



Strategic Plan

2026–2029



The Retired Indiana Public Employees Association (RIPEA) exists to protect the financial security, dignity, and well-being of Indiana’s retired public servants. This strategic plan strengthens that commitment and outlines a clear, forward-looking path that reflects the changing realities of retirement and the evolving needs of RIPEA’s members.

Developed through the ClearView™ process, the plan draws on extensive input from members, policymakers, benefits experts, and statewide partners. Their perspectives underscored a consistent message: retirees need strong advocacy, reliable guidance, and a dependable organization that helps them navigate increasingly complex economic, healthcare, and financial systems. Because retirement is a one-time, high-stakes life event, members must have clarity, confidence, and trusted information to make decisions that will shape the rest of their lives.

This plan positions RIPEA to deepen its role as a trusted statewide advocate, expand member support, and strengthen organizational capacity to serve a growing and diverse retiree population.

It also affirms RIPEA's responsibility to advise state leaders and partner organizations on retirement policy and best practices—ensuring that Indiana's systems evolve in ways that protect retirees and support long-term financial well-being.

Financial stability remains a critical focus. Retirees face rising costs, unpredictable economic trends, and a complex benefits landscape. RIPEA will continue championing policies and services that safeguard what members have earned and help them stay secure throughout every stage of retirement.



Above all, the plan reaffirms RIPEA's enduring promise: to protect what retirees have earned, to strengthen their confidence in the future, and to ensure they continue to thrive in retirement.



VISION

Champion a future where all Indiana public employees thrive in retirement.



MISSION

Improve the quality of life of our members by providing the Relationships, Insurance benefits, Policy, Advocacy, and Education needed to retire well from public employment in the Hoosier state.



VALUES

Integrity

We uphold honesty, fairness, and sincerity as we advocate for and serve our members.

Excellence

We pursue the highest standards in everything we do, continually adapting to better serve our members.

Compassion

We are guided by our members' voices and act with empathy, kindness, and respect.

Innovation

We foster creativity and new ideas to ensure continual growth and member-focused solutions.

Inclusion

We listen to understand and ensure every voice is valued, fostering a culture where all belong.

Transparency

We are committed to clarity, accountability, and open communication in serving our members.

Trust

We listen closely to our members' needs and foster a culture built on reliability, authenticity, and credibility.

Over the next three years, Indiana's retired public employees will face rapidly evolving economic, healthcare, and policy landscapes—and they deserve an organization that not only protects what they have earned, but also anticipates what they will need.

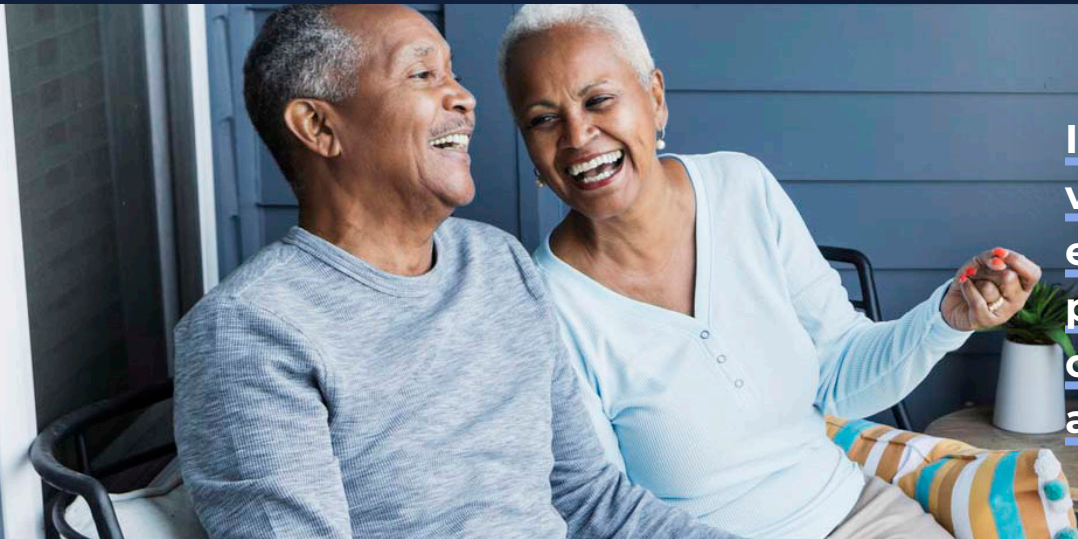
RIPEA's north star is clear: every retired public servant in Indiana should be able to age with financial security, dignity, and access to trusted information and support.

This truth guides the work ahead. When retirees are protected, informed, and connected, they are better equipped to thrive and to remain active, valued members of their communities.

