The Department of Administrative Services has decided to relocate the NPERS office. We will be moving this fall to the fourth floor of 1526 K Street in Lincoln. The building, formerly the home of Assurity Life, is located just north of the Capitol and was initially opened in 1955. Constructed of the same Indiana limestone as the Capitol, the building originally was home to Woodman Accident and Life. The State of Nebraska purchased the building in 2007.

Our moving date has been tentatively scheduled for late October to early November and is expected to take approximately 2 to 3 weeks. During this time, our staff will make every effort to minimize the effect this may have on plan members. The move should not disrupt any monthly benefit payments to current retirees. Members applying for retirement benefits, rollovers, refunds, etc., during the move may see minor delays in processing times. We will make every effort to process all requests as quickly as possible.

Access to NPERS for office visits during the move will be limited. In addition, there may be minor disruptions in call center availability during the process of relocating our phone service and Member Services staff. Please bear with us during this time and, if possible, plan to call ahead to confirm our office is open if planning an in-person visit.

After the move, our phone numbers and P.O. Box will remain the same. Our new mailing address will be:

**Nebraska Public Employees Retirement Systems**
1526 K St., Suite 400
PO Box 94816
Lincoln, NE 68509-4816

Our move is contingent on other offices moving first, so the actual date is tentative at this time. We will follow-up with more information in the October newsletter. Your patience and understanding is appreciated during this relocation.
What Will You Do?

During retirement, some individuals may struggle to find ways to fill their newfound “free time.” Often their pre-retirement planning revolved around financial issues and little thought was given to what they would do during their retirement years. Building that nest egg is important, but don’t overlook the need to also begin planning on how you will fill those extra hours.

All retirees are different. An activity that may be a great choice for one could be a poor choice for another. Still, be cautious to dismiss something, especially if it’s an activity you’ve never done before. Your retirement years are a great time to branch out and try new things. Don’t limit your horizons!

TRAVEL
Travel consistently ranks near the top of activities for most retirees. This can include shorter trips spent visiting family and reconnecting with old friends or longer jaunts to foreign locales. Before you leave, do your research. Pick out some sites and places you want to visit. When traveling abroad, make an attempt to experience the culture. Try new foods and interact with the locals. Learn some of their language. You don’t need to be fluent, but at the very least make an attempt to master some common phrases.

VOLUNTEER
Pick a charity or organization and offer your services. You have a wealth of knowledge and experience to share. Even if you have physical limitations you might be able to visit residents of a nursing home, hospital, or long-term care facility; or perhaps read to children at a nearby library. This is a great way to give something back to your community and gain a sense of accomplishment.

LEARN
Your brain, just like your body, needs to be exercised. Challenge yourself to expand your range of knowledge and skills. Learn a new language. Begin playing a new musical instrument. Not only will you experience personal growth, but also make new friends and help ward off certain age related diseases of the mind. Perhaps you are uncomfortable with the idea of sitting in a classroom with much younger students. Many colleges and universities offer programs specifically designed for older adults and retirees. In Lincoln, the Osher Lifelong Learning Institute (OLLI) at the University of Nebraska-Lincoln offers “lifelong learners” age 50 and older multiple classes on topics ranging from genealogy, beginning guitar, yoga, and DNA Analysis.

HOBBIES
Your retirement is a wonderful time to pick up some new pastimes. Hobbies can provide physical activity and help develop new skills. Hobbies also give retirees a chance to form new friendships.

JOIN
There are many clubs and organizations looking for new members. Clubs range from organizations that are devoted to a specific hobby or interest to clubs that cater to specific age groups or genders. Join a club that provides a chance to meet new people with interests common to your own. Make sure the club provides meetings or events that will allow you to interact with other members.

WORK
Aside from the obvious economic factor, work can offer retirees many positive benefits. Work can give a sense of accomplishment and self worth. It can provide a boost to your social life and even have health benefits. Review your interests and passions when considering possible employment options. If you love camping or fishing, then consider working at a sporting goods store or as a fishing guide. Is art or history a passion? Then a job at a museum or art gallery may be a great fit. Working can also be for yourself. Do you have any home improvement ideas that have been put off over the years? Maybe now is the time to add that Koi pond to the backyard. What about finally buying and restoring that ‘71 Mustang you’ve always wanted?

EXERCISE/HEALTH
Don’t be a couch potato during retirement. An overly sedentary lifestyle and/or poor diet can have serious health and mental consequences. Avoid processed or packaged foods. Focus on fresh fruit, vegetables, lean meats and whole grains. Exercise can help keep off the pounds and also improve cardiovascular functions, ward off diabetes, enhance mental health, and increase your overall quality of life. There are many options for exercise—even if you are unable to engage in the more “extreme” physical activities. Find an exercise that works for you and stick with it. Many retirees enjoy swimming, aerobics, biking or simply walking. Be sure to first check with your doctor to ensure the exercise program you have selected is appropriate.

