

Retirement Investors' Club 403(b) and 457 (b) Plans

Indian Hills Community College participates in the State's 403(b) and 457(b) tax deferred retirement savings plans.

You have the opportunity to save for retirement by participating in one or both of these plans offered through the Retirement Investors' Club (RIC). You may participate by making pre-tax contributions and/or post-tax Roth contributions, to one of RIC's five investment providers. A 403(b) is available to all employees. The 457(b) is available to full time employees only.

To start your contributions, complete and return a salary reduction agreement to the IHCC payroll department. In addition to completing and returning a salary reduction agreement, you must also establish an account with one of the RIC's investment providers. Contact information is on RIC's website at <http://ric.iowa.gov/>. A provider can send you enrollment information and, at your request, will schedule an appointment with a financial advisor. A salary reduction form is also available on this website or may be obtained from IHCC Human Resources.

Information is available at <http://ric.iowa.gov> or at **planwithease.comSM**. You may also contact RIC at 866-460-4692, option 1 or IHCC Human Resources.