

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
1-800-258-7041

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

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

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RIPEA COMMUNICATOR
is published quarterly by
the Retired Indiana Public
Employees Association.
2415 Directors Row, Suite M
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H.B. Shepherd, Founder
Jessica B. Love,
Executive Director

Email us at ripea@ripea.org
or visit our website:

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

Dr. Robert N. Jackman
Milroy

Bruce Kimery
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Patricia Miller
Indianapolis

Marriette (Marty) Montgomery
Indianapolis

RIPEA

Retired Indiana Public Employees Association

Working for Your
Retirement Today

August 2024



In this issue:

32nd Annual
Convention Agenda
pg 3

RIPEA Convention: Featured
Sessions & Entertainment
pg 4

Notice of Meeting of
Members
pg 6

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A Message from the Executive Director

Well, we did it!

We met our goal to raise enough in RIPEA/Murphy Foundation donations by June to bring total grantmaking since 2001 to \$1 million this year.

Wow!

So, what does that mean?

Well, for one: It means that 75 members received a much-needed grant this year.

So, if you gave to make that happen this year, thank you. You were someone's godsend.

What else does it mean?

It means: I'll need to brush up on the lyrics to a favorite Elvis song and prepare to don a white jumpsuit a la The King at the convention to make good on my end of the deal.

The results are in: Donors voted unanimously for me to "dress as Elvis and sing" at the convention on August 27th, if we hit the \$1M milestone.



Jessica B. Love



Any guesses what our convention theme this year may be?

VIVA LAS VEGAS!

But the subheading is where the true value lies: ***Retire Well: It's How We Roll.***

Some may say we were "lucky" enough this year to get the 13th check reinstated. But trust me, it wasn't luck! It took lots of hard work and fortitude. And for that, we'll celebrate and honor our legislative champions.

But regardless of how we hit this small jackpot, we know the truth is that most members will use their bonus \$150 to \$450 check to pay bills that are looming or perhaps invest it, if they're lucky. Either way, the choices are generally to stabilize or modestly enhance members' quality of life. Very few can afford to just blow it.

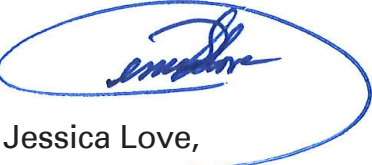
For that reason, our lineup of featured speakers will focus on topics ranging from financial security to asset protection and wealth-building.

But the convention won't be all business. We've "slotted" in plenty of fun as well.

So, when it comes to registering for the 2024 convention, as Elvis so eloquently said, "a little less conversation, a little more action".

Register today!

We look forward to seeing you in Vegas ... I mean Indy, Vegas-style!



Jessica Love,
Executive Director

RIPEA 32nd Annual Convention Agenda

9:00 A.M.	REGISTRATION
MORNING PROGRAM	
10:00 A.M.	PRESENTATION OF COLORS God Bless America, National Anthem & Pledge of Allegiance <i>Indiana State Police Color Guard</i>
10:05 A.M. Door Prize #1	WELCOME & INTRODUCTIONS <i>Cleo Duncan, Board President, RIPEA</i>
10:15 A.M. Door Prize #2 and #3	RIPEA YEAR-IN-REVIEW & RECOGNITIONS <i>Jessica Love, Executive Director, RIPEA</i>
10:30 A.M. Door Prize #4	NO DICE: AVOIDING & RESOLVING FINANCIAL PITFALLS IN RETIREMENT <i>Jeff Hutson, Principal Consultant, Relational Gravity</i>
11:00 A.M. Door Prize #5	RIPEA FOUNDATION REFLECTIONS <i>Marriette Montgomery, Chair, RIPEA/Murphy Foundation</i>
11:15 A.M. Door Prize #6 and #7	HONORING OUR CHAMPIONS <i>Representative Bob Cherry and Senator Brian Buchanan</i>
NOON	LUNCH SERVED – VISIT WITH VENDORS – ENTERTAINMENT <i>Roaming Magic: Darshwood, Magician</i>
AFTERNOON PROGRAM	
12:45 P.M.	BEST SHOW OFF THE STRIP (unofficial) <i>Jessica Love & Bill Murphy, RIPEA ED and Former ED</i>
1:00 P.M. Door Prize #8	MAGIC SHOW <i>Richard E. Darshwood, Host of The Never Not Amazing Show</i>
1:45 P.M. Door Prize #9	RISKY BUSINESS: INVESTING IN RETIREMENT WITHOUT LOSING YOUR SHIRT <i>Elaine Bedel, Secretary & CEO, Indiana Destination Development Corporation; Founder, Bedel Financial Consulting</i>
2:20 P.M. Door Prize #10	AMBA'S FIXED INDEX ANNUITIES: ASSET GROWTH WITHOUT THE GAMBLE <i>Dallas Mullins, Lead Director, National Retirement Solutions, AMBA</i>
2:50 P.M. Door Prize #11	CLOSING REMARKS <i>Jessica Love</i>



NOTE: RIPEA Member Meeting to immediately follow (after a short break). All current members are eligible to vote.

