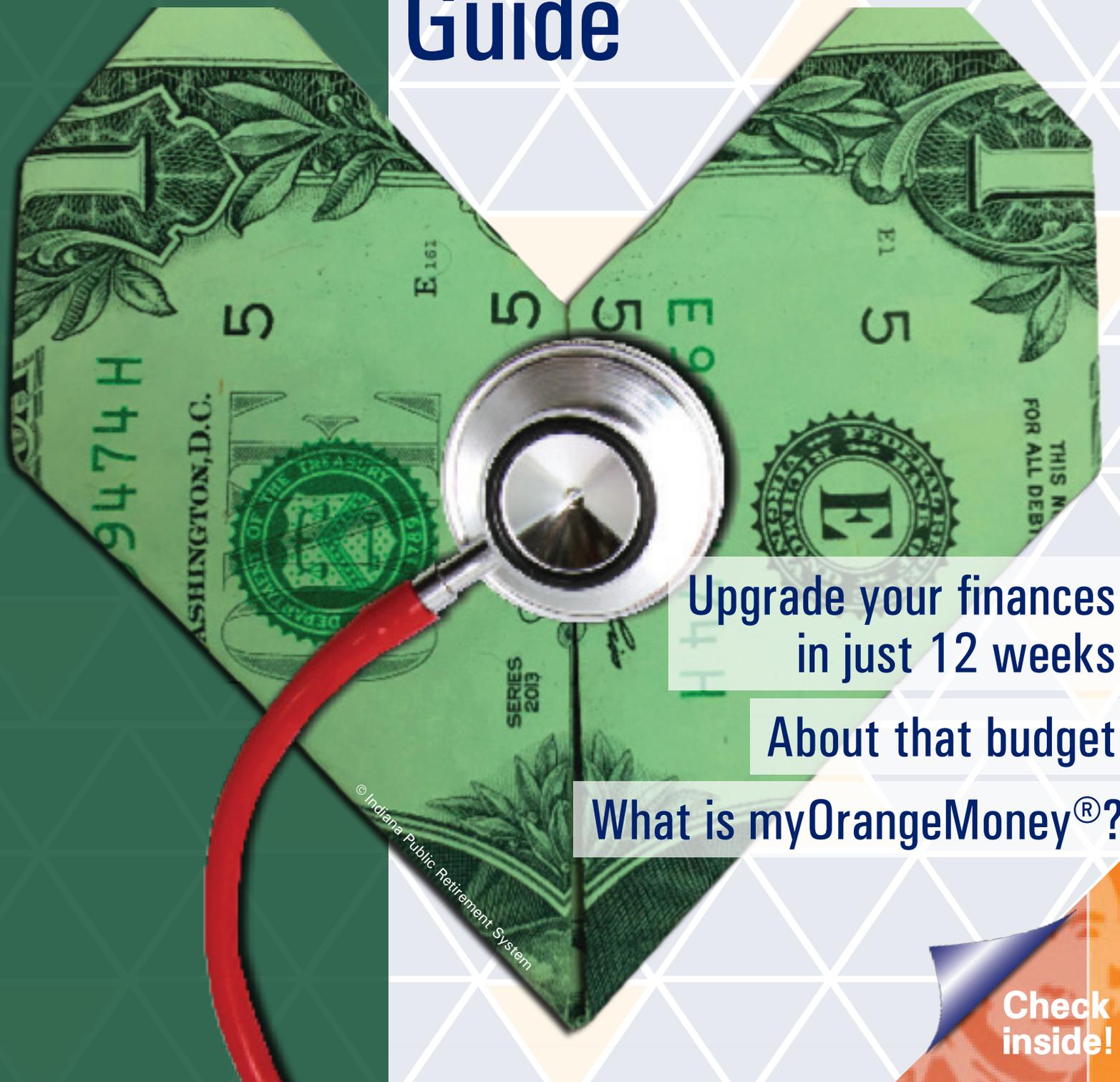




INPRS

Financial Wellness Guide



Upgrade your finances
in just 12 weeks

About that budget

What is myOrangeMoney®?

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Check
inside!

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The information in this publication is for educational use and should not be considered financial or investment advice. For financial and investment advice specific to your situation, please contact a financial advisor. All investments involve risk and may be subject to loss- invest wisely. Think before you act! Before you make a life-changing decision about your retirement, please contact INPRS at (844) GO-INPRS or (844) 464-6777.

A publication brought to you by the Indiana Public Retirement System, One North Capitol Ave, Ste. 001, Indianapolis, IN 46204

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12 weeks to

FINANCIAL WELLNESS

A different financial goal every week - are you ready?
Try these out and let us know how you're doing on social media!

Week 1

Create a budget!
(View page 6 for inspiration!)



