

Important Telephone Numbers

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

AMBA
Dental/Vision/Long Term Care/Cancer/Whole Life/
Medical Air Service Association
1-800-258-7041

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

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

Genworth
Long Term Care
1-765-827-6607

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RIPEA

Retired Indiana Public Employees Association

Working for Your Retirement Today

February 2020



In this issue:

Executive Director Message

pg 2

Commit to Quit in 2020

pg 3

Update Your Accounts

pg 4

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A Message from the Executive Director

Welcome to the February issue of the *Communicator*.

Close your eyes and imagine your happiest and most fulfilling version of retirement. Is it spending more time with your grandchildren? Maybe it's trying new recipes, traveling or volunteering. Perhaps, it's simply playing cards with friends.

Whatever you're envisioning I encourage you to do more of it in 2020.

Taking care of yourself and feeling good will make it easier to do the things that bring you joy. So, commit to making healthy changes this year, but don't ever turn down a piece of cake when offered to you. It's all about balance, am I right?

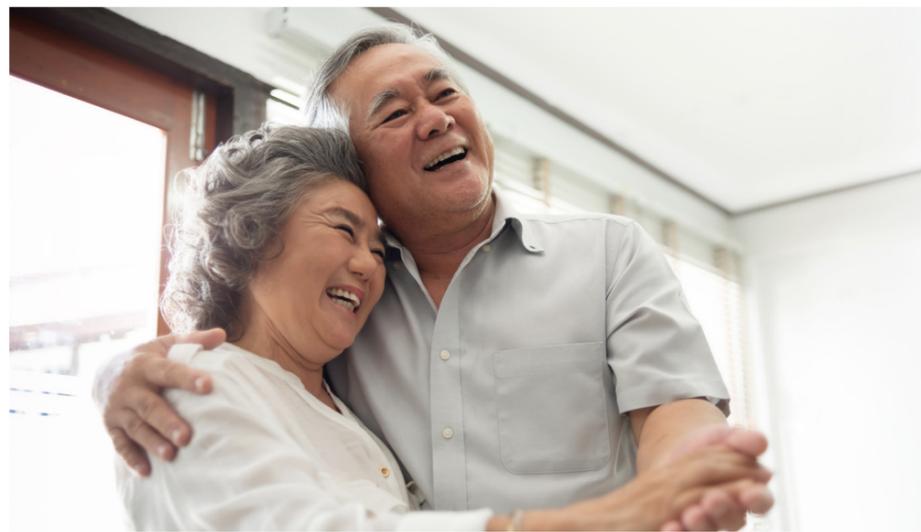
Here at RIPEA, we're also committed to doing more of what makes us happy, and that's serving you. Without your support there would be no 13th check, no group insurance plans and no discounts.

I want to personally thank you for your continued support of RIPEA. We're solely committed to serving you and other PERF members, and will continue to fight for even more additional retirement income and benefits on your behalf.

Please know you can always reach out to me any time you have questions or want to chat.



Bill Murphy, Executive Director



THANK YOU

Many RIPEA members donate to the RIPEA Foundation to help those less fortunate members. The RIPEA Foundation Board is most grateful for your generosity!

Getting to Know...

Board Member Jack Dillon

Time on board?
About 7 years.

One thing people don't know about you? My father was a president of a small college in Maryland, and he did ghost writing for President Eisenhower.

If you could eat only one food? Fried chicken.

ESPN or History Channel?
History Channel

Favorite thing about Indiana? My favorite thing about Indiana is the relationships I've made with Public Employees from all walks of life.

One thing people should know about RIPEA? It's an organization dedicated to protecting and negotiating pension improvements for retired public servants of Indiana.



Are you signed up for our e-newsletter?

Find out how we're helping Indiana's public employees today. Access important information about your future, money saving benefits, legislation and more.

Visit www.RIPEA.org to sign up today!

Getting to Know...

Board Member John C. Galloway



Former Occupation? Manager of Training for City of Indianapolis & Marion County for 14+ years and Director of Training for the State of Indiana for 6 years.

Time on board? Since 2013

Hoosier-born? Yes!

One book that changed your life? *What Color Is Your Parachute?* by Richard N. Bolles

Guilty pleasure? Riding my mountain bike for 10 miles three or four days a week year-round as long as there's no snow or ice.

One thing people should know about RIPEA? The Resources and Links section of the RIPEA website contains information that I guarantee members will find very valuable.

