

2017 Annual Eligibility Notice
Iowa Retirement Investors' Club (RIC) 403b Plan

Did you know that Cedar Rapids Community School District offers a supplemental retirement savings plan?

You have the opportunity to save for retirement by participating in our 403b plan offered through the Iowa Retirement Investors' Club (RIC). You may participate by making pretax contributions and, if authorized by your employer, post-tax Roth contributions, to one of the RIC investment providers.

What do I have to do to contribute to this 403b plan?

To contribute, you must open an account with one of the RIC investment providers and submit the appropriate completed RIC Salary Reduction Form to our payroll office. The provider you choose will have all of the investment information and forms necessary to open your accounts and begin salary reductions. The provider will help you as much or as little as you wish. You may access provider contact information at <https://das.iowa.gov/RIC/403b/providers>.

How much may I contribute?

In general, you may contribute up to \$18,000 in 2017. This amount may be adjusted annually by the IRS. If you are 50 or older, you may contribute an additional \$6,000. You may also be able to make additional catch-up contributions (up to \$3,000 per year) if you have at least 15 years of service with your current employer and you have not exhausted your total catch-up eligibility (\$15,000). Salary reductions may be changed or stopped at any time.

What if I am already contributing?

Take full advantage of your benefit! Consider increasing the amount you are saving for retirement (up to the maximum limits). (See "How much may I contribute?") Call your investment advisor to review your statement and retirement income goals. If you wish to change the amount you are contributing, simply complete and submit the appropriate RIC 403b Salary Reduction Form to our payroll office:

<https://das.iowa.gov/RIC/403b/documents> for core providers

<https://das.iowa.gov/RIC/403b/providers> for optional providers

How can I receive more information about the plan?

Information is available at <https://das.iowa.gov/RIC/403b>, by calling a RIC provider (contact information available at <https://das.iowa.gov/RIC/403b/providers>), or by visiting www.planwithease.com. You may also contact RIC toll-free at 866-460-4692, option 1, or planwithease toll-free at 855-464-6928.