

# For Members Nearing Retirement

Important Information About Your IPERS Retirement Benefits



**I**  **PERS**

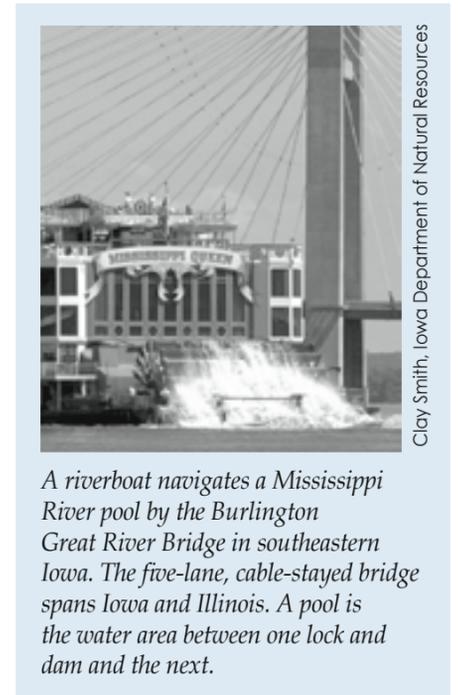
*Working Today for Your Tomorrow*

**R**etirement is an exciting time. As you prepare for this significant milestone, it's important that you understand how your IPERS benefits work and what you need to consider before you retire.

Remember, your IPERS benefits are only one part of your overall retirement savings. Your total retirement income will come from a combination of your IPERS benefits, social security, personal savings, and any other retirement plan benefits.

As you think about how much income you'll need during your retirement years, you may want to consider:

- How much income will I receive from other sources like Social Security and personal savings?
- What IPERS retirement payment option should I choose?
- What do I want to do during my retirement years? Will these plans require extra savings?
- Will I need to pay for retiree health insurance?
- Will I be an "empty nester" or will my children still be financially dependent on me?
- Will I have a mortgage payment?
- Will I take up new hobbies that I need to budget for?
- Will I return to work after retirement?



*A riverboat navigates a Mississippi River pool by the Burlington Great River Bridge in southeastern Iowa. The five-lane, cable-stayed bridge spans Iowa and Illinois. A pool is the water area between one lock and dam and the next.*

Clay Smith, Iowa Department of Natural Resources

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**Normal retirement age is one of the following, whichever comes first:**

- Age 65
- Age 62 if you have 20 or more years of covered employment (62/20)
- When your years of service plus your age equals or exceeds 88 (Rule of 88)

**ELIGIBILITY FOR BENEFITS**

You are eligible for retirement benefits if you are a vested member, no longer working for an IPERS-covered employer, and meet one of these conditions:

- Attain age 55
- Retire because of a disability and are receiving social security disability or railroad retirement disability benefits (see page 10 for more information)

If you are age 70 and still working for an IPERS-covered employer, you may apply to begin receiving IPERS retirement benefits while still employed.

**THE BOTTOM LINE: WHAT'S THE PAYOUT?**

The formula used to calculate your annual IPERS benefit includes:

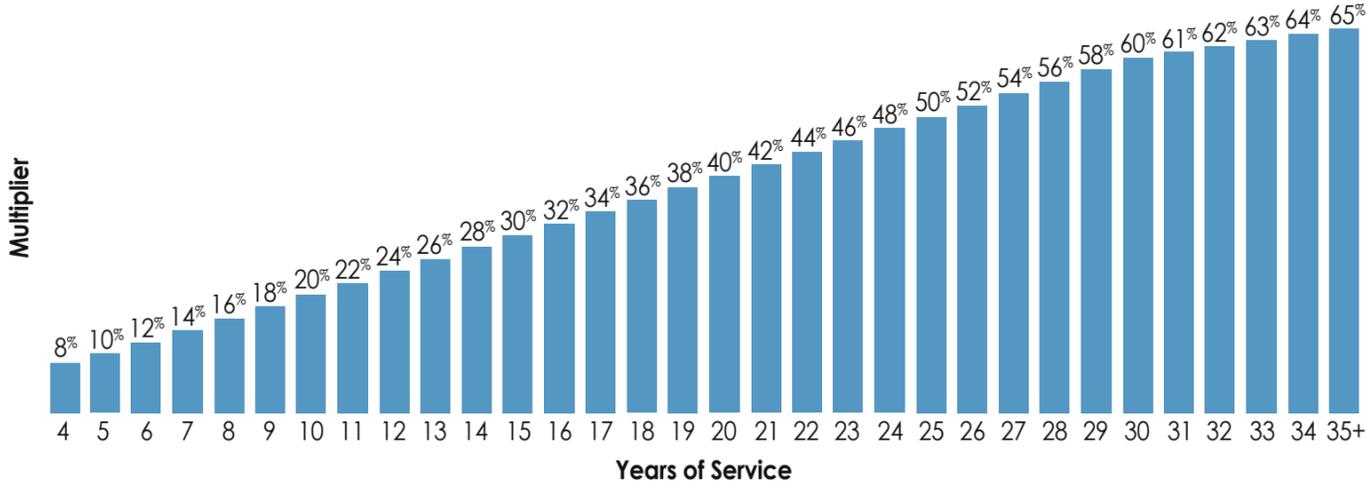
- A formula multiplier (based on your years of service).
- Your highest 3-year average salary.
- Your age at retirement (your benefit is reduced if it is received before normal retirement age).

Your annual IPERS benefit is calculated\* as follows:

$$\begin{matrix} \text{Multiplier} \\ \text{(Based on Your} \\ \text{Years of Service)} \end{matrix} \times \begin{matrix} \text{Salary} \\ \text{(Your Highest} \\ \text{3-Year Average)} \end{matrix}$$

\*If you receive benefits before normal retirement age, they will be reduced since you will receive benefits over a longer period. Your benefits are reduced 0.25 percent for each month (or 3 percent per year) that you receive benefits before you would have attained normal retirement age.

To determine the multiplier used in the calculation, refer to the chart below.



Let's look at some examples of the IPERS benefits a member might receive. Please keep in mind that these examples are for illustrative purposes only. Your benefits may be different depending on your employer, age when you begin receiving your benefits, length of service, covered wages, and the payment option you choose at retirement.

**Example 1**

**RETIREMENT BENEFITS PAYABLE AT NORMAL RETIREMENT AGE**

*Scenario A*

Jane works for an IPERS-covered employer for 21 years. She retires at age 62, when she qualifies for a normal retirement pension. Her highest 3-year average salary is \$51,814. Her annual retirement benefit would be \$21,761.88 (42% × \$51,814) under Option 2. Depending on the payment option Jane elects, this amount may be adjusted.

$$\begin{matrix} \text{42\% Multiplier} \\ \text{(Based on Jane's} \\ \text{Years of Service)} \end{matrix} \times \begin{matrix} \text{\$51,814 Salary} \\ \text{(Jane's Highest} \\ \text{3-Year Average)} \end{matrix} = \text{\$21,761.88}$$

*Scenario B*

If Jane worked another 3 years and retired at age 65 with a highest 3-year average salary of \$55,056, her annual retirement benefit would be \$26,426.88 (48% × \$55,056) under Option 2. Again, depending on the payment option Jane elects, this amount may be adjusted.

$$\begin{matrix} \text{48\% Multiplier} \\ \text{(Based on Jane's} \\ \text{Years of Service)} \end{matrix} \times \begin{matrix} \text{\$55,056 Salary} \\ \text{(Jane's Highest} \\ \text{3-Year Average)} \end{matrix} = \text{\$26,426.88}$$

