



Retirement Investors' Club (RIC)
457/401a Plans

Upper Des Moines Opportunity, Inc.
RIC Account Form

Personal Information	Name _____ Social Security # _____ Last First MI Existing accounts need last 4 digits only	
	Address _____ City _____ State _____ Zip _____	
	Birth Date _____ Phone (home/cell) _____	
Account Status	☐ New account (Must open 457/401 accounts with RIC provider) ☐ Change to existing account (This form replaces last completed deduction request)	
457 Payroll Deduction Election	The combined amount of all 457 pretax and Roth contributions in a tax year is limited to the IRS annually declared maximum contribution limits (see https://das.iowa.gov/RIC/PSE/contributions).	
	Provider	Horace Mann
	Per paycheck amount & taxation	Pretax \$ _____
		Pretax % _____
		Roth \$ _____
Roth % _____		
☐ Stop deductions		
Frequency	2 X /month (24 annually)	
	Effective date: Changes are effective for the next available paycheck unless a future effective date is indicated.	
	Future effective date (if desired) ☐ Begin as of _____ ☐ Final check _____	
Participant Signature	I authorize my employer to process these requests. I have access and agree to the terms and conditions of the Iowa Retirement Investors' Club (RIC) as disclosed in the Plan Document. I have established 457 and 401a accounts with a RIC provider. I understand that the total of all 457 contributions made in the calendar year must not exceed the federal limits as required by the Internal Revenue Code section 457. I understand that withdrawals may only be made upon termination of employment or qualification for an in-service distribution. X _____ Participant Signature Date	
Form Submission	RIC Account Form: Forward to your payroll office (shown below) Provider account forms: Forward to the provider	

Agent Use Only (Not required, but preferred) I am authorized to open RIC accounts for this employee. I verify 457/401a accounts have been established.

Print Agent Name _____ Agent Signature _____ Agent Phone Number _____ Date _____



Visit the RIC website at <https://das.iowa.gov/RIC/PSE> for full program details; select *Employer Plan Details* to access the *RIC At-A-Glance* and plan options specific to your employer's 457/401a plans.

Payroll Office

Date Received: _____
Paycheck Effective Date: _____
Employee Hire Date (new account/provider only): _____
Date Sent to RIC: _____
Payroll Personnel Name: _____

RIC Use Only

Date Entered: _____

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Iowa Retirement Investors' Club (RIC) ■ 866-460-4692 (toll free) ■ <https://das.iowa.gov/RIC>