Ensuring that level of stability requires strong advocacy, clear communication, and an association that consistently shows up for its members.

With this focus, RIPEA developed its new strategic plan through the ClearView™ process—an inclusive, data-driven approach designed to plan for meaningful, practical impact. Through conversations with retirees, policymakers, benefits experts, state leaders, and partners across Indiana, RIPEA gained a deeper understanding of what members rely on, what they worry about, and what they want most from the organization that represents them.

The resulting plan strengthens RIPEA's core purpose while preparing the organization for the realities of the next 3 years.



It sharpens RIPEA's role as the leading voice for retired public employees, elevates the support and resources provided to members, and positions the organization to adapt as the environment around retirement continues to shift.



This plan is more than a blueprint for improvement—it is a commitment to advocacy, clarity, and connection. It balances ambition with practicality and reinforces RIPEA’s role as both a protector and a champion for the people who served Indiana.

GOAL 1

Grow and Diversify Membership



RIPEA must build a future pipeline of members by engaging employees earlier, modernizing outreach, and better communicating its value — all while building the organizational capacity and digital infrastructure needed to support growth.

Strategy 1

Engage public employees earlier through coordinated outreach, education, and partnerships with employers and retirement systems.

To build a sustainable pipeline of future members, RIPEA will proactively reach public employees well before retirement by deepening its outreach, strengthening partnerships, and empowering local chapters to lead recruitment. RIPEA will incentivize and train chapter leaders to connect with current employees, equipping them with clear messaging, practical tools, and confidence to represent RIPEA within their communities. Chapters will be encouraged to take a more active role in recruitment, and their success will be regularly highlighted through newsletters and communications to reinforce momentum. By partnering more intentionally with employers and retirement systems, RIPEA will become a trusted, early resource for employees navigating long-term benefit decisions. This approach expands awareness, strengthens relationships, and positions RIPEA as a lifelong partner—long before an employee's final day of service.

GOAL 1

Grow and Diversify Membership



Strategy 2

Strengthen and clearly communicate RIPEA's value proposition to retirees by showcasing member benefits, advocacy impact, and quality-of-life enhancements.

RIPEA will sharpen and elevate its value proposition so retirees clearly understand the unique protections, resources, and support the organization provides. This includes strengthening the message itself—articulating why membership matters—and delivering it consistently across all communication channels. RIPEA will regularly survey chapter members and maintain personal connections with individual retirees to ensure that services, benefits, and messaging remain relevant and responsive. The organization will also expand access to clear, user-friendly educational materials that help retirees navigate the complexities of their benefits, healthcare, and policy changes. By making these resources easily accessible and reinforcing its advocacy successes, RIPEA will position membership not just as an option, but as an essential tool that enhances quality of life throughout retirement.

GOAL 1

Grow and Diversify Membership



Strategy 3

Increase visibility and credibility through consistent branding, modern communications, and strategic partnerships.

To grow membership and influence, RIPEA will strengthen and modernize its presence across the state. This begins with clearly segmenting audiences and prioritizing outreach to those who rely on retirement benefits but are not yet members. RIPEA will streamline and modernize communications, ensuring retirees receive timely, relevant information—including policy updates, insights on legislative developments, and exclusive “inside track” content that reinforces RIPEA’s role as a trusted advocate. At the same time, RIPEA will expand strategic partnerships with organizations aligned with retirees’ needs, broadening its reach and credibility. By elevating the brand and delivering consistent, high-value communication, RIPEA will become more visible, more trusted, and more indispensable to current and prospective members alike.

GOAL 1

Grow and Diversify Membership



Strategy 4

Deepen engagement at the local level by strengthening chapters and motivating individual members to build connections and grow the membership pipeline.

Local chapters remain the heart of RIPEA's membership experience, and strengthening them is key to long-term growth. RIPEA will support chapters in creating vibrant, connected communities by expanding opportunities for engagement and encouraging individual members to play an active role in growing the association. This includes developing strong storytelling content that highlights the lived experiences of Indiana's retirees, fostering new engagement touchpoints such as member socials and onboarding gatherings, and celebrating participation through milestones and recognition awards. RIPEA will also explore the creation of a mentorship program that pairs seasoned members with new retirees to build relationships and deepen connections from the beginning. By energizing chapters and empowering members, RIPEA can build a stronger, more active network that naturally grows the membership pipeline.

GOAL 2

Elevate Policy Influence and Advocacy Leadership



RIPEA's long-standing reputation as a trusted legislative advocate is a powerful differentiator that can be broadened and strengthened — requiring stronger partnerships, strategic communications, and internal capacity to lead.

Strategy 1

Broaden RIPEA's policy impact by moving beyond legislative work into administrative and systems-level changes that affect active employees and retirees.

