

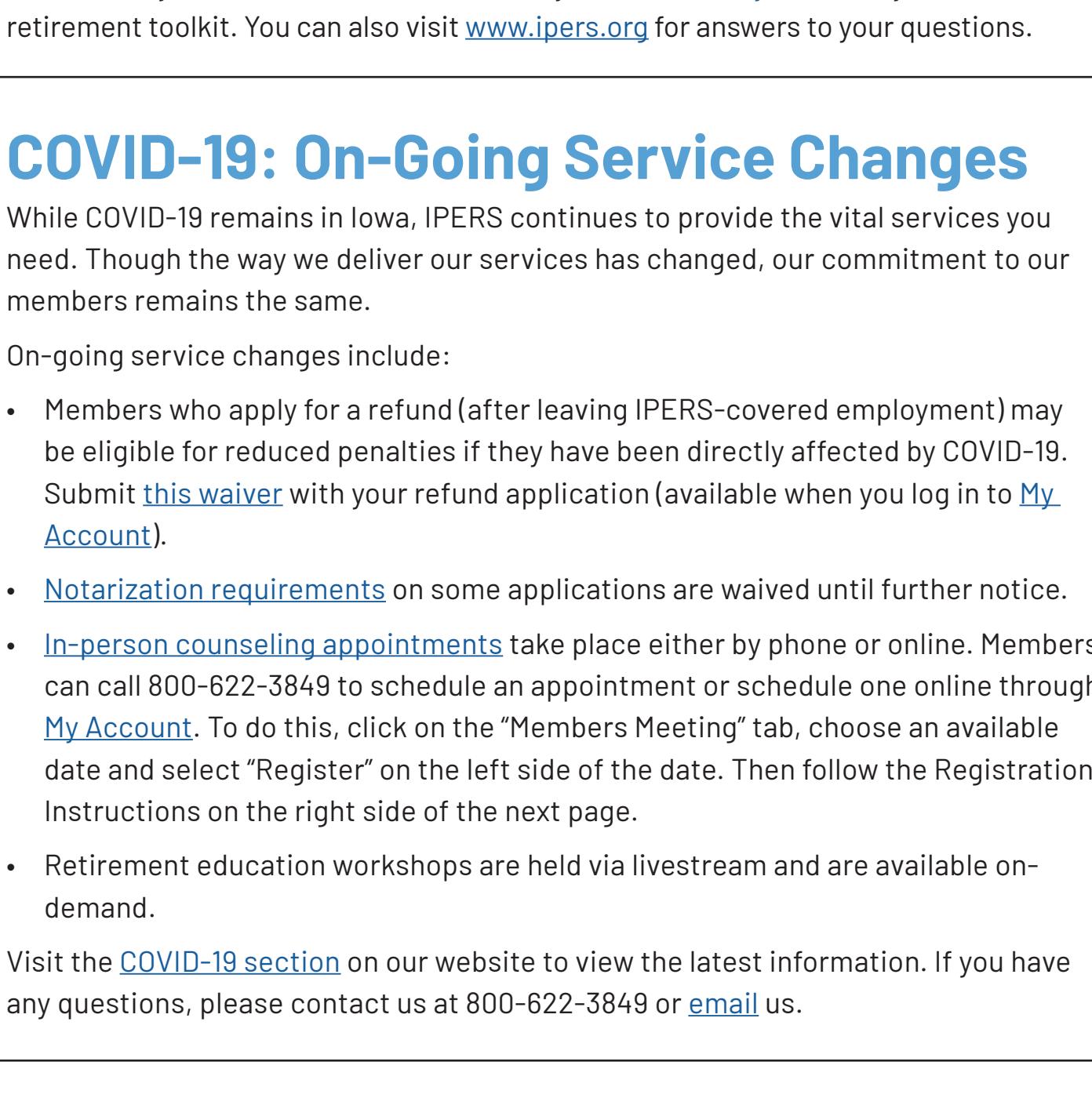
Member Update

Iowa Public Employees' Retirement System

November 2020

Annual Benefit Statement to Hit Mailboxes in the Spring

Each year, IPERS mails an annual benefit statement to more than 200,000 active and inactive members. Look for yours in your mailbox this spring!



Upcoming Holiday Schedule

The IPERS office will be closed for the following holidays:

- Thanksgiving: November 25-27, 2020
- Christmas: December 24-25, 2020
- New Year's Day: January 1, 2021

Remember, your benefit information is always available in [My Account](#), your IPERS retirement toolkit. You can also visit www.ipers.org for answers to your questions.

