

**Important Telephone Numbers**

Anthem Blue Cross/Blue Shield  
RIPEA Group Health Plan  
1-866-649-2041

Anthem Medicare Advantage Plan  
Current members: 1-833-848-8730  
More information: 1-833-848-8729

AMBA  
Dental/Vision/Long Term Care/Cancer/Whole Life/  
Medical Air Service Association  
1- 877-810-6334

HEAR in America  
Hearing Plan  
1-800-286-6149

INPRS/PERF  
Retirement Checks & Benefits  
1-844-464-6777

**The RIPEA Board of Directors Working for You**

Christie A. Bader  
Georgetown

Cleo R. Duncan  
Greensburg

Dr. Robert N. Jackman  
Milroy

Billie Breaux  
Indianapolis

SuzAnne Handshoe  
Kendallville

Bruce Kimery  
Indianapolis

Howard Buchanon  
South Bend

Dr. Craig Hartzler  
Indianapolis

Patricia Miller  
Indianapolis

Dr. Jack Dillon  
South Bend

Michael B. Hine  
Noblesville

Marriette (Marty) Montgomery  
Indianapolis

RIPEA COMMUNICATOR  
is published quarterly by  
the Retired Indiana Public  
Employees Association.  
2415 Directors Row, Suite M  
Indianapolis, IN 46241  
317-789-0244  
800-345-9214

H.B. Shepherd, Founder  
Jessica B. Love,  
Executive Director

Email us at [ripea@ripea.org](mailto:ripea@ripea.org)  
or visit our website:

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

The RIPEA office hours are:  
Monday through Friday,  
8 a.m. to 4 p.m.

# RIPEA

Retired Indiana Public Employees Association

## Working for Your Retirement Today

May 2024



**In this issue:**

Maximize Philanthropic  
Giving  
pg 4

Change is coming...  
and it's good  
pg 6

Save the Date  
for Spring Meetings  
pg 7

Retired Indiana Public Employees  
Association, Inc.  
2415 Directors Row, Suite M  
Indianapolis, IN 46241

NON-PROFIT.ORG  
U.S. POSTAGE  
PAID  
Indianapolis, Indiana  
Permit No. 3602

# A Message from the Executive Director



I've only kissed a pig once.

Yes, you read right. I kissed a pig.

But I did it for a good cause.

When I was in high school, I was the president of the Conference Council on Youth Ministries

So, what do you say?

Will you donate to humiliate me at the convention? I mean, to support a good cause and help your fellow retiree?

With the 13th check secured for 2024, let's be mindful that some members still need a little more. Let's make 2024 a double-whammy win kind of year and hit this goal together too. And you better believe – I'll be making a donation and buying myself some votes as well, so I can at least have a little say in sealing my fate this time. No matter what, I won't be kissing any pigs.

Make your donation at <https://www.ripea.org/index.php/ripea-foundation/make-a-gift> or call, and cast your vote at <https://forms.gle/A3Rz2neb7gns5EZ48>.

With my utmost respect for your service,

Jessica Love

(CCYM) for the Alabama-West Florida Conference of the United Methodist Church. My comrade in CCYM leadership, Clare, came up with this great idea of me kissing a pig at our annual youth conference, if we raised a certain amount in donations. I honestly didn't have much say in it. She came up with the plan, and I delivered on her promise. And now, nearly 30 years later, I'm volunteering to do something similar.

Maybe I'm crazy.

Maybe I'm just so excited WE GOT THE 13TH CHECK FOR MEMBERS! that I'm not thinking clearly.