Week 2

Record your spending habits and compare them to your budget.

Week 3

Trim down spending in at least two budget categories!



Week 4

Make debt repayment a part of your budget and set your payments to auto-pay.

Week 5

Increase your emergency fund total by automatically saving a little each month.

Week 6

Check your INPRS investment options and make sure they match your goals.

Week 7

Review your retirement plans. Know how much you should save by the time you retire.

Week 8

Create a 5-year career plan.
A higher salary means more money to invest and save!



Week 9

Explore investing in other retirement accounts



Week 10

Save money on utilities.
Utilize budget billing to keep your bills predictable.

Week 11

Avoid making large and unnecessary purchases – especially when it comes to gift-giving.

Save year-round for birthdays and seasonal holidays so you are prepared when the time comes.

Week 12

Acknowledge how far you've come in the past 12 weeks, evaluate where you're at financially and set more goals!

Follow along and share your financial goals!



TOOL BOX

You've got mail

Members of the PERF and TRF Hybrid plans receive an annual member statement (AMS) in their mailboxes during the month following their birth month! The statement activity reflects the prior year, ending with the members' birth month.

Members of the JRS, EG&C, PARF, and '77 Fund receive their AMS's in the fall of each year with statement activity reflecting a fiscal year.

All AMS's are sent in the mail and are viewable online at myinprsretirement.org.

Play it again

Are you wanting to learn more about retirement planning, but don't know where to start? Check out our YouTube channel! Whether you want to learn about your retirement plan, how to select a beneficiary, or the difference between stocks, bonds and commodities, we have you covered. Head over to the INPRS YouTube channel and click subscribe!
[YouTube.com/INPRS](https://www.youtube.com/INPRS)

Have a DC account? Check this out!

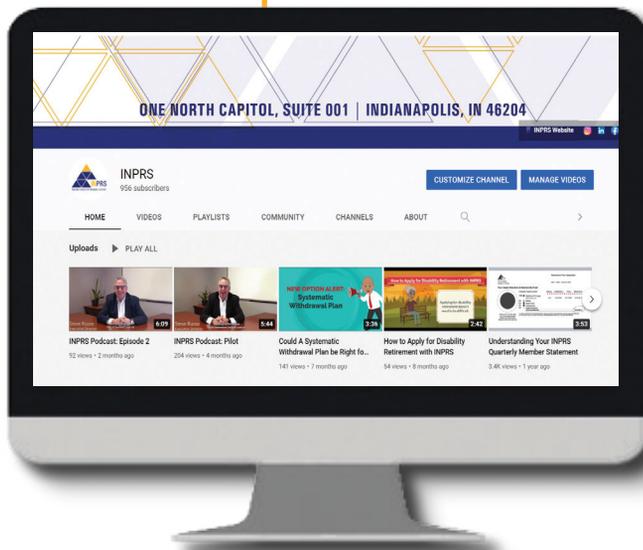
Members with defined contribution (DC) accounts receive a quarterly member statement (QMS). This statement includes details about your total account value, account balance history, beneficiary information, and more!

To view your QMS, log on to your account at myinprsretirement.org. For more information on how to read your QMS, visit <https://bit.ly/INPRS-QMS>.



myOrangeMoney, powered by Voya Financial®, gives you a snapshot of how much monthly income you may need in the future and

how to make progress toward that goal. To access myOrangeMoney, you will need to log in to your account at myINPRSretirement.org. Once you're logged in, click the section with the orange dollar and answer a few questions to get started. You can even enter information from your outside savings accounts to get a full retirement income picture!