**Example 2**

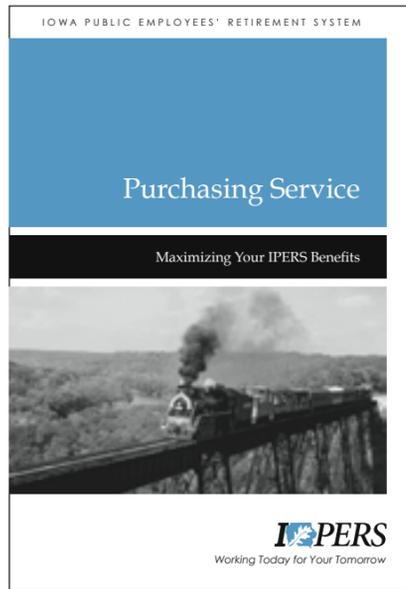
**RETIREMENT BENEFITS PAYABLE BEFORE NORMAL RETIREMENT AGE**

Steve works for an IPERS-covered employer for 25 years and decides to retire at age 55 before he meets normal retirement age. When he leaves covered employment, his highest 3-year average salary is \$64,000. His annual retirement benefit under Option 2 would be \$25,280 (50% × \$64,000 = \$32,000 - \$6,720 age reduction [7 years before normal retirement age × 3% per year reduction]).

$$\begin{matrix} \text{50\% Multiplier} \\ \text{(Based on Steve's} \\ \text{Years of Service)} \end{matrix} \times \begin{matrix} \text{\$64,000 Salary} \\ \text{(Steve's Highest} \\ \text{3-Year Average)} \end{matrix} - \begin{matrix} \text{\$6,720 Reduction} \\ \text{for Early Retirement} \\ \text{(3\% per year)} \end{matrix} = \text{\$25,280}$$

**DISABILITY AND DEATH BENEFITS**

Assuming the same years of service, age, and salary, Steve would receive a \$32,000 annual benefit under Option 2 if he became eligible for disability benefits at age 55. In the event of his death at age 55 before retiring, a lump-sum benefit of \$207,132.16 would be payable to his beneficiary.



For more information about purchasing service, please see the IPERS "Purchasing Service" brochure or contact IPERS.

## SERVICE CREDITS

### Purchasing Service

There may be instances when you need (or want) additional service to help you increase your retirement benefits. The plan allows vested members to purchase service for a variety of reasons after meeting certain eligibility requirements. You may be eligible to purchase service for qualified or nonqualified service.

#### Qualified Service Purchases:

- Accumulated contributions you withdrew (a refund).
- Noncovered employment while working for an IPERS-covered employer.
- Time while on an unpaid leave of absence if not eligible for free credit.
- Service with another U.S. public employer.
- Elective coverage that you declined before January 1, 1999.
- Periods of active duty (if not eligible for free service credit) in the United States Armed Forces.

#### Nonqualified Service Purchases:

In addition to the qualified service listed above, you may be able to purchase up to 20 quarters of nonqualified service. Nonqualified service credit does not need to be linked to employment at all. Nonqualified service is:

- Service that is not included in the qualified service purchase list above.
- Periods of time in which you did not perform any services at all (known as "air time").
- Service in public employment (excluding military service) for which you remain eligible for retirement benefits.

### Free Service Credit

You may also be entitled to free service credit for military service and leaves qualified under the Family Medical Leave Act. See the IPERS "Purchasing Service" brochure or contact IPERS for more information.

## YOUR PAYMENT OPTIONS

You choose how you want your retirement benefit to be paid to you from six options as highlighted on the following pages. You select a payment option based on personal circumstances when you file an application for retirement benefits. If you are married, your spouse needs to consent in writing to the payment option you elect. You cannot change your decision after your first benefit check is issued. Regardless of the option you choose, monthly benefits are paid to you for life if you are vested and your monthly pension under Option 2 is at least \$50. If it is less than \$50, your only option is to receive a one-time lump-sum payment.

Payments after your death vary by option choice. Depending on the option you elect when you retire, your beneficiary(ies) may receive a death benefit if you die after retirement. The type of death benefit your beneficiary will receive—lump-sum or monthly benefit—is also based on the option you elect.

The chart on the following pages describes the type of death benefit payable under each option and provides an example of the retirement benefits payable under each option. Although your personal situation may vary, the example shows how each option affects the benefit amount.

**When selecting a payment option you should consider:**

- What your expenses will be after you retire.
- The type of death benefit you want your beneficiary to receive.



