CAMANCHE CSD
702 13TH AVENUE CAMANCHE, IA 52730
(563-259-3000 PH 563-259-3005 FAX)

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

Camanche CSD offers our eligible employees the opportunity to save for retirement by participating in the **Camanche CSD 403(b) Plan** (the "403(b) plan"). You can participate in this plan by making pre-tax contributions. You are eligible to participate in this plan, whether or not you are actively contributing to it.

Not yet contributing to the 403(b) plan?
To start your contributions to the 403(b) plan, complete and return a salary reduction agreement. Please note that in addition to completing and returning a salary reduction agreement, you must also establish an account with the appropriate investment provider(s) that you have selected on the salary reduction agreement and you may also need to provide any additional information that may be required to enroll you in the 403(b) plan.

Already contributing the 403(b) plan? Great news! You have an opportunity to increase your contributions to the 403(b) Plan.
If you are already currently contributing to the 403(b) plan, you may be able to increase your pre-tax contributions. To change your contributions, complete and return a salary reduction agreement.
Of course, you can keep your contributions at their current level. In the alternative, if your current financial situation means that you need to lower your savings for retirement, you can change your contribution rate by completing and returning a salary reduction agreement as described above.

How much can I contribute?
In general, you may contribute up to $23,000 in 2024. This amount may be adjusted annually. Also, if you are at least 50 years old and/or you have completed at least 15 years of service, you may also be able to make additional catch-up contributions.

How can I find out more?
Information is available at https://das.iowa.gov/RIC/403b. You may also contact the RIC providers (see https://das.iowa.gov/RIC/403b/providers), or RIC toll-free at 866-460-4692, option 1. If you currently participate, you can call your investment advisor to review your account and retirement income goals.

This Notice is not intended as tax or legal advice. Neither your employer nor the investment providers offering retirement savings products under the plan can provide you with tax or legal advice. Employees are encouraged to contact their financial representative or tax professional with any questions

Products and services offered by the Voya® family of companies.
321840_1123 CN2596597_1124