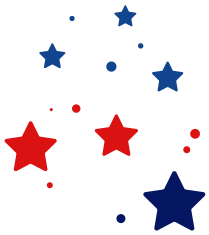
RIC 457/401A

RESOURCE BANK

JULY 2026

The Resource Bank is to help you maintain compliance with IRS 457 plan regulations. Please take note of the following plan updates and reminders. For more program information, visit the RIC website.



ACTION REQUIRED: NEW EMAIL ADDRESSES FOR DAS TEAM

Effective immediately, 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
- Jennifer.sandusky@das.iowa.gov
- Terri.shook@das.iowa.gov
- Carol.devries@das.iowa.gov

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

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

MID YEAR TERMINATIONS

If you have employees terminating:

- Send the termination date to ric@das.iowa.gov
- Provide the participant with a Distribution Summary

For more information, go to the RIC Employer Support webpage.

REMINDERS

Please remember to perform the following activities:

- Send all RIC Account Forms to RIC at 515-281-5102 (fax) or ric@das.iowa.gov.
- If a RIC participant leaves employment, email the term date to ric@das.iowa.gov.
- Notify the RIC Team of name or address changes for RIC participants.
- Give the RIC At-A-Glance (found on your RIC page) to all new hires for their review.

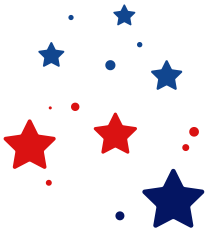
ROTH REQUIREMENT REMINDER

As of January 1, 2026, a new federal law applies to anyone turning 50 or older in 2026 and with 2025 FICA wages exceeding $145,000. Any person in this group may contribute on a pretax basis up to the regular limit. Any contributions over the regular limit must be made on a Roth basis.

FINANCIAL EDUCATION

RIC providers and investment consultants periodically host webcasts that may interest your staff. Please share a link to our RIC Financial Webinar Calendar with them, and consider adding it to your employee benefits or wellness page.

RIC WANTS TO HEAR FROM YOU



Please submit your questions to 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.