

**Annual Eligibility Notice**  
**Iowa Retirement Investors' Club (RIC) 403(b) Plan**

**Did you know that the Marshalltown Community School District participates in the Iowa RIC 403(b) tax deferred retirement savings plan?**

You have the opportunity to save for retirement by participating in our 403(b) plan offered through the Iowa Retirement Investors' Club (RIC). You may participate by making pre-tax contributions to one of the RIC investment providers.

**What do I have to do to contribute to this 403(b) plan?**

To start your contributions, you must open an account with one of the RIC investment providers and submit a completed RIC Salary Reduction Form to your payroll office. Provider contact information is on the RIC website at <http://ric.iowa.gov/403b/providers/active.html>. A provider can send you enrollment information or if you prefer, a provider representative will schedule an appointment to help you with the enrollment process.

**What if I am already contributing?**

Great news! You may have an opportunity to increase the amount you are saving for retirement (see "How much may I contribute" below). If you wish to change the amount you are contributing, simply submit a completed RIC Salary Reduction Form to your payroll office. You may wish to check with your employer to see if there are any restrictions on when you may change your salary reduction.

**How much may I contribute?**

In general, you may contribute up to \$17,000 in 2012. This amount may be adjusted annually if declared by the IRS. If you are 50 or older, you may contribute an additional \$5,500. Also, you may be able to make additional catch-up contributions (up to an additional \$3,000) if you have at least 15 years of service with your current employer and have not exhausted your eligibility (\$15,000).

**How can I receive more information about the plan?**

Information is available at <http://ric.iowa.gov> or at [planwithease.com](http://planwithease.com)<sup>SM</sup>. You may also contact RIC at 866-460-4692, option 1.