement describing the firm's commitment to equal opportunity employment.

4. Similar Engagements with Other Public Employee Retirement Systems

Provide a list of customers currently utilizing your proposed application that is similar to the engagement described in this request for proposal. Indicate the scope of work, date, the number of years served, and the name and telephone number of the principal client contact.

5. Data Security; Insurance

The proposal should include a description of the Firm's data security procedures and policies and a statement that the Firm will comply with Missouri statutes regarding the confidentiality of membership data and agrees not to disclose confidential membership information to other parties without KCPERS's prior authorization and approval.

The proposal should reflect the Vendor's current insurance coverage limits on a per occurrence and aggregate basis for (i) Errors and Omissions; (ii) Copyright, Trademark, Privacy, and associated Intellectual Property Risk; and (iii) Privacy and Network Liability, including Data Breach Fund and Regulatory Proceeding.

6. Training and Ongoing Support

The proposal should (i) estimate the timetable to install and customize a software solution for all deliverables, including data conversion, application implementation, and initial user training; and (ii) provide the Vendor's procedure and ability for ongoing user training and system support.

7. Missouri Sunshine Law Notice

The proposal your firm submits in response to this RFP will become the exclusive property of KCPERS. It will not be returned to you and will be subject to public disclosure pursuant to the Missouri State Open Meetings and Records Law – Mo. Rev. Stat. Secs. 610.010 to 610.030., (the "Law"). The Law provides generally that all records relating to a public agency's business are open to public inspection and copying unless exempted explicitly under one of several exemptions set forth in the Law.

If you believe that any portion of your proposal is exempt from public disclosure under the Law, such portion must be marked "TRADE SECRET," "CONFIDENTIAL," or "PROPRIETARY." KCPERS will deny public disclosure of any portions so designated, provided that such designation is, in KCPERS' reasonable discretion, in accordance with applicable law. Proposals marked "TRADE SECRET," "CONFIDENTIAL," or "PROPRIETARY" in their entirety will not be honored, and KCPERS will not deny public disclosure of all or any portion of proposals so marked. By submitting a proposal with specifically selected portions marked "TRADE SECRET," "CONFIDENTIAL," or "PROPRIETARY," you represent you have a good faith belief that such material is exempt from disclosure under the Law, and you agree to reimburse KCPERS for, and to indemnify, defend and hold harmless KCPERS, its officers, fiduciaries, employees and agents from and against: Any and all claims, damages, losses, liabilities, suits, judgments, fines, penalties, costs and expenses including, without limitation, attorneys' fees, expenses and court costs of any nature whatsoever (collectively, "Claims") arising from or relating to KCPERS non-disclosure of any such designated portions of your proposal; and (b) any and all Claims arising from or relating to KCPERS public disclosure of any such designated portions of your proposal if KCPERS reasonably determines disclosure is deemed required by law, or if a court of competent jurisdiction orders disclosure.

In addition to the foregoing, KCPERS Board and Committee meetings are subject to Missouri open-meeting requirements set forth in the Law. Your proposal and/or contract (if your Firm is selected) may be presented or discussed at a public meeting of the KCPERS Board (or at a Board committee meeting). Among other things, which means that, regardless of whether you mark portions of your proposal as "TRADE SECRET," "CONFIDENTIAL," or "PROPRIETARY," that information may be discussed or presented at a meeting that is open to the public under the Law.

C. Fees and Payment for Services

1. Please provide a proposed fee schedule that encompasses all of the items listed under the scope of services for a five-(5) year period, including:
 - i. Cost to install and customize a software solution for all deliverables associated with the proposed cost, i.e. data conversion, application implementation, training, user documentation, and ongoing system support and maintenance;
 - ii. Cost and description of software customizations commonly requested by other customers.
 - iii. Cost and description of software customizations you recommend as part of this project after reading the Kansas City Police Employees Retirement System requirements.

V. EVALUATION PROCEDURES

A. Selection Process and Evaluation Criteria

Retirement Systems' staff will review responses to the RFP. Based on this review, firm interviews may be scheduled with firms considered to be the best qualified.

Responses to the RFP will be evaluated using the criteria listed in Section V. B. The firms meeting these mandatory criteria will have their responses evaluated and scored for technical qualifications and fees.

Any contract award will be based on demonstrated competence and qualifications to perform the services at a fair and reasonable price.

B. Final Selection

The Retirement Systems Board will make the final selection of the Vendor.

C. Right to Reject Proposals

Submission of a proposal indicates acceptance by the firm of the conditions contained in this request for a proposal unless clearly and specifically noted in the proposal submitted and confirmed in the contract between the Retirement Systems and the firm selected.

The Retirement Systems reserves the right, without prejudice, to reject any or all proposals.

APPENDIX A

PROPOSER GUARANTEES

- I. The proposer certifies it can and will provide and make available, as a minimum, all services set forth in Section II, Nature of Services Required.

Signature of Official: _____

Name (typed):

Title:

Firm:

Date:

APPENDIX B

PROPOSER WARRANTIES

- A. Proposer warrants that it has, or is willing and able to obtain, the insurance policies as provided in Section IV.B.5, and understands the coverage limits are subject to KCPERS review to be memorized in any potential agreement with Proposer.
- B. To Proposer's knowledge, there is no claim or pending or threatened litigation (nor any written claim which may lead to a threat of litigation including but not limited to, infringement, copyright, or license breach), proceeding, or investigation which would prevent, impede, or make illegal KCPERS use of the Vendor's software and intellectual property.
- C. Proposer warrants that it will not delegate or subcontract its responsibilities under this engagement without the prior written permission of the Retirement Systems.
- D. Proposer warrants that all information it provides in connection with this proposal is true and accurate.

Signature of Official: _____

Name (typed):

Title:

Firm Name:

Date: