



Retirement Plan Administration

We do the work - you get the credit!

As an employer, you face the challenge of developing and maintaining attractive employee benefits that appeal to qualified, loyal employees. If you are interested in a new or alternative 457 plan with option for pretax and post-tax Roth contributions, consider the value-added benefit of joining the Iowa Retirement Investors' Club (RIC) 457/401a supplemental retirement savings plans.

Join with 350+ Iowa employers who already enjoy the many benefits of partnering with RIC for their supplemental retirement savings plan needs.



Low cost



Diversified



Experienced



Flexible



Compliant

Plan Services RIC realizes the importance of a well-designed, streamlined supplemental retirement savings option for employers to offer their employees. RIC offers years of experience in retirement plan management, administration, investment selection, and much more. RIC has resources to:



- Help meet your legal and fiduciary obligations
- Minimize administrative burdens and costs
- Provide state-of-the-art recordkeeping services
- Provide employees with attractive, flexible investment options
- Help educate your employees about the plan benefits and features
- Help build employee participation
- Assist retiring/departing employees with distribution education

Investment offerings and services are selected by a competitive bidding process and investment consultant advice. There are over 120+ investment options ranging from conservative to aggressive to help meet each individual's asset allocation needs. There are no annual contract fees or surrender penalties on any of the RIC products.



Visit the Iowa RIC website at <https://das.iowa.gov/RIC> for more information. Get rid of the stress; put our service to the test! If you are interested in joining, please contact our plan administrator, Jennifer Sandusky, at 515-281-0569 or by email at jennifer.sandusky@iowa.gov.

"We joined RIC in 2010; going from an unstructured 30+ providers plan to a well-structured plan with 5 providers. The RIC staff could not have been more helpful. They were available for assistance every step of the way, from rolling out the new plan, to closing old policies. Our employees are very happy with the lower fees and the customer service is a great benefit to them."

Suzy Schares
City Clerk | City of Waterloo, Iowa

"From an employer's standpoint, the RIC program has worked very well for us. It has relieved us of an onerous record-keeping burden that, quite frankly, we are not adequately staffed, or educated to handle."

Audie Baumgartner
Business Manager/Agency Treas | AEA 1