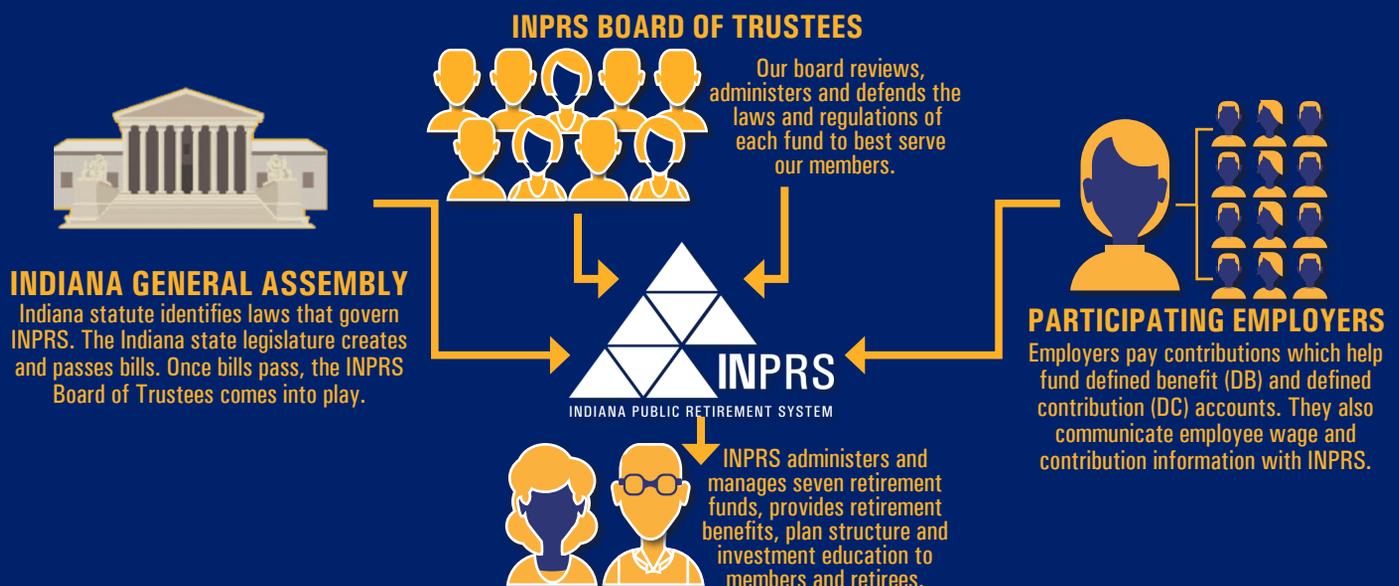
Sign up for a Webinar!

The screenshot shows a webpage titled "Appointment Type" with a navigation bar containing "Previous Page" and "Register Now" buttons. Below the title, a message reads: "Please scroll through the offerings to decide what type of appointment best fits your immediate needs." There are four webinar offerings listed, each with an icon of three people and a duration button:

- Asset Allocation and Investment Basics Education**
You control the money in your defined contribution account. Please join us in this webinar series if you want to learn about:
 - Different types of investments offered
 - Risk vs Return
 - What is your risk tolerance?
 - Handy tools and resources you can use to strengthen your retirement savings1 Hour >
- Positive Money Habits – Budgeting and Saving**
The first step to a successful retirement plan is to create a strong budget and a savings plan. This webinar can start you off in the right direction.
 - What is a budget
 - How to start a budget
 - What are the key elements
 - How to create an emergency savings plan1 Hour >
- PERF/TRF Retirement Benefits Webinar**
Are you thinking about retiring? If so, sign up today for a retirement benefits webinar to receive:
 - Information to help you plan for retirement
 - Explanation of retirement options
 - Information about working after retirement
 - Answers to your retirement questions1 Hour 30 Minutes >
- Understanding Your Plan – a PERF/TRF Webinar**
Not ready to retire but still wanting to know more about your retirement benefits plan? If so, sign up for our webinar to learn all the ins and outs of PERF and TRF.
 - What plan am I in
 - How does the plan work
 - Explanation of retirement benefits
 - Information about working after retirement1 Hour >

Learn more about your retirement benefits, plan, or ways to budget by participating in our online webinars. Find a time that works best for you by registering at <https://bookwithinprs.timetap.com>.

HOW INPRS WORKS



It's time to tell your money what to do!



Budgeting. Just thinking of the word is enough to make you instantly tune out. But what if we told you that you stood a better chance of being less stressed about finances if you simply made a budget? It's easy to have money seemingly escape from your bank account, but remember – you are in charge! It's you who decides when to spend your money and where. But where to start? Here are a few budgeting styles to consider:

Apps can help you manage your cash flow. Apps can aggregate all of your financial accounts and can be used to build and track your spending. You can also set up alerts to monitor your spending habits, notify you if you're close to going over budget and help improve your budget over time.

- **Balanced budget** - Every dollar in your income is assigned to a bill or spending category, including savings. The goal is to put a purpose to every dollar and then it's up to you to follow the plan. Using cash for categories like groceries, dining out and shopping can help you stay on track.
 - **50/30/20** - Each number represents a percentage of your income that can be spent on certain categories. One of the best features of this style is that it gives you wiggle room to enjoy some wants while still making progress on your debt.
 - o **50%** = Essentials. Housing, transportation, utilities, and food. Minimum debt payments.
 - o **30%** = Wants. Shopping, dining out, etc.
 - o **20%** = Financial goals – savings and debt payments above minimums.
 - **Reverse budgeting** - Start with the end in mind. If you have specific savings targets in mind, use those to drive your overall spending. If you want to have \$5,000 saved by the end of the year, you'll need to save \$192.31 each biweekly paycheck. If you make \$1,300 each paycheck after taxes, you'll need to make the remaining \$1,107.69 cover the rest of your expenses and obligations before your next paycheck.