Available Payment Options

Payment Option	Description	Benefits Payable to Your Beneficiary		Example																
		Lump-Sum Benefit	Monthly Benefit																	
<b>Option 1:</b> Annuity With Fixed Lump-Sum Survivor Benefit	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>You specify an amount, in \$1,000 increments, to be paid in a lump sum to your beneficiary when you die.</li> <li>After retirement, you cannot change death benefit amount.</li> <li>Death benefit cannot exceed your total contributions plus interest.</li> </ul>	Yes.	No.	<p><i>Joe retires 2 months before his 59th birthday after working in IPERS-covered employment for 21 years and earning a high 3-year average salary of \$42,014.26. His wife is age 60 and 10 months. His IPERS contributions plus interest total \$44,563.91. Here's the amount of his benefits under each option.</i></p> <p><b>Monthly Benefit Payable to Joe:</b> \$1,331.76</p> <p><b>Minimum Lump-Sum Benefit Payable to Joe's Wife in the Event of His Death:</b> \$1,000</p> <p><b>Maximum Lump-Sum Benefit Payable to Joe's Wife in the Event of His Death:</b> \$44,000 (Joe's monthly benefit would be \$1,249.20.)</p>																
<b>Option 2:</b> Annuity With Variable Decreasing Lump Sum	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>At your death, beneficiary receives difference between retirement benefit received and accumulated contributions (total contributions plus interest).</li> <li>Most retirees recover their IPERS contributions plus interest within the first 3 years of receiving pension payments.</li> </ul>	Maybe.	No.	<p><b>Monthly Benefit Payable to Joe:</b> \$1,330.80</p> <p><b>Lump-Sum Benefit Payable to Joe's Wife in the Event of His Death:</b> \$12,624.71 after 2 years. After Joe receives 34 monthly payments, there will not be any death benefit payable to his wife.</p>																
<b>Option 3:</b> Single Life Annuity	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>At your death, no further benefits payable.</li> </ul>	No.	No.	<p><b>Monthly Benefit Payable to Joe:</b> \$1,333.68</p> <p><b>Benefit Payable to Joe's Wife in the Event of His Death:</b> None</p>																
<b>Option 4:</b> 100%, 75%, 50%, or 25% Joint and Survivor Annuity	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>At your death, beneficiary receives 100%, 75%, 50%, or 25% of your benefit for life.</li> <li>Restrictions on percentages apply if beneficiary is not your spouse and is more than 10 years younger than you.</li> <li>You cannot change your beneficiary after IPERS has made the first monthly payment.</li> </ul>	No.	Yes, if your beneficiary outlives you.	<p><b>Monthly Benefit Payable to Joe:</b></p> <table border="1"> <thead> <tr> <th>100%</th> <th>75%</th> <th>50%</th> <th>25%</th> </tr> </thead> <tbody> <tr> <td>\$1,174.50</td> <td>\$1,210.62</td> <td>\$1,249.04</td> <td>\$1,289.97</td> </tr> </tbody> </table> <p><b>Monthly Benefit Payable to Joe's Wife in the Event of His Death:</b></p> <table border="1"> <thead> <tr> <th>100%</th> <th>75%</th> <th>50%</th> <th>25%</th> </tr> </thead> <tbody> <tr> <td>\$1,174.50</td> <td>\$907.96</td> <td>\$624.52</td> <td>\$322.49</td> </tr> </tbody> </table>	100%	75%	50%	25%	\$1,174.50	\$1,210.62	\$1,249.04	\$1,289.97	100%	75%	50%	25%	\$1,174.50	\$907.96	\$624.52	\$322.49
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<b>Option 5:</b> 120-Month Term Certain Annuity	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>If you die before receiving 120 payments, beneficiary receives benefit (otherwise, no further benefits payable).</li> <li>If beneficiary is an individual, beneficiary receives monthly benefit for 120 months minus payments received by you.</li> <li>If beneficiary is several individuals, a trust, or an estate, payment is made in a lump sum equivalent to the value of the remaining monthly payments.</li> <li>Must be under age 90 to elect this option.</li> </ul>	Maybe. If your beneficiary is several individuals, a trust, or an estate, payments will be made in a commuted lump sum based on today's value of the remaining monthly payments.	Maybe. A monthly benefit can only be paid if you named one beneficiary and if you received less than 120 payments.	<p><b>Monthly Benefit Payable to Joe:</b> \$1,301.79</p> <p><b>Monthly Benefit Payable to Joe's Wife in the Event of His Death After 24 Months:</b> \$1,301.79 for 96 months; thereafter, no benefits payable</p> <p><b>OR</b></p> <p>The lump sum payable if Joe dies after 24 months of pension payments is \$97,600.52.</p>																
<b>Option 6:</b> 100%, 75%, 50%, or 25% Joint and Survivor Annuity With Pop-Up Annuity	<ul style="list-style-type: none"> <li>Monthly benefit for life.</li> <li>At your death, beneficiary receives 100%, 75%, 50%, or 25% of your benefit for life.</li> <li>You cannot change your beneficiary after IPERS has made the first monthly payment.</li> <li>Restrictions on percentages apply if beneficiary is not your spouse and is more than 10 years younger than you.</li> <li>If beneficiary dies before you, benefit pops up to what it would have been under Option 2. You may designate a new beneficiary at this time.</li> </ul>	Maybe, if your beneficiary dies before you and any balance remains of your total contributions plus interest.	Yes, if your beneficiary outlives you.	<p><b>Monthly Benefit Payable to Joe:</b></p> <table border="1"> <thead> <tr> <th>100%</th> <th>75%</th> <th>50%</th> <th>25%</th> </tr> </thead> <tbody> <tr> <td>\$1,157.91</td> <td>\$1,197.43</td> <td>\$1,239.75</td> <td>\$1,285.16</td> </tr> </tbody> </table> <p><b>Monthly Benefit Payable to Joe's Wife in the Event of His Death:</b></p> <table border="1"> <thead> <tr> <th>100%</th> <th>75%</th> <th>50%</th> <th>25%</th> </tr> </thead> <tbody> <tr> <td>\$1,157.91</td> <td>\$898.07</td> <td>\$619.87</td> <td>\$321.29</td> </tr> </tbody> </table>	100%	75%	50%	25%	\$1,157.91	\$1,197.43	\$1,239.75	\$1,285.16	100%	75%	50%	25%	\$1,157.91	\$898.07	\$619.87	\$321.29
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## RETURNING TO WORK AFTER RETIREMENT

