

Congratulations on your new job and becoming an IPERS member!

You've made a great move! IPERS is the largest public retirement system in Iowa, with 360,000 members. IPERS is a defined benefit pension plan. This means you will receive a monthly benefit at retirement that is calculated using a formula. As your years of service and salary increase, your IPERS benefits grow too.

Watch your mail—in a few weeks you will receive an information packet. Included with the packet will be a letter that contains your member ID number and My Account username. Use the 8-digit member ID number to identify yourself when you need to call us.

A few days later, you will receive a temporary password in a separate letter. Use your My Account username and temporary password to gain access to My Account on [www.ipers.org](http://www.ipers.org). This allows you to designate your IPERS beneficiary.

Questions?  
*Contact us.*

Welcome  
to IPERS!

[www.ipers.org](http://www.ipers.org)

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

**515-281-0020**  
**1-800-622-3849** (toll-free)  
7:30 a.m.–5 p.m. Central Time  
Monday–Friday

**Fax:** 515-281-0045



**MAILING ADDRESS**

Iowa Public Employees'  
Retirement System  
P.O. Box 9117  
Des Moines, IA 50306-9117

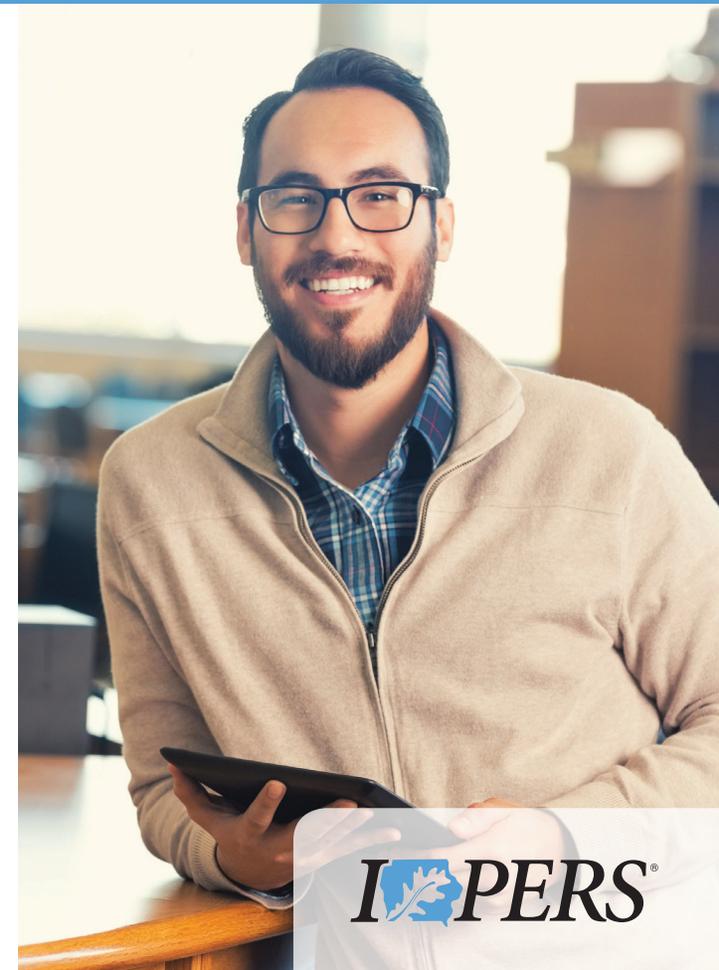
**OFFICE HOURS**

8 a.m.–4:30 p.m. Central Time  
Monday–Friday  
7401 Register Drive  
Des Moines, IA 50321



*Working Today for Your Tomorrow*

Alternative formats of this publication are available on request.



## Contributing to IPERS

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Both you and your employer contribute to IPERS. You will see the deductions on your pay stub. IPERS pools the contributions from all of our members and holds the investment income in the Trust Fund, for the exclusive purpose of paying retirement benefits. Unlike other retirement plans, IPERS benefits aren't tied to the performance of the stock market.

### Benefits of Contributing to IPERS

- Automatic retirement savings
- Pretax deductions
- It's easy

### Membership Has Rewards

- Security—IPERS is a large, well-funded plan.
- Guaranteed benefit—Your benefit is based on a formula and guaranteed for life.
- A safety net—IPERS provides death and disability benefits.

## Saving for retirement is important. Start now!

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Your IPERS benefits are only one part of your overall retirement savings. Your total retirement portfolio will also include Social Security, personal savings and any other retirement plan benefits. If your employer also offers a deferred comp program, ask about it, too. It's important to start saving now.



## You'll be hearing from us...

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Provide your email address when you sign up for My Account to receive quarterly newsletters with timely information about your benefits. Also, once a year, you will receive a benefits statement that summarizes your service credits, reported wages, contributions, estimated amount of benefits, and beneficiary information.

In the meantime, if you want to learn more about IPERS, visit our website. There you will find publications, FAQs, webinars and videos. You'll also find us on social media, so "like" us and stay in touch!