RELAX
Lastly, make sure you spend some time simply relaxing. Relaxation can provide both mental and physical benefits. Relaxing options can include yoga, meditation, or massage. Devote time to yourself and enjoy your retirement.
NPERS MEMBER SERVICES

We Can Help You.

Do you have questions about your retirement plan or benefits? Give us a call!

NPERS implemented its Member Services department (call center) in June 2000 to assist plan members with telephone inquiries and personal visits to the Retirement Office. Our staff consists of four retirement specialists, each trained in all of the plans administered by NPERS.

Member Services provides many important one-on-one personal services to members, which allows other agency staff to process members' written requests and applications in a more timely and efficient manner.

When you call NPERS, you are greeted by an automated attendant system. You may speak to a member services specialist on the telephone by pressing 3, or make an appointment to meet with a specialist in person by pressing 1.

Common questions that may be answered over the telephone:

- Information and facts about your plan including an explanation of the annuity and distribution options at retirement.
- Requests for benefit estimates.
- Status reports on inquiries or applications you have submitted to NPERS.
- Questions concerning correspondence you have received from NPERS.
- Assistance in using either the NPERS or Ameritas online account access.

Common requests for information which cannot be completed over the telephone:

- Online account log-in information. For security reasons, log-in information such as usernames or passwords cannot be provided over the phone. Passwords may be reset using the online access—provided you remember your security question and answer. If you cannot access this backup data, our staff can advise you on the steps required to reset your account.
- Beneficiary information. For privacy concerns, inquiries about named beneficiaries will not be provided over the telephone. If you are unsure who you have listed, you may complete a new beneficiary form and submit to our office. The completed form will supersede any previous beneficiary designations. Members may be able to view beneficiaries online if they have created an NPERS online account.

Members Services strives to serve all our plan members by assisting them in understanding their plan provisions and helping them plan for a successful retirement!
NPERS
Nebraska Public Employees Retirement Systems
P.O. Box 94816
Lincoln, NE 68509
85-28-51

Cash Balance Rate
For the quarter beginning in July, the rate of return for Cash Balance participants is 5%. The current and historical Cash Balance rates of return are available via the “Cash Balance Rates of Return & Dividends” link on our website.

NPERS IS MOVING!
The NPERS offices will be relocating to 1526 K Street.

WHAT WILL YOU DO?
Plan now for an enriching retirement

2013 STATE & COUNTY LEGISLATION
New laws that impact retirement

NPERS MEMBER SERVICES
How can the phone staff team at NPERS help you?

2013 SEMINARS
Financial Management and Retirement Planning seminars are coming this fall

Financial Management Program – Under age 50

LINCOLN
➢ Th 08/29
➢ Th 11/21

GRAND ISLAND
➢ Th 11/14

SCOTTSBLUFF
➢ Th 09/19

OMAHA
➢ Th 10/10
➢ Th 10/24
➢ Th 09/26

NORTH PLATTE
➢ Th 10/17

Financial Management seminar provides a basic overview of both the mandatory and voluntary retirement plans offered to State and County members, and an hour-long presentation from an estate planning attorney. The main focus of this full-day seminar is dedicated to “The Complete Financial Management Workshop,” presented by a licensed financial planner. This segment provides a wealth of information designed to assist individuals in assessing their personal financial situation, set goals, and map out the proper course of action to achieve financial security.

Retirement Planning Program – Over age 50

LINCOLN
➢ We 08/28
➢ We 09/04
➢ We 10/02
➢ Th 10/03
➢ We 10/23
➢ Th 10/24
➢ We 11/20

OMAHA
➢ We 09/25
➢ Th 11/07
➢ Th 09/05
➢ W 11/13

GRAND ISLAND
➢ Th 09/05

NORTH PLATTE
➢ Th 10/16

Eligible State and County employees are entitled to receive paid leave to attend up to two Financial Management and two Retirement Planning seminars. Members who fall outside the age restrictions of a specific seminar, or wish to attend more than twice may do so at the $20 fee, but will not be eligible to receive paid leave time. Members may also bring one guest for an additional $20. Pre-registration of members and guests is required.

Financial Management seminars begin August 29, and end on November 21. Retirement Planning seminars begin August 28, and end on November 20. Registration forms will be mailed to eligible members approximately one month prior to the first seminar.

Dates and locations have been set for the 2013 Financial Management and Retirement Planning seminars. This year’s schedule and the enrollment brochures are already available on the NPERS website for individuals who wish to take advantage of early registration.