You may decide to return to work after retirement. Whatever the reason, it's important to understand how your retirement benefits may be affected, based on:

- Your age.
- The type of employer you work for.
- How much you earn.

### Where You Work Makes a Difference

If you are retired and return to work with an employer that is not covered by IPERS, there are no employment restrictions—you can work as soon and as much as you wish with no effect on your IPERS benefits. However, please keep in mind that Social Security has certain income limitations that apply to your social security benefits.

If you are retired and return to work for an IPERS-covered employer after completing your bona fide retirement, there are certain earnings restrictions you should understand before accepting any employment. The earnings restrictions depend on your age when you begin benefits.

#### *If You Are Age 55 up to Age 65 When You Begin Benefits*

You must complete a bona fide retirement before returning to work with any IPERS-covered employer.

## What Is a Bona Fide Retirement?

To have a bona fide retirement, you must meet *all* of the following conditions:

- Apply for and begin receiving monthly benefit payments.
- Terminate employment with all IPERS-covered employers, including noncovered service with covered employers.
- Remain unemployed with all IPERS-covered employers for 1 month, and not work in covered employment for 3 additional months.

The bona fide retirement period begins with your first month of entitlement for retirement benefits as approved by IPERS. (For example, if your first month of entitlement to benefits is January, noncovered employment with a covered employer can begin in February and covered employment with a covered employer can begin in May. However, employment with a noncovered employer can begin at any time.)