Your Legislative Corner—The 2020 Agenda

As indicated in the November issue of the *Communicator*, your RIPEA Board of Directors has approved the following issues to target in the 2020 Legislative session:

- \$50 increase in each bracket of the 13th check. You may recall a 13th check was approved in the 2019 Legislative session for 2019 and 2020. The amount of the 13th check was the same as recent years and the goal is to have the 2020 13th check increased by \$50.
- Exempt \$2500 of PERF retirement income from Indiana Gross Income Tax.

2020 is a non-budgetary year (short session) and therefore there will be challenges to our requests but the Board is convinced now is the time to ask.

Please consider contacting your state representative and state senator to solicit their support of these two proposals.

RIPEA Member Benefits

RIPEA partners with Association Member Benefits Advisors (AMBA) which gives all members access to discounts from thousands of merchants for FREE. Members can save on travel, wellness, event tickets, shopping, dining, and much more.

Call now to schedule your free benefits checkup to make sure you're taking full advantage of these perks.



[Learn more](#)
1-877-556-4582
myambabenefits.info/ripea

Commit to Quit in 2020

Within hours of stopping cigarettes, your body starts to recover from the effects of nicotine and additives. Your blood pressure, heart rate, and body temperature—all of which are higher than they should be because of the nicotine—return to healthier levels.

You can breathe easier. The levels of poisonous carbon monoxide in your blood drops, so your blood can carry more oxygen. Quitting helps your whole body, but it's not an easy feat. There are many different ways to quit smoking, and some work better than others. The best plan is the one you can stick with.

Master of Public Health and Tobacco Prevention Coordinator at IU Health Bloomington Community Health, Patricia Colon, says that laying some groundwork first will boost your chances of successfully quitting smoking.

She suggests using the **START** method, and also suggests using

Quit Now Indiana's free online tools to help you set goals, track your progress and quit at your own pace.

When an urge to use tobacco strikes, remember that although it may be intense, it will probably pass within 5 to 10 minutes. Simply calling a friend or going for a walk can help you overcome a craving. Find alternatives that will work for you.

Remember, each time you resist a tobacco craving, you're one step closer to stopping tobacco use for good.

This healthy living content is brought to you by Indiana University Health. Visit iuhealth.org to explore more health information.

S: Set a quit date

Quitting smoking is a process. It begins before you quit and ends sometime after your last cigarette. Pick a date that gives you time to develop your plan and get ready to quit, ideally within 2-3 weeks.

T: Tell family, friends & coworkers you're quitting

Quitting smoking isn't easy for most people. Ask for their understanding and support when cravings and stress hit.

A: Anticipate challenges

You're going to hit challenges that test your resolve to quit—they're part of kicking the addictive habit. Make a plan for how to get around them.

R: Remove tobacco products from your environment

Before quitting, clean up and clean out. This includes getting rid of cigarettes, old butts, ashtrays, lighters and anything that's part of your smoking habit. Make your home smoke-free and avoid smoking in other places where you spend a lot of time, like your car or work.

T: Talk to your doctor

Quitting smoking cold turkey isn't for everyone. Talk with your doctor about nicotine patches or gum and other medications that can help you quit.



Update Your Accounts

A new year is a good time to update your investment and other accounts. When we don't interact with an asset every day, it becomes easy to just put it on "autopilot" and assume everything is OK. But, revisiting your IRAs, pensions and other investments—and not just looking for returns—is important. Here are some reasons why.

Beneficiaries

Most clients assume that a last will and testament is all that's needed to determine where assets go when they pass away. What very few people understand is that a beneficiary designation on an IRA, investment account, 401k or 403b, or life insurance actually supersedes directions in a will!

So, you might have a provision in your will that leaves everything to a child, but have an older account with your sibling listed as beneficiary. This is more common than you think. In that case, the sibling would get the money in the account and not the intended child.

Another common issue comes as a result of a divorce. If you don't change

your beneficiary after a split, your ex-spouse will inherit your assets.

Taxes

Those beneficiary designations also dictate who pays the taxes on your assets. Many assets, like your home and life insurance death benefits, are not generally taxable to the recipient at death. But some, like traditional (non-Roth) IRAs, 401ks and 403bs are taxable to the recipient.

If you don't have a beneficiary listed, they become payable to the estate, which could result in a higher tax rate and tax bill.

Trusted Contact

Most investment firms are

now strongly encouraging the addition of a Trusted Contact on the account. This is a person you choose to be contacted if your financial advisor becomes concerned about your decision-making ability.

The Trusted Contact has no access to the funds or information regarding balances, but it allows the financial advisor to legally alert someone when he or she is suspicious of an activity or transactions. Simply contact your advisor or brokerage and request the additions of a Trusted Contact.

Successful investing isn't just about getting the best return or making the safest choices. What happens next can be just as important.

By Tom Faulconer, JD, CFP®
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