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### RIC welcomes Cedar Falls Utilities employees!

Your employer-sponsored supplemental retirement savings plan is administered by the Iowa Retirement Investors' Club (RIC) for the exclusive benefit of you, the participant, and your beneficiaries. Your RIC 457/401a plans include competitive, low-cost investment options and services for both conservative and aggressive investors. Take advantage of this great employee benefit today!

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### Plan Features

**Eligibility** - Regular part-time and full-time employees working 20+ hours/week are eligible to participate. Review the *RIC Plan Summary* for more plan details.

[RIC Plan Summary](#)

**Employee Contributions** - You may contribute on a **pretax and/or post-tax (Roth)** basis up to the IRS annual [maximum contribution limit](#). For additional Roth information, view the [Roth Summary](#). Existing participants may change the amount and/or tax treatment of future deductions at any time (see *Changes* below).

**401a Employer Match** - Employer matches up to \$600 of employee contributions annually.

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### Enrollment

Your RIC provider (**Voya**) has all the investment information and forms necessary to select investments, open your 457/401a accounts, and begin payroll deductions.

**Call Voya at  
800-555-1970**

Contributions are made through payroll deduction (minimum \$25/month up to the [maximum IRS limits](#)).

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### Investment Options

Your employer selected **Voya** to provide investment options and services. View the *RIC At-A-Glance* for a summary of program benefits and a list of investment options.

[RIC At-A-Glance](#)

**Voya**- View [fund performance](#), [provider website](#), [fixed rate](#).

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### Changes

**Payroll deductions** - You may request a change to your *existing* payroll deduction amount and/or transfer assets to an existing Voya account at any time by completing the *RIC Account Form* and forwarding it to your payroll office.

[RIC Account Form](#)

**Catch-up Benefit** - The [3-Year Catch-Up](#) benefit is available to qualified participants who are no more than 4 years from normal retirement. To find out if you qualify, request a 3-year catch-up worksheet from your payroll department.

[Request a 3-Yr](#)

[Catch-Up Worksheet](#)

**Provider transfers** - GALIC assets may transfer to an established Voya account. Contact Voya for transfer instructions.

**Account management** - To manage investment selection, obtain account information, change personal or beneficiary information, access your account online or call your provider.