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## Did You Receive Your Annual Benefit Statement?

IPERS members (not retirees) were mailed an annual benefit statement in mid-March to the address we have on file for you. If you did not receive yours, let us know. We can send you one, or teach you how to access yours [online](#). It's important to review your statement, especially the work history and beneficiaries on record. If you need to make any updates, contact us!

## The Importance of Personal Savings

IPERS is a solid retirement system and you can count on guaranteed benefits for life. However, IPERS alone may not be enough to provide you with a financially secure retirement. Since IPERS does not include a cost-of-living adjustment, your personal savings, along with Social Security benefits, will help you manage as the cost of living increases. Start planning now so you will be prepared later. The National Endowment for Financial Education (NEFE) is a private, nonprofit foundation dedicated to improving the financial well-being of all Americans. Access their online resources by visiting [My Retirement Paycheck](#).

## Online Calculators Help Estimate Retirement Income Needs

Check out the retirement calculators we have posted online to help you [estimate the retirement income](#) you will need. These financial calculators are not part of the IPERS plan and were not created by IPERS, but they can be great tools to help you focus on other retirement income you will need.

## We'd Love to See You! Schedule an Appointment Before You Retire

If you are three to five years away from retirement, now is a good time to schedule an [appointment](#) with an IPERS benefits officer. Visit us at the IPERS office in Des Moines or schedule an online appointment. Online appointments are conducted via a high-speed Internet connection and your phone line. Our goal is to meet with every member before that retirement date comes to ensure all benefits are understood.

**CONTACT US**

[info@ipers.org](mailto:info@ipers.org)

1 (800) 622-3849 (toll-free)

Monday–Friday

7:30 a.m.–5 p.m. Central Time