Review budget styles and more on [investopedia.com](https://www.investopedia.com).

Digging out of an overwhelming amount of debt

Managing Debt

Does it always seem like a huge expense forces its way into your life as soon as you think you've finally got your finances together? If so, you're not alone. It's common to feel like there's too many bills and not enough income to cover the essentials, surprises and obligations that come along with modern life. Sometimes so much that we take on additional debt in order to make it work.

You cannot change your financial past, but you can change your financial future!

But what happens when we finally tally it up and realize we're in over our heads?

If this rings true for you, your first assignment is to take a deep breath and realize **that you can fix this**. Armed with a plan, a promise to yourself to be honest about all of your debt and a commitment to stay the course, you can tackle your debt once and for all. Once you've had a moment to breathe and get yourself into a positive mindset, consider working on this list:

Get in touch with reality

- Block out an hour to log on to all of your accounts and tally up what you owe. Include the account balance, monthly payment, interest rate and the lender.
- Review your income and other expenses. Note any categories where you have a tendency to overspend. Think dining out, recurring bills like television, phone and subscription-based services.
- Look at the numbers and determine if you can pay down your debt by changing your spending habits to free up money or if you need to find another solution.

Create a plan

- Make a date with your money often! Each day, review your accounts to see your balances and what's due.
 - Automate what you can and consider a budget management app to stay organized.
 - Consider using cash to help you manage expenses where you often overspend.
- If student loans are a major concern, first determine if your public service makes you eligible for student loan forgiveness after serving the required time. If you're not eligible, research student loan consolidation options.
- If you've gotten yourself into a situation where you simply cannot cover your expenses, consider other measures:
 - Sell your home in favor of renting or get a roommate
 - Switch to a less expensive vehicle or carpool
 - See if a family member will add you as a user on their Netflix account and cancel your own subscription along with other nice-to-have subscriptions
 - Find ways to be energy efficient at home. Beyond simply turning off appliances when not in use, your energy provider may offer free energy audits and rebates for getting rid of old appliances.
 - Order groceries for pickup to reduce impulse buys. Some grocers charge a nominal fee, and others are complimentary, however online grocery shopping can force you to stick to your shopping list. Don't forget to take advantage of paper and e-coupons when they are a match for your needs.

Protect your earning power

- Consider ways to increase your income
 - Discuss promotion opportunities with your employer.
 - Take on a second job. Even working on the weekend can help give you a little breathing room on your expenses and paying down debt.
 - Sell some of your unused items on Facebook Marketplace or eBay.

Feel like you'll never get out of debt? Check out these resources:

Your employer's Employee Assistance Program or EAP may offer financial counseling and can be a great option to help you identify your situation and create a plan. Even better, most EAP services are offered free of charge.

Check out Voya Financial's blog at blog.voya.com. Voya, our recordkeeper, covers topics across debt, budgeting and more.

Have student loans? Payoff website www.studentloanhero.com has articles and resources on how to manage student loan debt and be done with it once and for all.



the journey to retired

LOFE



Anita Budget & Carl Compound

< 30, single, beginning their career

- Pay off student loans - the sooner you get rid of your debt, the sooner you can save for retirement.
- Save between three to six months of expenses in case of emergency.
- Contribute money to your retirement and let compound interest get to work!

Jonathan & Clara Cash

30-45, married with kids, managing the mayhem of life

- Save double your annual income by the time you reach 40.
- Begin to plan for children's college - College Choice 529 may help you with your planning needs.
- Make sure to create and maintain a will in case anything unexpected may happen.



Anglea Assets & Lance Finance

40-55, married, career-focused & peak

- By this stage, you should try to eliminate all non-mortgage consumer debt.
- Know your retirement options and continue to increase your contribution amounts as your salary grows.
- Make sure to secure life insurance.

The journey to the retired life is full of many twists and turns! No matter what stage of life you're in, there are things you can be doing now to prepare for your future. Figure out what life stage you fit into and see if you accomplished the goals at that stage of your journey!



Paula Pension & Benjamin Bill

> 55, caring for elder parents, retiring in 5-10 years

- Fine-tune your retirement goals and make sure you have enough replacement income to get you there.
- Attend an INPRS Benefits Workshop to make sure you completely understand your benefit options.
- Finish all loan and mortgage payments to go into retirement debt free.

Morgan Miller & Benny Fitz

65-70, still working or in a second job, not slow-

- Develop a plan for life after working and make sure you are budgeting accordingly.
- Develop a retirement cash flow plan that allows you to create a realistic retirement budget.
- Consider life insurance, wills and long-term care options to prepare for the unexpected.