COVID-19: On-Going Service Changes

While COVID-19 remains in Iowa, IPERS continues to provide the vital services you need. Though the way we deliver our services has changed, our commitment to our members remains the same.

On-going service changes include:

- Members who apply for a refund (after leaving IPERS-covered employment) may be eligible for reduced penalties if they have been directly affected by COVID-19. Submit [this waiver](#) with your refund application (available when you log in to [My Account](#)).
- [Notarization requirements](#) on some applications are waived until further notice.
- [In-person counseling appointments](#) take place either by phone or online. Members can call 800-622-3849 to schedule an appointment or schedule one online through [My Account](#). To do this, click on the "Members Meeting" tab, choose an available date and select "Register" on the left side of the date. Then follow the Registration Instructions on the right side of the next page.
- Retirement education workshops are held via livestream and are available on-demand.

Visit the [COVID-19 section](#) on our website to view the latest information. If you have any questions, please contact us at 800-622-3849 or [email](#) us.

FY2022 Contribution Rates

IPERS recently announced that contribution rates for Regular members and employers will be unchanged in FY2022. Total contribution rates for both Protection Occupation and Sheriffs/Deputy Sheriffs members and employers will be reduced by 0.50% in FY2022.

REGULAR MEMBERS	Regular Members 7/1/20 – 6/30/21 7/1/21 – 6/30/22	Member Share 6.29% 6.29%	Employer Share 9.44% 9.44%	Total 15.73% 15.73%
SHERIFFS AND DEPUTY SHERIFFS	Sheriffs and Deputy Sheriffs 7/1/20 – 6/30/21 7/1/21 – 6/30/22	Member Share 9.26% 9.01%	Employer Share 9.26% 9.01%	Total 18.52% 18.02%
PROTECTION OCCUPATIONS	Protection Occupations 7/1/20 – 6/30/21 7/1/21 – 6/30/22	Member Share 6.41% 6.21%	Employer Share 9.61% 9.31%	Total 16.02% 15.52%

How Contributions Work

Member and employer contributions to IPERS are pooled and invested to pay for future retirement benefits. At retirement, your benefit is calculated based on your age, salary and years of service. The longer you work in public service, the larger your benefit.

Join the Iowa Financial Fitness Challenge to Get Financially Fit

COVID-19 has financially impacted people all over the world. Life throws many curveballs, and this pandemic is one of them. IPERS members are encouraged to participate in the [Iowa Financial Fitness ACADEMY](#), a financial wellness platform that's designed to be simple, engaging and personalized to your learning style. This special program is tailored to YOUR goals.

FINANCIAL FITNESS ACADEMY™

Simple, Engaging, Personalized

- Access anytime, anywhere
- 100s of tools, tips, activities, videos, tutorials and more



- Move at your pace
- Personalized, private course recommendations

Make an impact with just **15 minutes** a week.

financialfitnessgroup.com/ipers/

Upcoming Trainings

Take advantage of these upcoming opportunities to help you understand more about IPERS and your overall retirement planning process. To register for one of the following workshops, call 800-622-3849.

- **December 2, 2020**, 9 a.m. – 4 p.m. – [Creating a Secure Retirement](#) livestream (for all IPERS members within five years of retirement)
- **December 10, 2020**, 9 a.m. – 4 p.m. – [Ready, Set, Retire](#) livestream (for state employees within five years of retirement)
- **January 20, 2021**, 9 a.m. – 4 p.m. – [Creating a Secure Retirement](#) livestream (for all IPERS members within five years of retirement)

On-Demand Training

We understand not everyone can attend a scheduled workshop or presentation.

Watch these resources at a time that works best for you.

[Understanding Your IPERS Benefits | Preparing for Retirement](#)

[Understanding Your IPERS Benefits | Completing Your Retirement Application](#)

[Understanding Your IPERS Benefits | Retirement Options and Estimates](#)

Get Social With Us

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One of the best ways to stay up-to-date with all things IPERS is by following us on social media. Connect with us on [Facebook](#), [Twitter](#) and [YouTube](#). Invite your friends to follow IPERS too!

IPERS® Iowa Public Employees' Retirement System
7401 Register Drive, Des Moines, IA 50321
www.ipers.org