Retire Well: It's How we Roll

Featured Sessions & Entertainment

No Dice: Avoiding & Resolving Financial Pitfalls in Retirement
Jeff Hutson, Relational Gravity

The number of people living to 100 has doubled since the 1990s. While not everyone wants to live this long, with the roll of the dice, many do. Top reasons for wanting to live longer include curiosity, simple enjoyment of life, and having more time with friends and family. Living longer brings risks. We'll discuss the financial well-being of retired Indiana public employees and some risks associated with living longer.

Risky Business: Investing in Retirement without Losing Your Shirt
Elaine Bedel, Indiana Destination Development Corporation

How you invest your retirement funds is a combination of art and science. While you are working, you can generally take on more risk and benefit from potential growth of the stock market. However, once you actually retire, you may be more comfortable with less risk and a reduced potential for losing value – but can you keep up with inflation? We'll address how to position the portfolio to meet your retirement budget along with the do's and don'ts of investing.

AMBA's Fixed Index Annuities: Asset Growth without the Gamble
Dallas Mullins, AMBA

As inflation has continued to soar, it's become increasingly important to actively combat threats to your retirement nest egg. One of the safest



bets out there for those with liquidity is a fixed index annuity. A program that has no fees, no risk and the ability to SAFELY earn from the market without ever being at risk to lose value.

Learn more about AMBA's FIA product, which offers a guaranteed income stream if needed and historically impressive SAFE gains over time, without having to break the bank.

The Charming Trickster



Richard E. Darshwood is a highly charismatic entertainer who has amazed and perplexed many notable celebrities from Nashville to Hollywood to Motown to the Super Bowl. With his delightfully animated personality and outrageously witty antics, he has captivated a wide variety of audiences in multiple countries, earning him not one but two consecutive People's Choice Awards from the International Brotherhood of Magicians, which is how he came to be known as The Charming Trickster, himself.

Watch with intensity and try not to blink; but still, you will not be able to escape the bewitching allure of his spectacular talents.

Get to Know This Year's Convention Speakers



Elaine E. Bedel
Secretary & CEO, Indiana Destination Development Corporation

Elaine Bedel was appointed by Governor Holcomb in 2019 as the first Secretary and Chief Executive Officer of the Indiana

Destination Development Corporation (IDDC). This quasi-government agency focuses on making Indiana a great place to live, visit, learn, and earn. Before this role, Bedel served as President of the Indiana Economic Development Corporation (IEDC) from 2017 to 2019, where she led the state to consecutive record-breaking years for new job commitments. Bedel's leadership in economic development has been instrumental in enhancing Indiana's economic landscape.

Before her state service, Bedel was the President and Chief Executive Officer of Bedel Financial Consulting Inc., a company she founded in 1989. A resident of Indianapolis, she is also an author of a personal finance book and a national and international speaker on financial and interpersonal topics. Bedel holds a bachelor's degree from Hanover College and an MBA from Butler University. She has received numerous awards recognizing her professional and community contributions.



Jeff Hutson
Founder and Principal Consultant, Relational Gravity

Jeff Hutson leads both Relational Gravity and the My Penny Earned financial wellness service. He focuses on applied retirement research to help employers and organizations make a meaningful and measurable difference to those they serve. For more than 15 years, he led participant communication, education, and research for the Indiana Public Retirement

System's five defined contribution and eight defined benefit plans.

Jeff is a Certified Retirement Counselor® (CRC®), is accredited by the International Association of Business Communicators (IABC), and holds an Insights Professional Certification (IPC). He is a graduate of Butler University and Ball State University.



Dallas Mullins
Lead Director, National Retirement Solutions, AMBA

Dallas Mullins has built a career dedicated to helping association members optimize their benefits and retirement plans. He began his journey with AMBA in 2008.

Over the years, Dallas has worked closely with association members, guiding them through the intricate process of benefit selection, ensuring they make the best choices for their needs.

In 2024, Dallas transitioned to AMBA's FIA team where his expertise is now focused on assisting association members with annuity products designed to enhance their retirement savings. His extensive knowledge and commitment to client satisfaction has made him a trusted advisor for those looking for a fixed indexed annuity to help secure a comfortable and fulfilling retirement.

Convention Sponsors

Special thanks to the following organizations for their support of the RIPEA Convention:



RETIRED INDIANA PUBLIC EMPLOYEES ASSOCIATION, INC.

Notice of Meeting of Members

A meeting of the members of Retired Indiana Public Employees Association, Inc. (the "Association") will take place Tuesday, August 27, 2024, which is the same day as the Association's Annual Convention. This meeting will begin at 3:00 p.m. (or immediately after the business of the convention is concluded) and, like the convention, will be held at Primo Banquet Hall at 2615 National Avenue, Indianapolis, Indiana 46227.

The purpose of the meeting is for the members to discuss and vote upon proposed Amended and Restated Articles of Incorporation for the Association (the "Proposed Articles"). At their last meeting, the Association's Board of Directors approved these Proposed Articles and recommended that they be approved and adopted by the members.

At the meeting, the Association's officers and Board members will discuss the Proposed Articles and respond to any questions. A copy of the proposed Articles is hereby provided.

Signed: Cleo Duncan

Printed: Cleo Duncan

Title: RIPEA Board President



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To review the proposed amended and restated bylaws, contact the RIPEA office to request a copy or view online using the following QR code or link:



<https://tinyurl.com/3mkafvdx>

New Board Member

RIPEA's Board of Directors appointed Michael Gulley to serve a 4-year term on the RIPEA Board on March 6, 2024. His board service officially commenced at the June 5th meeting.



Mike adds both geographic representation and pension fund diversity to the board. A resident of Northwest Indiana, he served in law enforcement for the Griffith Police Department for over 33 years. He also served as a Griffith councilman for 16 years. A graduate of the School of Staff & Command at Northwestern University, Mike was also on the Indiana State Fraternal Order of Police board for three years. In retirement, he now resides in Dyer, Indiana.

Join us in welcoming Mike to the RIPEA Board!

**Have questions about
Medicare options ahead of
or during open enrollment?**

Call or Email
Bill Murphy, Insurance Consultant

317-734-3839
833-351-0073
bill@ripea.org

Thank You

On behalf of the RIPEA/William R. Murphy Foundation, Inc. Board of Directors, we would like to thank our membership and special donors for your generosity, resulting in more than \$57,000 in donations to the Foundation from July 1, 2023, to June 30, 2024. Your acts of kindness truly made a difference, and we thank you for another successful year to award grants to eligible RIPEA members who are facing financial difficulties.

The RIPEA Foundation is mission-driven because our purpose is "to serve Indiana's Active and Retired Public Employees through gifts used as needed to protect their quality of life."

RIPEA/William R. Murphy Foundation, Inc. Board of Directors:

Marriette Montgomery
Marriette Montgomery, Chair

Howard Buchanan
Howard Buchanan

Cleo Duncan
Cleo Duncan

Craig Hartzer
Craig Hartzer



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2024

RIPEA ANNUAL CONVENTION

August 27, 2024 ~ Registration form

Primo Banquet & Conference Center
2615 National Avenue, Indianapolis 46227

RIPEA Office: 2415 Directors Row Suite M Indianapolis IN 46214
(317) 789-0244 or (800) 345-9214



Member Name:

Full Address:

E-Mail: Phone:

Spouse Name:
(if applicable)

Pre-register by August 21, 2024

☐ Pre-registration ~ Member: \$12.00 ☐ On-site Registration ~ Member: \$15.00

☐ Pre-registration ~ Spouse: \$12.00 ☐ On-site Registration ~ Spouse: \$15.00

☐ Pre-registration ~ Non-member: \$24.00 ☐ On-site Registration ~ Non-member: \$30.00

Total Paid:

Dietary Restrictions: ☐ None ☐ Vegan ☐ Kosher

☐ Vegetarian ☐ Gluten Free ☐ Other (explain below)

Additional Dietary Information:

Check box for your preferred registration confirmation method: ☐ Email ☐ Mail

☐ Check box if you would like a printed copy of the presentation slides provided at the Convention.

■ Please make checks payable to: "RIPEA CONVENTION" and mail check and registration form to:
RIPEA, 2415 DIRECTORS ROW, SUITE M, INDIANAPOLIS, IN 46241

OR

Call the office to pay by Credit Card: 317-789-0244

OR

■ Pay online at: www.ripea.org on the Annual Convention page under the Events tab.

* You do not have to be a RIPEA member to attend.

If you are unable to attend, cancel by 08/19/2023 for a refund.