IF ONLY MONEY GREW ON TREES



Wouldn't it be nice if money grew on trees? It would make saving for retirement a lot easier. Sadly, money trees don't exist, so when we need to put money away for our future, we have to be a little creative. You've probably heard about all the typical ways to stretch a dollar, so this article won't rehash those techniques, but will, hopefully, inspire creative ways to squeeze a penny so you can invest it for your future.

There's an app for that: online investing

There are a few online investing apps that allow you to invest the change every time you make a purchase. Let's say you buy an item for \$12.50, the app will round your purchase to \$13 and invest \$.50 for you. Be sure to research the provider prior to opening an account. Visit <http://bit.ly/investingapps> for a list of some online apps.

This old thing?!

When is the last time you wore your Members Only jacket? If you're no longer wearing it, why not try to sell it? Websites like Facebook Marketplace or Ebay allow you to upload pictures of that

lovely jacket, describe it, set the price and wait for the perfect buyer to contact you. Many of the sites will cover the costs of shipping and handling up to a certain weight. Visit bit.ly/SellYrStuff for a partial list of resale websites.

Give me five!

Here's a fun way to increase the amount of money you have available to invest. Create a rule that every time you receive a \$5 bill, it's set aside to add to your investments. That's right, you can't spend any \$5 bills. To build your investing money even quicker, add your spare change to the challenge.

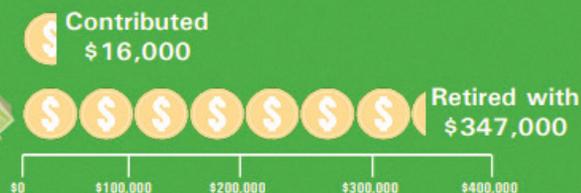
Cash back apps

Have you considered using an app that pays you back for shopping at merchants you already frequent? Apps such as Ebates, Ibotta and Groupon all offer to repay you a percentage of what you spend at your favorite merchants.

Like any other endeavor, you should do your research before signing up for any new program. Once you have thoroughly done your research, let the saving for your future begin!

The value of saving early

Angela Assets starts working right after college but decides not to save for retirement. At age 33, she decides to contribute \$2,000 a year to an Individual Retirement Account (IRA) with a 9% annual return rate. She does this until age 65, investing a total of \$64,000. With compound interest, she will retire with a total of \$328,074.



Carl Compound saves \$2,000 a year starting with his first job at age 25. When he turns 33, because of different life events, he stops putting money into his IRA that has an annual return rate of 9%. Although he stopped contributing, the money in his account is still growing. When he retires at age 65, he will have \$347,691 in his account while only contributing a total of \$16,000.

*Compounding example courtesy of the International Foundation for Retirement Education (InfRE) from their "Fundamentals of Retirement Planning" book.



What is an annuity?

What to do with your DC balance:

Choose the annuity option that is best for you and start getting your monthly benefit.

Your entire INPRS DC balance



Part of your balance

Keep the rest in your INPRS account, roll it over to an external account or take the cash out.



Systematic withdrawal

Withdraw from your INPRS account every month on a set date.



None at all

You can do what you wish with your money and you don't have to decide at the time of your retirement.



An annuity is a contract issued by an insurance company that guarantees a fixed income stream for life, and can be purchased using either all or a portion of your retirement assets. With INPRS, you may use the assets you have in your defined contribution (DC) account.

For example, if you use \$50,000 from your INPRS DC account at age 64 to purchase a single life annuity with cash refund you could receive \$240.35 each month – forever!*

Income annuities provide several benefits, including:

- Immunity from the impact of market returns and fluctuating interest rates,
- The option to have payments start immediately or at a later date and continue for life,
- The security of knowing you will never run out of money because an income annuity cannot be outlived – period.

The steady income stream provided by an annuity can be depended on to cover your expenses in retirement. If you'd like to see what type of annuity you can purchase with your INPRS DC balance, visit MetLife's Retirement Income Center, located on your myINPRSretirement account.

Remember, purchasing an annuity is a choice. You are not required to purchase an annuity with your DC balance.

**This illustration is based on the Metropolitan Guaranteed Income Program[®] purchases rates as of July 10, 2018. This example uses the Lifelong Income for You[®] return of premium guarantee (or single life annuity with cash refund) payment option.*

To obtain a quote that is customized with your DC balance and your goals, visit www.myINPRSretirement.org and go to the "Applications and Calculators" section and visit the MetLife Annuity Calculator.

Content provided by INPRS's annuity partner, MetLife. Purchasing an annuity is a choice and purchasing a MetLife annuity is not required.



