

The Resource Bank is to help you maintain compliance with IRS 403b plan regulations. Please take note of the following plan updates and reminders. For more program information, visit the [RIC website](#).



## PROVIDER CHANGE

Effective January 1, 2027, **American Fidelity** will no longer be an approved provider in the Iowa Retirement Investors' Club (RIC) 403(b) plan. Their contract expires December 31, 2026, and will not be renewed.

### Things you need to know:

1. You may still send contributions to American Fidelity for paydays through December 31, 2026, even if the transmittal is sent in January 2027. Do not send contributions to American Fidelity for any paydays in 2027, even for pay earned in 2026 if it is paid to the employee in 2027.
2. Employees may still enroll with American Fidelity through 2026. If you have anyone who chooses to enroll with them from now to the end of December, please alert them of this change.
3. Employees may still use the current RIC Salary Reduction Form through December 2026. We will update the Salary Reduction Form to remove American Fidelity closer to the end of the year.

## 2027 IRS LIMITS

The IRS has not published the 2027 limits yet. We will send you this information as soon as it is available.

## PLAN DOCUMENT UPDATES

### What you Need to Know

Our 403b plan document has recently been revised to include federal requirements enacted since our last update and to add a few enhancements! You can view the full document anytime on the [Forms & Documents](#) webpage.

### Summary of Key Changes:

- **Beneficiary Alignment:** If a participant has more than one account with a provider and forgets to designate a beneficiary for one of the accounts, the providers can now apply the listed beneficiary across all RIC accounts with that provider.

- **Rollover Buckets for Terminated Staff:** Terminated employees may request to move funds into rollover buckets for greater liquidity. This may be helpful to former employees considering returning to your employment or becoming employed by another employer in the RIC 403b plan. A former employee wishing to do so must request the rollover before rehire.

## REMINDERS

### Maintaining Accurate Employee Data in Planwithease

As an employer, maintaining up-to-date employee records in Planwithease is a vital responsibility. Accurate data ensures that participants can use the system to get plan approval for distributions, including loans, cash withdrawals, and IRA rollovers. Please review and update employee information regularly—either by uploading a demographic file or manually updating individual records—paying specific attention to:

- **Termination Dates:** Promptly recording separations keeps plan eligibility and records current.
- **Home Addresses:** Accurate mailing addresses prevent delays. If a participant loses their PIN, it is mailed to their address on file. An incorrect address will delay receipt.
- **New Hire Details:** Enrolling new employees as soon as they are eligible ensures immediate access to their benefits.

If you encounter issues or need assistance with data updates, please contact **customerservice@planwithease.com**. Additional resources and step-by-step guidance are available on the [RIC Employer Support page](#).



#### Questions for planwithease?

Email: [customerservice@planwithease.com](mailto:customerservice@planwithease.com)

Call: (866) 499-3273. (employers)

If employees/former employees have questions regarding access, call: (855) 464-6928.

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### DAS Team Email Addresses Have Changed

As of May 4<sup>th</sup>, the DAS team has transitioned to a new email domain. To ensure your messages reach us without delay, please update your contact lists with our new email addresses:

- [RIC@das.iowa.gov](mailto:RIC@das.iowa.gov)
- [Jennifer.sandusky@das.iowa.gov](mailto:Jennifer.sandusky@das.iowa.gov)
- [John.williams@das.iowa.gov](mailto:John.williams@das.iowa.gov)

Delete the old contacts from your system to prevent any bounced emails.

**Note:** Please add our new domain (**@das.iowa.gov**) to your organization's firewall/safe-sender list.

## RESOURCES TO SHARE WITH EMPLOYEES

*Here are ready-to-use resources you can share directly with your employees to help them start planning for retirement. Feel free to copy/paste into an employee communication.*

## RIC Resources

As an employee, you have access to a 403(b) retirement savings plan through the Retirement Investors' Club (RIC). Because IPERS benefits do not include cost-of-living adjustments, we strongly encourage you to consider using the RIC 403(b) to help protect your retirement savings against inflation.

[Introduction & Overview](#) - Recorded presentation so you can watch on demand.

[RIC At-A-Glance](#) - Provides an easy-to-read summary of the RIC 403(b) plan, including participation benefits, provider options, enrollment details, and available investments.

[Employer Plan Details](#) Specific information about our plan features, including loans and other account options.

[RIC Salary Reduction Form](#) – The form you need to start contributing or adjust your current deductions.

[RIC Financial Webinar Calendar](#) – Your resources for live webcasts from our RIC providers and investment consultants to help guide your savings journey.

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## RIC WANTS TO HEAR FROM YOU

Please submit your questions to [RIC@das.iowa.gov](mailto:RIC@das.iowa.gov). We will respond to you directly, and if the subject of discussion is beneficial for all employers, we will share the answers in our next RIC Resource Bank.

