



Iowa Public Employees' Retirement System
Member Update | Winter 2018

Watch your mail for our Annual Summary

Your copy of IPERS' fiscal year [2017 annual report summary](#) mails this month. Watch for it and learn how recent [changes to our economic assumptions](#) help build a sustainable future for IPERS.

Are you saving enough for retirement?

Isn't IPERS enough for a secure retirement? No, IPERS is not enough. You must have additional retirement savings, as well as Social Security. Remember, IPERS does not have a cost-of-living adjustment. Your benefit payments are guaranteed for life but they remain level (no increases). Find out if your employer offers a deferred comp program. If not, contact a financial planner on your own so you can be prepared. IPERS provides resources to [estimate your benefits](#) and [calculate savings](#).

Working to keep your data safe

In October, IPERS learned that [103 retiree accounts were compromised](#). The cyber criminals, armed with stolen Social

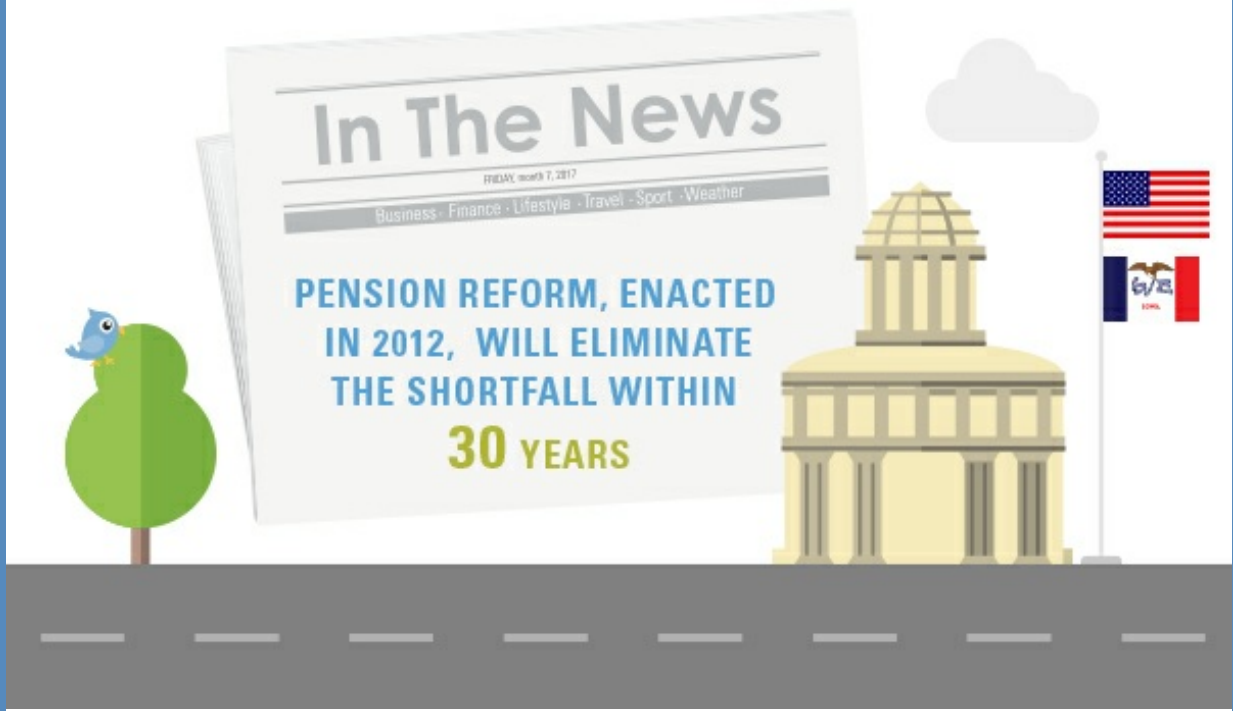
Security numbers and birth dates, were able to establish online access and change direct deposit account information. The criminals targeted members who had not previously created a username and password via [My Account](#) -- IPERS' online member self-service.

In addition to working with the FBI and other state agencies, IPERS continues to implement additional monitoring and security measures. IPERS also recommends [taking steps to protect yourself](#) from identity theft, even if you were not personally affected. A good first step is to [register for My Account](#) today. Note: Members will no longer be able to register for My Account using their Social Security numbers. Instead, you must register using your member ID -- issued when you became an IPERS member and noted on your member ID card.

My Account is an easy way to access your account information on our [website](#). The secure, self-service system allows members to update contact information, see designated beneficiaries, view a record of your IPERS contributions, and more.

Pension issues can be complicated

There are many factors that go into understanding public pensions such as IPERS. In order to help members, legislators and other stakeholders, IPERS launched a new website to better explain these factors in easy terms. Please take time to visit www.thetruthaboutipers.org so you can help others understand why IPERS is important to Iowa.



See the site

Staying up to date this legislative session

The 2018 legislative session opened on January 8, and there are a number of ways to stay up to date. The [Iowa Legislature website](#) provides a wealth of information about legislators, bills and meetings. IPERS' [Law and Legislation pages](#) are updated regularly throughout the legislative session. Our [Bill Watch](#) tracks IPERS-specific bills.

STAY CONNECTED



www.ipers.org | info@ipers.org | 1-800-622-3849

If this message was forwarded to you, and you'd like to receive future communications directly from IPERS, add your email address to your contact information in [My Account](#).

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