

# 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.

All State employees who are eligible to participate in the 457 Plan will have a secure account profile at Retirement@Work. To access your account to make changes, visit [retirementatwork.org/ri](http://retirementatwork.org/ri).

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>	401-222-3160
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.*

# 2018 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
April 1, 2018	April 22, 2018	May 4, 2018
April 23, 2018	April 30, 2018	May 18, 2018
May 1, 2018	May 20, 2018	June 1, 2018
May 21, 2018	May 31, 2018	June 15, 2018
June 1, 2018	June 30, 2018	July 13, 2018
July 1, 2018	July 29, 2018	August 10, 2018
July 30, 2018	July 31, 2018	August 24, 2018
August 1, 2018	August 26, 2018	September 7, 2018
August 27, 2018	August 31, 2018	September 21, 2018
September 1, 2018	September 23, 2018	October 5, 2018
September 24, 2018	September 30, 2018	October 19, 2018
October 1, 2018	October 21, 2018	November 2, 2018
October 22, 2018	October 31, 2018	November 16, 2018
November 1, 2018	November 30, 2018	December 14, 2018