But here's the deal:

I REALLY want to see the RIPEA Foundation hit the \$1 million mark in total grants awarded over the years – this year. So, I'm proposing the following:

Everyone who donates \$25 or more in May or June gets a say in sealing my fate. If you contribute \$25, you get one vote. If you give \$50, you get two. \$75, three. And so on. If you give, you get to vote on the following options:

- 1) Jessica has to dress as Elvis and sing
- 2) Jessica has to perform as Blue Man Group
- 3) Jessica becomes part of a magician's act

# 2023 RIPEA/Murphy Foundation Awards by the Numbers



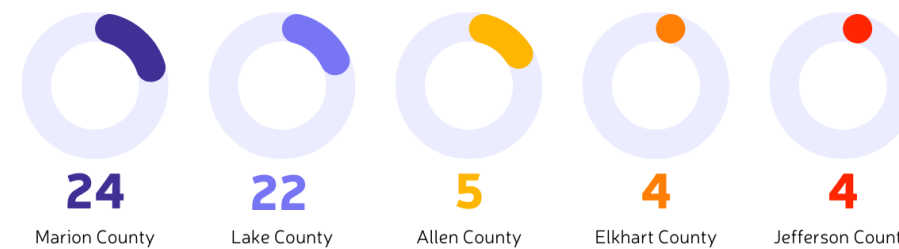
RIPEA members from 38 of Indiana's 92 counties and from 9 states applied for and received a grant from the Foundation in 2023.

## States other than Indiana with members receiving grants



- Alabama
- Florida
- Georgia
- Illinois
- North Carolina
- Minnesota
- Michigan
- Ohio
- South Carolina

## Top 5 Counties based on members receiving grants



81% of the grant applications were submitted by female members while 19% were submitted by male members



# RIPEA Foundation Grant History 2014-2023

YEAR	# Apps Received	# Apps Approved	% of \$ Requested Approved	Total Amount Awarded
2014	250	95	38%	\$49,376
2015	248	133	54%	\$52,549
2016	205	125	61%	\$62,069
2017	223	112	50%	\$51,180
2018	234	117	73%	\$52,127
2019	177	116	66%	\$54,262
2020	142	104	73%	\$55,322
2021	129	105	81%	\$66,486
2022	172	124	72%	\$57,702
2023	144	105	73%	\$45,386
<b>2014-2023</b>	<b>1924</b>	<b>1136</b>	<b>64%</b>	<b>\$549,459</b>
<b>Since 2001</b>	<b>4170</b>	<b>1804</b>	<b>43%</b>	<b>\$964,427</b>

# Maximizing Philanthropy: Understanding Required Minimum Distributions (RMDs) and Qualified Charitable Distributions (QCDs)

Required Minimum Distributions (RMDs) and Qualified Charitable Distributions (QCDs) are integral components of retirement planning, offering strategic avenues for managing tax obligations while supporting charitable causes.

RMDs mandate that retirees withdraw a minimum amount from their retirement accounts annually upon reaching age 73 (due to the Secure Act 2.0, the age is 70½ for those born before July 1, 1949, 73 for those born between 1951 and 1959 and will be 75 for those born 1960 and after). These withdrawals are subject to income tax, potentially elevating tax liabilities for individuals with substantial retirement savings.

However, savvy investors use their RMDs to make QCDs to optimize their financial and philanthropic endeavors. QCDs allow individuals under an obligation to take RMDs to transfer up to \$105,000 per year directly from their IRA to qualified charities without incurring taxable income. This approach offers several advantages:

1. **Tax Efficiency:** A donation of a QCD will still count toward the RMD obligation. Since the charitable deduction offsets the taxable income, the amount donated effectively circumvents taxable income. By directing funds directly to charities, retirees can reduce their taxable income, potentially minimizing their tax burden.

2. **Social Impact:** QCDs empower retirees to support causes they are passionate about while enjoying the tax benefits of charitable giving. These contributions can make a meaningful difference in communities and organizations.

3. **Financial Planning:** Integrating QCDs into retirement planning strategies can enhance overall financial wellness. By optimizing tax liabilities and supporting charitable endeavors, retirees can align their financial goals with their philanthropic values.

4. **Simplified Giving:** QCDs streamline the charitable giving process by enabling direct transfers from retirement accounts to charities. This eliminates the need for retirees to withdraw funds and subsequently donate, reducing administrative complexities.