You cannot enter into any employment agreement (verbal or written) until you have received at least 1 benefit payment from IPERS. You cannot return to covered employment before receiving at least 4 benefit payments from IPERS. **It's important that you follow bona fide retirement rules; otherwise your benefits could be suspended or revoked. You will be required to return all benefits paid by IPERS if you don't have a bona fide retirement. If you have questions regarding reemployment, contact IPERS.**

*If you are a licensed health care professional or part-time elected official, please contact IPERS. Special, less restrictive, rules may apply to you.*

If you return to covered employment after completing a bona fide retirement, your earnings will be subject to an annual earnings limitation. The limitation on earnings does not apply to you if you are elected to public office. Currently, this annual earnings limitation is \$30,000 of IPERS-covered wages per calendar year or the annual social security wage limit, whichever is higher. These wage limits may change each year. Visit <[www.ssa.gov](http://www.ssa.gov)>.

Employer contributions made to qualified and nonqualified retirement and deferred compensation plans and arrangements will be counted as wages when determining the earnings limitation, even though they will not be treated as IPERS-covered wages.

If you exceed the annual earnings limit, your monthly retirement benefit for the remainder of the calendar year will be reduced by 50 cents for each dollar of IPERS-covered wages you earn over the earnings limitation. The earnings limitation does not apply once you turn age 65.

#### *If You Are Age 65 up to Age 70 When You Begin Benefits*

You must complete a bona fide retirement before returning to work with any IPERS-covered employer. However, IPERS does not impose a limit on the amount you can earn.

#### *If You Are Age 70 or Older When You Begin Benefits*

You may return to work in any type of employment at any time, without completing a bona fide retirement. Also, there is no limit on the amount you can earn. However, you must end all employment with covered employers for at least 30 days in order to have your retirement benefit recalculated. Please keep in mind that you must begin receiving your IPERS retirement benefits by April 1 of the year after the year in which you turn age 70½ if you are no longer employed by an IPERS-covered employer.

### Receiving IPERS Disability Benefits

If you are receiving IPERS disability benefits and return to covered employment after completing a bona fide retirement, you will be required to certify that you are still eligible to receive social security disability or railroad retirement disability benefits. If you do not certify that you are still eligible, your IPERS disability benefits will be suspended if you are under age 55. If you are over age 55, your benefit amount will be reduced to the amount you would have received without the disability provision applied to your benefit.

### Recalculating Your Benefit

When you are ready to retire again, contact IPERS to have your retirement benefits refigured to include any additional benefits you earned during your reemployment.

Your reemployment period (the period you work after you retire) is considered a separate period of service. Any benefits you receive for reemployment will be calculated separately—even though they may be treated as part of your original benefit for income tax purposes.

## What You Need to Know About Recalculating Your Benefit After Returning to Work

Reemployment does not always increase your monthly benefits, in which case, you will receive a lump-sum payment for your period of reemployment.

### Example

#### Returning to Work After Retirement

Julie retired with 26 years of service and was drawing a monthly pension. Assuming she returned to work for 4 years at an average wage of \$10,000 each year, she would accrue an increase in her monthly retirement allowance of \$66.67 per month or a lump-sum refund of \$3,780.

**Important!**

You must state on your application for IPERS retirement benefits that you are retiring because of a disability, regardless of whether you have already been approved for social security disability or railroad retirement disability benefits. You cannot change your IPERS application later.

**Need to update your beneficiary information?**

To designate or update your beneficiary information, you need to complete an *Enrollment/Beneficiary Designation* form. This form is available online at <www.ipers.org> or by calling IPERS at 515-281-0020 or toll-free at 1-800-622-3849.



You may have the second benefit added to the initial monthly payment or receive a one-time lump-sum payment. If you end reemployment and do not request a monthly payment or lump-sum payment within a year, a lump-sum payment will automatically be paid to you.

If your reemployment period is less than 4 years, the formula used to recalculate your additional benefits is different from the standard formula. Your benefits will be determined using a money purchase formula that is based on the amount of contributions you made while reemployed.

