

# Retirement@Work®

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.**

# 2021 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](https://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](https://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, 2020   | November 29, 2020  | December 11, 2020                             |
| November 30, 2020  | November 30, 2020  | December 24, 2020                             |
| December 1, 2020   | December 27, 2019  | January 8, 2021                               |
| December 28, 2020  | December 31, 2020  | January 22, 2021                              |
| January 1, 2021  | January 24, 2021   | February 5, 2021                              |
| January 25, 2021   | January 31, 2021   | February 19, 2021                             |
| February 1, 2021   | February 21, 2021  | March 5, 2021                                 |
| February 22, 2021  | February 28, 2021  | March 19, 2021                                |
| March 1, 2021  | March 21, 2021     | April 2, 2021                                 |
| March 22, 2021   | March 31, 2021     | April 16, 2021                                |
| April 1, 2021  | April 30, 2021     | May 14, 2021                                  |
| May 1, 2021  | May 30, 2021       | June 11, 2021                                 |
| May 31, 2021   | May 31, 2021       | June 25, 2021                                 |
| June 1, 2021   | June 27, 2021      | July 9, 2021                                  |
| June 28, 2021  | June 30, 2021      | July 23, 2021                                 |
| July 1, 2021   | July 25, 2021      | August 6, 2021                                |
| July 26, 2021  | July 31, 2021      | August 20, 2021                               |
| August 1, 2021   | August 22, 2021    | September 3, 2021                             |
| August 23, 2021  | August 31, 2021    | September 17, 2021                            |
| September 1, 2021  | September 19, 2021 | October 1, 2021                               |
| September 20, 2021   | September 30, 2021 | October 15, 2021                              |
| October 1, 2021  | October 31, 2021   | November 12, 2021                             |
| November 1, 2021   | November 28, 2021  | December 10, 2021                             |