In conclusion, understanding the interplay between RMDs and QCDs is essential for retirees seeking to maximize their financial resources and philanthropic impact. By strategically leveraging these mechanisms, individuals can fulfill their RMD obligations while simultaneously supporting charitable causes, fostering tax efficiency, and making a positive difference in the world.

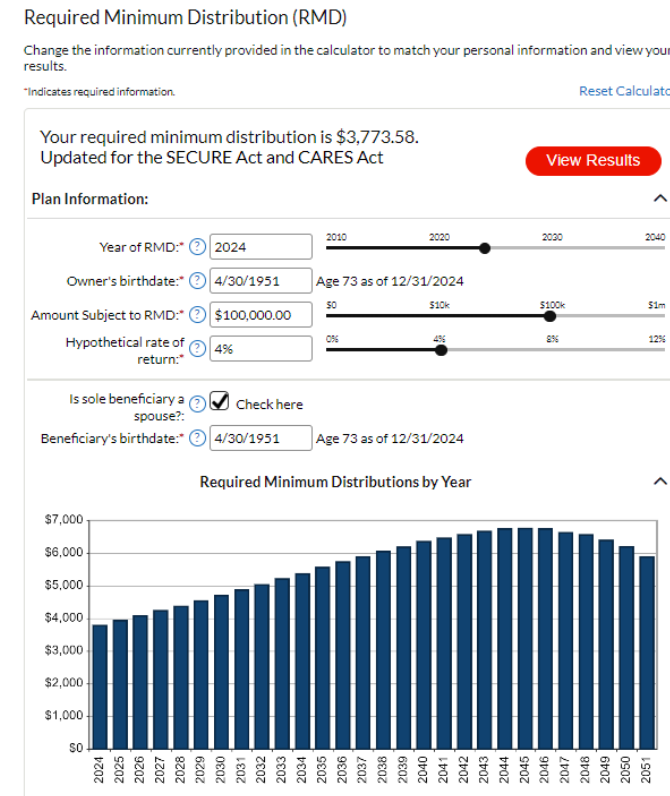
Tom Faulconer, JD, CFP®  
tom@transitionsfinancialindiana.com  
*The opinions contained herein are not intended to be investment advice or a solicitation to buy or sell any securities.*

*Archer Investment Corporation is an investment advisor registered under the Investment Advisory Act of 1940. Registration as an Investment Advisor does not imply any level of skill or training. For more information please visit [adviserinfo.sec.gov](http://adviserinfo.sec.gov) and search our firm name.*

**Support the RIPEA/Murphy Foundation with QCDs**

Manage your tax obligations while helping others

# Check out AARP's RMD Calculator



## Survey Time

Gauging RIPEA Member Familiarity with Required Minimum Distributions (RMDs) and Qualified Charitable Distributions (QCDs)



Scan the QR code and complete the survey and enter your contact information for a chance to win a \$10 gift card.

### RESULTS ARE IN!

In the last newsletter, we asked: "Are you concerned about outliving your assets?"

- 50% of respondents said "Yes"
- 50% also said their assets had decreased significantly since retirement

# Why I Donate

When, as a journalist, I first came to Indiana nearly 50 years ago, I noticed right away how helpful the city, county and state employees were as I gathered information for radio news stories. And when I moved to the Indiana University public radio station, I found that these public employees, along with university support staff, played vital roles in my success as a reporter and a documentary producer. I decided that Hoosiers are fortunate to have such dedicated public employees.

Several decades later, when I became head of communications for the state health department, I realized just how low many of the earnings were for public employees. I came to understand how the highest years of salary and length of service determined the pension amounts for Indiana's public employees. Frankly, I worried about the retirement income my colleagues would be facing, with revenue coming almost exclusively from PERF and Social Security.

I was right to be concerned, especially as we later endured a pandemic and its subsequent inflationary period. Many retirees have had to face unexpected expenditures, including medical bills and even food. And the lack of any PERF pension increase in 2023 from the legislature made the problem even worse.

