

# Member Update

Iowa Public Employees' Retirement System  
February 2021

## My Account Login Process

IPERS' [My Account](#) login process may be different from other online accounts you use. The features of our login process are intended to balance ease of use with strong protections that ensure member data security and reduce the risk of that data being compromised. Visit [our website](#) to learn more about the My Account login process.

*Note: At this time, My Account is not accessible from mobile browsers (i.e. cell phones, tablets).*

## Member Communication

### How to Determine if IPERS Communication is Legitimate

IPERS communicates with our members using various methods. We understand that sometimes it can be difficult to determine if the information you receive is legitimate. Below are the most common channels we use to provide information to our members.

- **Email** - Mass email communication from IPERS will come from this address: IPERS@public.govdelivery.com. Please make sure you mark this as a safe email address so communication from IPERS doesn't go into the spam filter.
- **Website** - Information that is communicated by email is also featured prominently on the home page or newsroom at [www.ipers.org](#).
- **Social Media** - Information that is communicated by email is also shared on Facebook and Twitter.
- **Mail** - Occasionally we mail information. Each year, members receive their Annual Benefit Statement and the IPERS Summary Annual Financial Report by mail. We also notify members by mail when changes have been made to their account (for example bank account information, address or email changes). Information sent by mail is usually on the IPERS letterhead or includes our logo and contact information.

If you have questions about the legitimacy of information you've received from IPERS, please email [communications@ipers.org](mailto:communications@ipers.org).

### Receiving IPERS Emails

We often use email to communicate important information with our members. You are receiving this newsletter because your email address is included in your member record. If you know an IPERS member who is not receiving email communication from us, encourage them to visit our [Receiving IPERS Emails page](#) or [contact us](#).

## Annual Benefit Statements

Keep an eye out for your Annual Benefit Statement that will arrive by mail this spring. Be sure to review your statement to see your earnings to date, service accrued and projected retirement benefits. If you notice any errors in your statement, please [contact us](#).

**WATCH YOUR MAILBOX THIS SPRING.**

[www.ipers.org](#)

## Vested Member Flyer Update

Are you vested? Do you have questions about what it means to be vested? If not, check out our updated publication for [Regular](#) and [Special Service](#) members. The slimmed down, easy-to-understand guide explains how you become vested along with the benefits of being vested. If you have additional questions about vesting, you can visit our [Vested Members page](#), consult the [Member Handbook](#) or [contact us](#).

**VESTED MEMBERSHIP**

As a vested IPERS member, you have earned access to several benefits.

**Benefit Payments**  
Upon your retirement, you are eligible for monthly retirement benefits or a lump sum benefit amount.

**Employer Contributions**  
You were always entitled to 100% of your own IPERS contributions and interest earnings. As a vested member, if you leave IPERS-covered employment and take a refund, you will also receive a portion of your employers' contributions made on your behalf, plus interest. The employer portion is a percentage of your employer's contributions calculated by dividing your years of service by 30.

**THE LONGER YOU WORK, THE LARGER YOUR BENEFIT**

Now that you've reached this milestone, you are eligible for retirement benefits. The longer you work in public service, the larger your benefit. For example:

Let's say you have **10 years of service**. Of your five highest-earning years, your average salary is \$45,000. If you leave public employment now, at retirement your annual benefit calculation would look like this:

\$45,000	×	20%	=	\$9,000
Average salary		Multiplier based on years of service		Annual retirement benefit

If you worked in IPERS-covered employment for **five more years** and left public service with a high five salary average of \$52,000, at retirement your annual benefit calculation would look like this:

\$52,000	×	30%	=	\$15,600
Average salary		Multiplier based on years of service		Annual retirement benefit

Example is for illustrative purposes only. Your benefit amount will be different and is based on your situation. Early retirement penalties may apply.

Example: Jill leaves IPERS-covered

**Creating a Secure Retirement**

Sign up to attend one of our upcoming [Creating a Secure Retirement workshops](#). Dates are available through May. To register, [contact us](#).

**OUR BUILDING IS CLOSED TO VISITORS.**

Visit [www.ipers.org/covid-19](http://www.ipers.org/covid-19) for more information.

Remember that our office is currently closed to visitors. Visit the COVID-19 section on our website to view the latest information. If you have any questions, please [contact us](#).

## Join the Crowd – Follow us on Social Media

Join the thousands who follow us on social media. Connect with us on [Facebook](#), [Twitter](#) and [YouTube](#). Invite your friends to follow IPERS too!

**STAY CONNECTED WITH US ON SOCIAL**