RIPEA will broaden its advocacy beyond traditional legislative efforts to influence the full spectrum of policy mechanisms that shape the lives of active employees and retirees. This includes elevating awareness that RIPEA's work extends far beyond the "13th check" and encompasses a much wider range of issues that directly impact financial security and retirement stability. By building stronger relationships with eligible public retirees and improving communication about the organization's advocacy efforts, RIPEA will deepen trust and expand engagement. At the same time, RIPEA will strengthen partnerships with aligned organizations and advance its goal of securing formal representation on the INPRS Board, ensuring that retirees' perspectives are heard at the highest levels. This systems-level approach positions RIPEA as a more influential, comprehensive voice for public employees statewide.

GOAL 2

Elevate Policy Influence and Advocacy Leadership



Strategy 2

Forge and lead strategic partnerships with aligned organizations to strengthen collective influence, amplify RIPEA's voice, and shape statewide policy.

To elevate its policy leadership, RIPEA will actively cultivate strategic partnerships with organizations that share its commitment to strong benefits, financial protection, and improved quality of life for retirees. By engaging partners earlier and more inclusively in the policy development process, RIPEA will strengthen its credibility and become a more trusted resource across legislative and administrative circles. RIPEA will also position itself as an “information broker”—a reliable, one-stop source for accurate, accessible data on retirement issues, benefits, and policy developments. Through deeper collaboration with think tanks, educational institutions, and policy-focused organizations, RIPEA can amplify its voice, expand its reach, and drive coordinated advocacy efforts that benefit both current retirees and future ones. These partnerships enhance RIPEA's ability to shape statewide conversations and influence meaningful policy change.

GOAL 2

Elevate Policy Influence and Advocacy Leadership



Strategy 3

Build internal capacity needed to formulate messaging to effect policy change and develop a stronger, more proactive policy agenda.

A stronger policy agenda requires stronger internal capacity, and RIPEA will invest in the tools, staffing, volunteers, and processes needed to become more proactive, agile, and influential in its advocacy work. This includes developing clear, consistent messaging that effectively communicates policy priorities to legislators, partners, and members, as well as creating a formal policy development process that guides how positions are researched, communicated, and advanced. RIPEA will expand staff and volunteer capacity to support policy analysis, communication, and outreach, ensuring the organization can respond quickly and strategically to emerging issues. Investments in technology—such as systems that allow members to automatically populate messages to legislators—will make advocacy more accessible and amplify member voices. Together, these efforts will elevate RIPEA's policy influence and ensure the organization can shape, not just react to, the policy environment affecting Indiana's retirees.

GOAL 3

Strengthen Member Experience and Value



RIPEA's current members are loyal and satisfied, but evolving needs demand expanded benefits, better communication, and stronger peer/community engagement — supported by future-ready systems and a culture of innovation.

Strategy 1

Modernize and streamline RIPEA's communications—using platforms, formats, and messaging that meet members where they are and keep them informed, engaged, and connected.

RIPEA will modernize its communications to reach members more effectively across diverse preferences and comfort levels with technology. This means continuing to use familiar channels—like newsletters and print materials—while expanding into updated formats that reflect how today's retirees access information. RIPEA will explore partnerships with local media stations to broadcast timely updates, expand its digital communication tools for members who prefer online engagement, and refine its tagline to ensure clear, compelling messaging that reinforces the organization's identity. Communications will also emphasize that RIPEA welcomes members from all retirement funds, promoting inclusivity and broadening awareness. By delivering consistent, accessible, and member-centered communication, RIPEA will keep retirees informed and connected while laying the foundation for stronger engagement.

GOAL 3

Strengthen Member Experience and Value



Strategy 2

Create meaningful service and volunteer pathways that deepen members' engagement, strengthen local impact, and respond directly to what members say they want and need.

RIPEA will create new and meaningful opportunities for members to engage in ways that feel purposeful, relevant, and connected to the organization's core mission. Advocacy events will be established as key engagement opportunities that not only advance policy goals but also allow members to contribute their voice and energy to collective action. By framing advocacy as a service pathway and developing additional volunteer roles over time, RIPEA will give members stronger ownership of the organization's work and create a deeper sense of community impact. This approach responds directly to what members say they value most: opportunities to be involved, to stay informed, and to support one another in shaping the future of their retirement benefits.

GOAL 3

Strengthen Member Experience and Value



Strategy 3

Proactively expand and diversify partnerships to deliver richer benefits, exclusive opportunities, and greater everyday value for RIPEA members.