So, my husband and I contribute annually to the RIPEA/Murphy Foundation, to help aid PERF retirees who are experiencing financial shortfalls. I hope you will join us in facilitating the Foundation's work by making a tax-deductible contribution, of whatever size, to assist Indiana's retired public employees.

*Margaret Joseph Zimmerman*  
Margaret Joseph Zimmerman



## Legislative Update

We did it!

In case you haven't heard, the RIPEA Board and team worked with our members, partners, lobbyists and state legislators to secure a 13th check for members for 2024.

What's more?

We laid the groundwork to establish a hybrid model and begin automating annual 13th checks for current retirees and a 1% COLA for future retirees, as soon as 2025.

So, what exactly did RIPEA do?

- Surveyed members to inform legislative priorities and secure critical, quantitative member data to share with legislators and media sources
- Secured strong legislative authors and sponsors
- Lobbied legislators directly to reinstate the 13th check and establish a new hybrid pension benefit enhancement model
- Created talking points and infographics that helped tell the member story
- Issued action alerts and published newsletters to inform and engage members around advocacy efforts

- Testified in House and Senate committee hearings
- Coordinated with our contract lobbyist to press for action in the halls daily
- Collaborated with partners to ensure consistent messaging
- Wrote op/eds, issued press releases, and collaborated with media to message the importance of a 13th check

Who could we not have done this without? State legislators and YOU.

Thank you for your membership. Thank you for your partnership. Thank you for your advocacy. It absolutely made the difference we needed!

## Change is coming...

... and it's gonna be good!

1. RIPEA is adding an Engagement & Development Manager to the team
2. We're developing a new online Info Hub for members to help maximize your benefits



Primo Banquet & Conference Center  
2615 National Avenue  
Indianapolis 46227

Venue is wheelchair accessible

## Our Condolences



RIPEA extends condolences to the family of Senator Jean Breaux, who passed away on March 20, 2024.

Sen. Breaux was elected to the

State Senate in December of 2006 and served as Assistant Democratic Leader for the Senate Democratic Caucus from 2012 to 2020.

She was recognized by her Senate Democrats colleagues as: "A dear friend, a passionate public servant and a devoted advocate for the people. During her nearly two decades in the Legislature, she was a fierce proponent of quality-of-life policies to make Indiana better for all people."

Jean Breaux served Senate District 34, a seat that had been held by her mother, now-retired Senator Billie Breaux, a member of the RIPEA Board of Directors. She was a proponent of the 13th check.

Want to help RIPEA grow our strength in numbers? Maybe ...



Want to win \$50? \$100? \$150? More? Definitely!

Here's how to play:

1. Send RIPEA a list of people you plan to invite to join the Association, along with their phone number or email address, using this form: <https://forms.gle/cSCA7iPC2NoKhB1U6>
2. Contact those individuals about joining
3. For every 5 non-duplicated individuals on your list who join RIPEA, you get \$50.
4. What's more? Each person who joins through this campaign will be entered to win a \$100 gift card – so tell them that!
5. We'll draw the name of the new member winner at the convention.
6. Contest runs now through July 31, 2024.

## SPRING CHAPTER MEETINGS

### Central Indiana

Thursday, May 9 ~ 12:00 PM  
Golden Corral  
6201 W 38th St.  
Indianapolis, IN

### Howard County

Tuesday, May 14 ~ 11:30 AM  
Residences of Northwoods  
2501 Friendship Blvd.  
Kokomo, IN

### Northeast

Wednesday, May 15 ~ 11:00 AM  
Golden Corral  
5335 Distribution Dr.  
Fort Wayne, IN

### Greater Bartholomew County

Thursday, May 16 ~ 11:30 AM  
Hotel Indigo  
400 Brown St.  
Columbus, IN

### East Central

Tuesday, May 21 ~ 11:30 AM  
MCL Cafeteria ~ Muncie Mall  
3501 N Granville Ave.  
Muncie, IN

