

News from Your Retirement Investors' Club (RIC) Providers



HREXPRESS

September 2020

From time to time, one or more of the RIC providers (AIG, Horace Mann, MassMutual, Voya) share tools and information to assist retirement savers with planning and investment strategies. See current messages from the providers below.



Will Your Savings Meet Your Goals? Bumping Up Savings Can Be Painless

Saving is one thing. Saving *enough* may be something completely different. Increasing contributions — even a little bit — is one way to help meet your goals sooner.

A Savings Checkup

Perform a “savings checkup” with the online FutureFIT® calculator. This process will help make sense of your retirement savings strategy and see if you’re on track to meet your goals.

The opportunity to shape your future is here and now. To increase your contributions, complete the [RIC Account Form](#). Visit iowa.AIGRS.com or call 1-800-569-7055 for more information.



Horace Mann

Are Your Beneficiaries Up To Date?

Life events such as birth, marriage, retirement, or death can happen at any time. And when you experience a major change, it’s important to make sure your beneficiaries are up to date.

Do you have a primary and secondary beneficiary named on your account? If so, are they current? Making sure your information is accurate helps protect your assets from potentially transferring to the wrong person. And if you haven’t named a beneficiary, state law will determine who receives your assets.

Remember, keeping your beneficiary information up to date ensures you are in control of where your assets will go when you are gone.

For more information on updating your beneficiaries, [log into your account](#) or contact your Horace Mann representative.

∴ MassMutual

A Budget is a Great First Step

MassMutual is here to help you meet your financial goals. Not sure where to start? Knowing how to make and keep a budget can directly impact almost every aspect of your financial life. Some people use a budget as a general guideline, while others track everything down to the penny.

There's no one right way to manage your money. What's most important is being comfortable with your strategy. We encourage you to watch this brief [video](#) for tips on building your own personal budget.



Imagine Your Best Life

What are your goals and how can you get there? No matter what you are seeking in life, establishing good spending and savings habits, like saving in your Iowa Retirement Investors' Club (RIC) Retirement Plan, is the key to achieving your goals and to help better your overall financial wellness.

An important element to reaching your financial goals is to start by tracking where your money goes to understand your current spending. From there, you can budget and prioritize your money habits so you can get one step closer to healthy.

Learn more by watching [Good Money Habits](#) today!