Your bridge to retirement

It's

a good idea to check your investment allocations and make adjustments as your needs change. Do you have outside investments in addition to your INPRS accounts? This is a good time to research and choose additional investment options that work best for you. If you have a lot of debt, now is a good time to look at ways to reduce your debt to income ratio. The goal is to go into retirement debt free. (See page 7 for suggestions on how to tackle debt.)

Five years away from retirement

Re-evaluate your investments and your budget. Are you preparing for a debt-free retirement? If you haven't spoken with a financial advisor, it is a good idea to get professional advice about what you need to do over the next few years. Visualize what you want your retirement to look like. How much will you need for your house, car, medical, vacation and other expenses? Check out our budget guide on page 6.

Two years away from retirement

You can probably smell retirement in the air by now! You should be in the habit of evaluating your investment allocations, making changes as needed. This is a good time to begin researching medical insurance. If you plan to retire before age 65, you will have to find and pay for your own medical insurance. Once you turn age 65, you may qualify for Medicare.

One year away from retirement

It's time to get excited about your quickly approaching retirement date! Get informed and schedule to attend an INPRS Retirement Benefit Workshop. Visit <https://bookwithinprs.timetap.com> to select a workshop nearest you. It's also a good time to speak with a financial advisor to discuss your cash flow strategy for your other investments.

Six months away from retirement

By now, you probably can't contain the excitement! There are a few things to take care of before you are ready to officially retire. When you are within six to three months of retiring, you will need to fill out the online retirement application and submit it. INPRS asks for applications to be submitted at least 90 days prior to your last day of work. Log on to www.myINPRSretirement.org and fill out the online application. Be sure to complete the checklist on page 15.

Remember, help is available from INPRS. Check out our services on the back cover of this guide.

SETTING UP YOUR RETIREMENT BUDGET

No matter your age, you should be thinking of how much money you'll need each month in retirement to fund the lifestyle you're dreaming of. Read on to get started.

Income Sources

- **Your INPRS retirement benefit** – use our calculator at www.myINPRSretirement.org to estimate what your benefit will bring in once you retire.
- **Social Security** – keep in mind that you have multiple options on when to begin drawing your benefit and it may be to your advantage to wait until your full retirement. Log on to your SSA.gov account to get your projected numbers.
- **Personal savings** – review your current investment accounts through your employer or what you do on your own. If you need to save more to meet your income goals, now is the time to act!
- **A second career or part-time work** – Yes, we know you're supposed to be retired, but if you plan on pursuing interests different than your current career path, consider ways to earn money and fulfill your dreams by working part time in your chosen area. *In fact, if you're retiring prior to being eligible for Medicare, consider how you'll bridge this gap.*