RIPEA will broaden its partnerships to enhance the everyday value members experience through the association. This includes building the internal capacity needed to strategically engage partners, strengthening social support and referral networks, and bringing new voices and resources directly to local chapters. Chapters will be encouraged to host outside speakers, invite nonprofits with relevant expertise, and leverage existing statewide programs such as SHIP (State Health Insurance Assistance Program) to bring trusted, practical guidance to members. These partnerships will expand benefits beyond the traditional offerings and help retirees access a wider range of support—from health and wellness to financial literacy to community connection. By diversifying partnerships, RIPEA will ensure its members enjoy richer, more meaningful resources that improve quality of life throughout retirement.

GOAL 3

Strengthen Member Experience and Value



Strategy 4

Reimagine RIPEA's chapter network (both in-person and virtual) to cultivate a more dynamic, connected, and accessible community for every member.

RIPEA will invest in strengthening and reimagining its chapter network to create a more vibrant, accessible, and connected experience for members across the state. This includes launching an online chapter to engage retirees who prefer virtual participation or live in areas without strong in-person chapters. At the same time, RIPEA will provide additional support to local chapters, offering training, networking, and leadership development opportunities to help chapter leaders grow their capacity and increase accountability. By modernizing both the structure and support systems for chapters, RIPEA will foster a stronger sense of belonging and ensure that every member—regardless of geography or mobility—has a meaningful way to connect with RIPEA's community and resources.

GOAL 4

Lead Indiana in Building a Financially Empowered, Retirement-Ready Workforce



Too many public employees approach retirement focused solely on their pension, without understanding how to integrate all aspects of their financial lives, including income, debt, savings, investments, and legacy planning. RIPEA can transform retirement outcomes by educating people early and holistically, meeting them where they are financially and helping them move toward long-term security, stability, and generational wealth.

Strategy 1

Equip public employees with the comprehensive financial knowledge and tools they need through education, guidance, and trusted referrals to build confidence and retire on their own terms.

RIPEA will empower public employees by providing the financial knowledge and tools they need to make informed decisions throughout their careers and into retirement. This includes helping employees understand core best practices in budgeting, saving, investing, debt management, healthcare planning, and long-term financial security. RIPEA will train staff and chapter leaders to support members with consistent, high-quality guidance and will offer accessible, practical, and ongoing workshops that cover all aspects of financial well-being. By partnering with trusted experts, RIPEA can deliver credible, non-biased advice and develop tools and content that position the organization as a reliable source of information. Through these efforts, RIPEA will boost financial confidence, support long-term planning, and ensure employees can retire on their own terms.

GOAL 4

Lead Indiana in Building a Financially Empowered, Retirement-Ready Workforce



Strategy 2

Elevate RIPEA's advocacy voice to ensure active public employees have representation on issues that shape their financial future.

RIPEA will strengthen its advocacy efforts to ensure active public employees—those still building their financial foundation—have a strong and trusted voice shaping the policies that will determine their future security. This will require refining RIPEA's communications approach to more clearly articulate financial issues and policy opportunities, while deepening collaboration with state personnel to explore improvements and innovations in employee benefits. RIPEA will also create more meaningful pathways for members to connect with legislators and contribute their perspectives. By engaging more effectively in policy conversations that influence compensation, benefits, and retirement-readiness, RIPEA will advocate not only for today's retirees but also for tomorrow's.

GOAL 4

Lead Indiana in Building a Financially Empowered, Retirement-Ready Workforce



Strategy 3

Reposition RIPEA as a lifelong partner, supporting public employees from hiring to retirement, by expanding services, visibility, and value across every stage of their careers.

RIPEA will expand its role from an organization primarily associated with retirement benefits to a lifelong partner present throughout an employee's entire career journey. This begins with refining messaging and branding to more clearly communicate that RIPEA offers value long before retirement. RIPEA will conduct a landscape scan of best practices and models used by similar organizations, identifying potential pathways to extend services, visibility, and relevance to employees at every stage of their professional lives. By repositioning the organization as a continuous source of guidance, support, and advocacy, RIPEA will strengthen its long-term relationships with public employees and ensure a smoother transition into retirement.

GOAL 4

Lead Indiana in Building a Financially Empowered, Retirement-Ready Workforce



Strategy 4

Actively engage pre-retirees at the local level, creating welcoming entry points and relevant programming for employees who are planning ahead, not just those already retired.

RIPEA will deepen engagement with pre-retirees by offering programs and resources tailored to those planning for retirement in the near future. This includes developing clear and easy-to-understand pre-retirement brochures, providing investment education that helps employees make informed financial decisions, and identifying gaps in professional development where RIPEA can play a meaningful role. The organization will also ensure that individuals in counseling roles—such as HR staff and benefits administrators—will consider RIPEA a resource to refer employees to when it comes to retirement. By offering relevant, localized programming and creating welcoming entry points, RIPEA will support employees earlier and more effectively, building trust and strengthening the membership pipeline.