**IN THE EVENT OF THE UNEXPECTED**

**Disability Benefits**

If you receive social security disability or railroad retirement disability benefits, you may be eligible for disability benefits from IPERS even before age 55.

To qualify for disability benefits, you must meet *all* of the following conditions:

- Have ended all IPERS-covered employment.
- Be vested.
- Be receiving federal social security or railroad retirement disability benefits.
- Apply for benefits. You must indicate on your application for IPERS retirement benefits that you are retiring due to a disability.

If you return to covered employment after beginning to receive disability benefits from IPERS, your benefits may be suspended or reduced.

**Death Benefits**

*If You Die Before You Start Receiving Benefits*

IPERS provides death benefits in the event that you die before beginning to receive your IPERS benefits. How IPERS pays out the benefits depends on how you designate your beneficiary(ies).

- If you have only one beneficiary designated, your beneficiary may choose between a lump-sum payment or a lifetime monthly payment, when eligible (provided the monthly benefit is \$50 or more).
- If you have more than one individual listed as a beneficiary or your designated beneficiary is an estate, trust, church, charity, or other similar organization, your beneficiary(ies) will only receive a lump-sum payment.

*If You Die After You Start Receiving Benefits*

Your beneficiary(ies) may receive a death benefit if you die after retirement, depending on the payment option you elected when you retired.

For more specific information about the type of benefit your beneficiary will receive, please refer to the chart on page 6.

**RETIREMENT CHECKLIST**

As you plan for retirement, keep these things in mind.

- ❑ **Keep your address updated with IPERS.** This ensures you receive important information from IPERS. Your employer does not notify IPERS when you change your address.
- ❑ **Review and update the beneficiary information you have on file with IPERS.** To change your beneficiary, call IPERS or visit <www.ipers.org> to obtain an IPERS *Enrollment/Beneficiary Designation* form.
- ❑ **Request a benefit estimate.** The estimate will show all the forms of payment available to you, the estimated benefit you will receive under each payment option, and the benefit payable to your beneficiary in the event of your death. Request this statement before deciding on a retirement date; it may help you decide on the date that is right for you.
- ❑ **Attend an educational session to learn about what you can do to prepare for retirement.** For information, call IPERS or visit our Web site. Schedules are also included in IPERS newsletters.
- ❑ **Meet with an IPERS representative to discuss your personal situation.** Retirement planning sessions are held periodically across Iowa and in our Des Moines office. You can schedule an appointment by calling IPERS.
- ❑ **Consider a service purchase.** If you are considering purchasing service, you should call IPERS for a quote of the cost as soon as possible. We can also help you evaluate the impact that purchasing service will have on your benefit. Service purchases can take several months to complete.
- ❑ **Tell your beneficiary to contact IPERS as soon as possible after your death.** We will determine if your beneficiary is eligible for a death benefit and discuss the application process. It's best for your beneficiary to contact IPERS as soon as possible after your death to ensure timely processing of any benefits.
- ❑ **Get connected – visit us online at <www.ipers.org>.** The site provides benefits summaries, retirement planning tools, downloadable forms, and various retirement benefit calculators. You can also set up a personal account to access account information and update your address at any time.
- ❑ **Call us with any questions at 515-281-0020 or toll-free at 1-800-622-3849.** We'll connect you with a representative knowledgeable about IPERS.

**Keep your address up to date with IPERS.**

To ensure you receive important information from IPERS, keep your home address current with IPERS at all times. Your employer does not notify IPERS when you change your address.





### Important!

This booklet briefly explains certain rights and benefits of IPERS membership. It is not a substitute for federal and state laws governing IPERS, which provide complete information and are subject to change. Although IPERS makes every attempt to ensure its materials are accurate and up to date, any conflict between the contents of the booklet and law must be resolved in favor of the law. The Member Handbook provides a more detailed description of IPERS benefits. It is available electronically on the IPERS Web site or in print by contacting IPERS.

## CONTACT US

We're here to help you! If you have questions about IPERS, please don't hesitate to contact us.



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Des Moines, IA 50306-9117



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7:30 a.m.-5 p.m., Monday-Friday



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