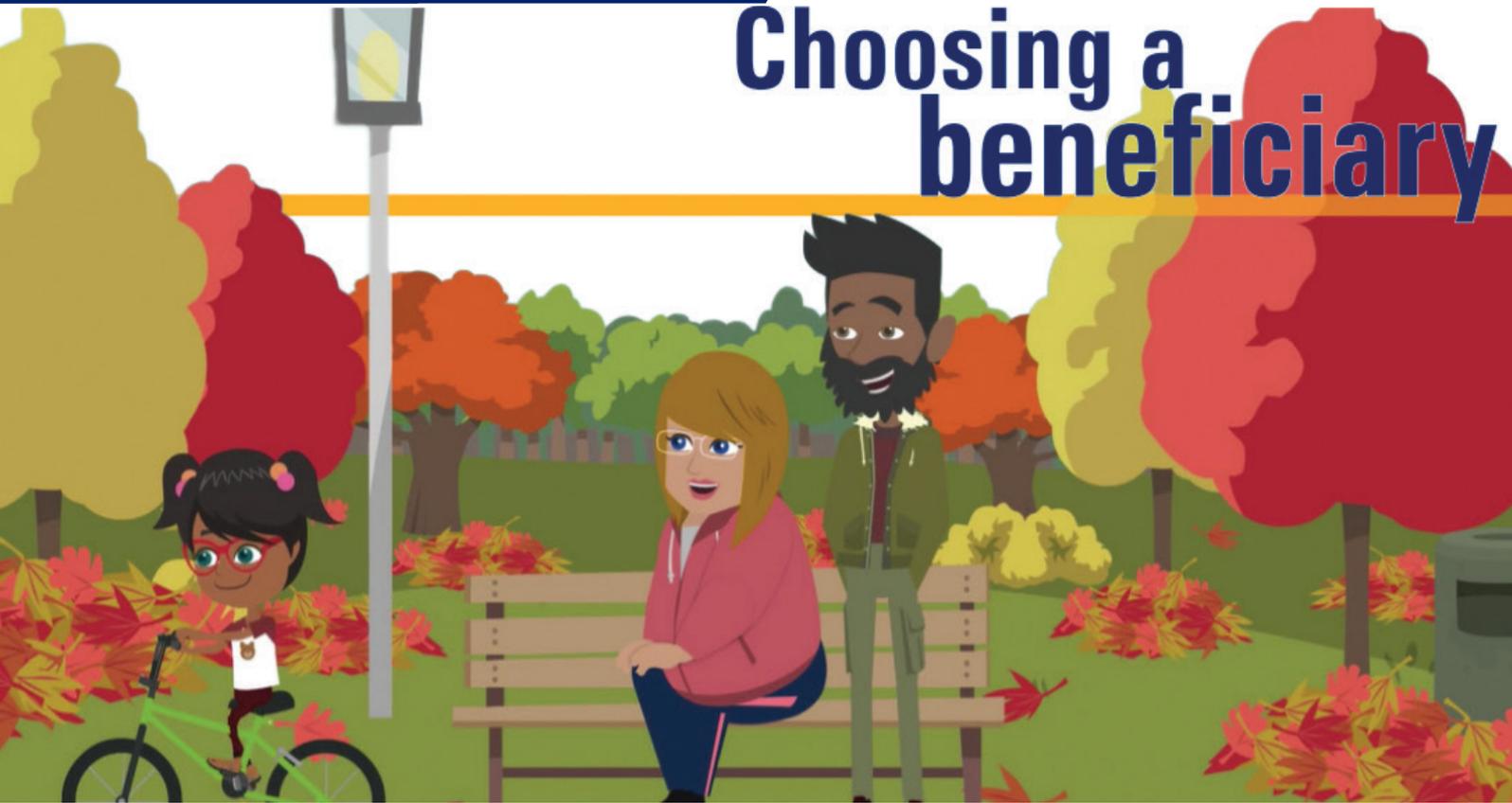
Expenses

- Make a list of your current expenses and identify which ones you don't expect to have in retirement. *For example, you may anticipate paying off your mortgage, student loans, lingering credit card debt, or other obligations.*
- Consider items you'll need to continue to maintain or replace. Think about the longevity of your car or various mechanical items on your home and identify how much you should account for each year to maintain those essentials.
- Think about what lifestyle and experience – based expenses you would like to have in retirement. If you hope to make it to the beach, travel cross-country and spoil your grandkids, now is the time to figure out how much money you'll need, so you can grow your savings to support the needs of future you.
- Don't forget healthcare!

Remember, while some expenses like work clothes may go away, you may need to account for new ones like insurance. See page 6 for other budgeting tools and tips!



Choosing a beneficiary



When it is time to apply for your INPRS retirement benefits, you will have a lot of decisions to make -including designating a beneficiary or survivor. Deciding who to select for that benefit is up to you but you should be aware of your options and how they differ.

A beneficiary is the person, or people, that will receive your benefit payments when you pass away. You can choose one or multiple beneficiaries and can designate what percentage of your balance goes to each. You can also choose for your beneficiary to be a trust or an estate.

This is different from a survivor benefit because a survivor can only be one person and will receive a benefit for life.

If you are a part of the PERF or TRF plan, you can choose between four different beneficiary or survivor options for your defined benefit:

1. 5-Year Certain & Life – With this option, if you pass away before receiving 5 years of payments, your designated beneficiary will receive the remainder of the 5 years of guaranteed payments.

2. 100% Survivor Benefit – This option guarantees that when you pass away your designated/qualified survivor will receive 100% of your monthly benefit for the remainder of the survivor's life.

3. 66-2/3% Survivor Benefit – With this option, when you pass away, your designated survivor will receive 66-2/3% of your monthly benefit for the remainder of their life.

4. 50% Survivor Benefit – Like the others, this benefit guarantees that your designated survivor will receive 50% of your monthly benefit for the

remainder of their life if you were to pass away.

If you are not a part of the PERF or TRF plan, your beneficiary and survivor options are regulated by statutes. You can find out more about your beneficiary options at inprs.in.gov.

We encourage you to keep your beneficiaries up to date. Failure to make changes could result in payment being made to a previously designated beneficiary who is no longer your choice to receive your benefits.

Please note: for a MetLife annuity, if you choose one of their survivorship options you will name a single survivor for that option. However, because there is a cash refund provision with it, you will also need to name a beneficiary, or beneficiaries, who are different from your survivor.

Your retirement checklist

You've worked your whole life and now you're ready to retire and enjoy some rest and relaxation. There are a few items you'll need to check off of your to-do list first.

Make sure that you meet all of the requirements to retire by speaking with your human resources department, reviewing your employer's handbook and the requirements of your INPRS plan.