### Southeast

Thursday, May 23 ~ 11:00 AM  
American Legion  
412 N New Albany St.  
Sellersburg, IN

RIPEA'S 32ND ANNUAL CONVENTION

**SAVE THE DATE**

**TUESDAY, AUGUST 27, 2024**

# RIPEA/WILLIAM R. MURPHY FOUNDATION

2415 Directors Row, Suite M, Indianapolis, IN 46241

Telephone Number: 1-800-345-9214

## 2024 Individual Grant Application

**Application must be received in our office by June 30, 2024**

Member (Applicant) Name \_\_\_\_\_ Applicant's Gender \_\_\_\_\_

Address \_\_\_\_\_ County \_\_\_\_\_

City/Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone No. (\_\_\_\_) \_\_\_\_\_ Email Address: \_\_\_\_\_

Applicant's Race \_\_\_\_\_ Hispanic – Yes or No? \_\_\_\_ Disabled – Yes or No? \_\_\_\_

Name, Address and Telephone Number of Person Completing This Application Other Than Applicant: \_\_\_\_\_

### TOTAL GROSS MONTHLY HOUSEHOLD INCOME:

	<u>Member</u>	<u>Spouse</u>	<u>Other</u>	<u>Monthly Total</u>
Social Security	\$ _____	\$ _____	\$ _____	\$ _____
PERF	\$ _____	\$ _____	\$ _____	\$ _____
Employment	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
			COMBINED TOTAL \$	_____

Amount of Grant Requested: \$ \_\_\_\_\_ Number of people in Household \_\_\_\_\_

**Grant request not to exceed \$1,000. Total monthly income cannot exceed \$3,000.**

**NOTE: If all lines are not completed and necessary supporting documents are not submitted, the application will not be considered. All information on this application is confidential and will not be shared with any person(s) not affiliated with the RIPEA Foundation.**

Purpose for which Grant will be used: (If additional space is needed for a complete explanation, please attach a separate sheet: \_\_\_\_\_  
\_\_\_\_\_

If Grant is to assist with payment of an existing financial obligation, please include a copy of the bill or a list of expenses, if submitting a credit card bill.

Will any part of this obligation be paid by insurance? \_\_\_\_\_ If yes, how much? \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Print Name: \_\_\_\_\_

**For Office  
Use Only**

Verification of Membership by: \_\_\_\_\_  
Reviewed by: \_\_\_\_\_

Amount Recommended: \_\_\_\_\_  
Date \_\_\_\_\_

**\*PLEASE SEE REVERSE SIDE FOR GRANT ELIGIBILITY REQUIREMENTS.**

# RIPEA/WILLIAM R. MURPHY FOUNDATION GRANT ELIGIBILITY REQUIREMENTS

---

## ALL APPLICATIONS MUST:

- Be signed
- Include documentation as proof of financial need
- Provide accurate monthly income totals
- Request an amount no greater than \$1,000 (max)
- Cover expenses from the previous July-December and current year January-June (July 1-June 30)

## ACCEPTABLE REASONS FOR REQUEST:

- Medical Bills
- Prescriptions
- Hearing Aids
- Eyeglasses
- Dental
- Utilities
- Handicap Ramps or Equipment (estimate or bill must be included)
- Medical Insurance Premiums
- Credit card bills, when used to pay for acceptable expenses (itemized billing statement must be included as proof)

## UNACCEPTABLE REASONS FOR REQUEST:

- Amounts Over \$1,000
- Property Taxes
- Funeral Expenses
- New Roof, New Furnace, Septic Tank Installment, Etc.
- Car Payments, Repairs, or Purchase of a New Car
- Vacations
- College Loans or Tuition
- Mortgage or Home Equity Loans
- Cell Phone Bills
- Cable Bills
- Veterinary Bills
- Legal Fees
- Local, State, Federal Taxes
- If you received a grant in the previous year, you are ineligible to apply for one year