

# Retirement@Work<sup>®</sup>

Rhode Island's simplified online portal to help you manage your savings on the Rhode to Retirement.



## Accessing your Retirement@Work account is easy.

Generally, almost all State employees are eligible to participate in the 457 Plan. To access your Retirement@Work account, log in to [retirementatwork.org/ri](http://retirementatwork.org/ri) after receiving your second paycheck. If you are not able to log in at that time, please check with your HR office regarding your eligibility.

Retirement@Work makes it easier for you to manage contributions and investment provider choices for the State of Rhode Island 457 Deferred Compensation Plan (457 Plan). It also gives you a more complete picture of your retirement savings by bringing together account balance information from all three investment providers in one spot.

## Retirement@Work makes it easier for you to:



**Change your contribution amount**—Start, stop or change your contributions to the 457 Plan with a few simple clicks; no paper forms required.



**Choose your investment provider(s)**—The State has three approved providers who offer investment options: Fidelity, TIAA and Voya. Contribute to one, two or all three providers and get consolidated account information on the site.

## The 457 Plan investment providers are ready to help.

Retirement@Work allows you to choose one or more investment providers and manage your salary deferrals to the 457 Plan, but you will need to work with an investment provider to manage those retirement savings. Once you've selected an investment provider, you'll need to contact them to complete your account set-up by registering for online access, choosing investments and naming beneficiaries.

## Contact us to learn more.

	Online	Phone
Office of Employee Benefits	<a href="http://employeebenefits.ri.gov/deferredcomp">employeebenefits.ri.gov/deferredcomp</a>	401-574-8530
Retirement@Work	<a href="http://retirementatwork.org/ri">retirementatwork.org/ri</a>	855-200-0135
Fidelity	<a href="http://netbenefits.com/atwork">netbenefits.com/atwork</a>	800-343-0860
TIAA	<a href="http://TIAA.org/ri">TIAA.org/ri</a>	800-897-1026
Voya	<a href="http://ri.beready2retire.com">ri.beready2retire.com</a>	866-387-9003

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Investment products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Contact your chosen investment provider for current fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

# 2020 Payroll Effective Date Calendar for the State of Rhode Island 457 Deferred Compensation Plan

You may make changes to the amount you contribute to the 457 Plan at any time by accessing your Retirement@Work account at [retirementatwork.org/ri](http://retirementatwork.org/ri). However, please be advised that changes are not automatically applied to your next paycheck. The State has established cutoff dates to ensure changes are processed correctly. Additionally, IRS regulations state initial contribution elections and/or changes cannot be effective until the month following submission of the request. Below is a calendar to help you understand when your changes will actually take effect.

To review and update your contribution amount and investment provider choices, visit [retirementatwork.org/ri](http://retirementatwork.org/ri).

If you make a change to your contribution amount on Retirement@Work between these dates...		...it will be effective on this payroll date.
Start of period...	...End of period	Payroll effective date
November 1, 2019	November 30, 2019	December 13, 2019
December 1, 2019	December 29, 2019	January 10, 2020
December 30, 2019	December 31, 2019	January 24, 2020
January 1, 2020	January 26, 2020	February 7, 2020
January 27, 2020	January 31, 2020	February 21, 2020
February 1, 2020	February 23, 2020	March 6, 2020
February 24, 2020	February 29, 2020	March 20, 2020
March 1, 2020	March 22, 2020	April 3, 2020
March 23, 2020	March 31, 2020	April 17, 2020
April 1, 2020	April 19, 2020	May 1, 2020
April 20, 2020	April 30, 2020	May 15, 2020
May 1, 2020	May 31, 2020	June 12, 2020
June 1, 2020	June 28, 2020	July 10, 2020
June 29, 2020	June 30, 2020	July 24, 2020
July 1, 2020	July 26, 2020	August 7, 2020
July 27, 2020	July 31, 2020	August 21, 2020
August 1, 2020	August 23, 2020	September 4, 2020
August 24, 2020	August 31, 2020	September 18, 2020
September 1, 2020	September 20, 2020	October 2, 2020
September 21, 2020	September 30, 2020	October 16, 2020
October 1, 2020	October 31, 2020	November 13, 2020
November 1, 2020	November 29, 2020	December 11, 2020
November 30, 2020	November 30, 2020	December 24, 2020