Once you reach age 65, you may qualify for Medicare. Visit their website to determine which coverage option is best for you. www.medicare.gov

Visit the Social Security Administration website to see when you qualify to receive Social Security benefits. Then you will need to decide when you want to begin receiving a Social Security benefit. Remember, it may benefit you to wait until you reach full retirement age. www.ssa.gov

Hopefully you've also been making regular contributions to investment accounts on your own. Prior to your retirement date, you'll want to check on these accounts and decide if you want to begin receiving a regular distribution of these funds, annuitize or if you'd prefer to wait.

Do you have a supplemental retirement account with Hoosier S.T.A.R.T.? You will want to decide when to begin receiving a distribution from your account and how much you would like to receive each month. Contact Hoosier S.T.A.R.T. at <https://www.in.gov/auditor/hoosierstart/>.

If you qualify for the Retiree Medical Benefits account, you will need to contact the INPRS Member Advocate Team at (844) 464-6777.

As a full-time employee, your health insurance has likely been covered by your employer. If you retire before the age of 65, you will need to secure and pay for your own health insurance prior to being eligible for Medicare.

INPRS has retirement services consultants available to help you prepare for retirement. You can register for a 90-minute Retirement Benefit Workshop. You don't have to prepare for retirement alone. Call INPRS's member service center at (844) GO-INPRS or visit <https://bookwithinprs.timetap.com>

Create a retirement budget based on your expected income and obligations. As a bonus: practice living on your retirement budget to make sure it'll work for you.

"Check" out our retirement budget tutorial on page 13!



Check out our resources!

Find resources available to you on our website

INPRS Newsletters

Keep up-to-date with the latest information from INPRS! Visit <https://www.in.gov/inprs/publications/newsletters/> for employee newsletters for our retirement plans, past employer updates and more.



RETIREE NEWS
INDIANA PUBLIC RETIREMENT SYSTEM Winter 20

Meet Superstar Retiree Mary Bullock

Retiree Mary Bullock became a licensed social worker 42 years ago because she wanted to help people have better lives. She also obtained an MBA because she wanted to develop social programs further and help as many people as possible. Her first job as a social worker was with the state of Indiana as a child welfare social worker. She lists this job as one of the most unforgettable in her career. She spent the last 20 years of her career with the Indianapolis Healthy Start program at Eskenazi. She helped many women and babies through this program, including women who keep their babies in the Indiana Women's prison with services, classes, and resources.

As a divorced single mother of two daughters, Mary helped her children plan early for retirement by encouraging them to invest in their 401Ks at an early age. The oldest daughter earned a bachelor's degree from Purdue University and an MBA from Indiana University and now works as a food safety manager at Gleasons Food Bank. The youngest daughter attended Duke Law School and is a corporate lawyer at Eli Lilly.

Her oldest daughter's words to her mother, after Mary encouraged her to start saving money for retirement at the early age of 25, were, "Mom, I don't want to think about retirement now; I am only in my 20's!" However, she listened to her mother, and now at the age of 40, she's grateful she took her mother's advice.

Mary loves spending time every week with her eight and six-year-old grandsons and her three-year-old granddaughter. She also cares for her 94-year-old father, who has lived with Mary for the past 15 years.

1099R's are available online

Through good money management skills and savings, Mary built her father his apartment attached to her house 15 years ago. Her father, a World War II veteran, loves his own space and independence.

Thank you, Mary, for sharing your retiree experience and for your years of public service!

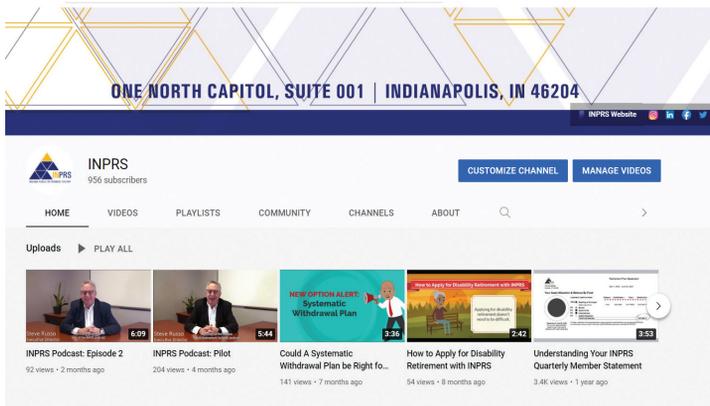
Want to share your retirement perspective? Email us at Info@inprs.in.gov.



INPRS Presents Money Talks: *Creating a Budget You Can Live With*

Do you think you need more money to save for your future? Learn how small changes to your spending can help you find the money to save to improve to your financial future at <http://bit.ly/INPRSPresentsMoneyTalks-Budgeting>.

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- Could A Systematic Withdrawal Plan be Right fo...
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