

Cedar Falls Community Schools

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ADMINISTRATION



Educating each student to be a lifelong learner and a caring, responsible citizen

2026 Annual Eligibility Notice

Iowa Retirement Investors' Club (RIC) 403(b) Plan

Did you know that Cedar Falls 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 403b plan offered through the Iowa Retirement Investors' Club (RIC). You may participate by making pretax contributions (and post-tax Roth if allowed) to one of the RIC investment providers.

How do I contribute to the 403b plan?

To contribute, you must open an account with one of the RIC investment providers and submit the [*403b Salary Reduction Form*](#) to our payroll office. Provider information is available on the [*RIC website*](#).

How much may I contribute?

The 2026 regular contribution limit is \$24,500. If you are turning age 50 or older in 2026, the limit is \$32,500. If you are turning age 60-63 in 2026, the limit is \$35,750.

A catch-up contribution option (up to an additional \$3,000 per year for 5 years) may be available if you have been our employee for at least 15 years and your average annual contributions have been \$5,000 or less.

Salary reductions may be changed or stopped at any time by completing the *403b Salary Reduction Form*. You can find additional contribution information on the RIC website.

What if I am already contributing?

Take full advantage of your benefit! Consider increasing the amount you are saving for retirement (up to the maximum limits). If you wish to change the amount you are contributing, simply complete and submit a *403b Salary Reduction Form* to our payroll office. Call your investment advisor to set a time for you to review your statement and your retirement income needs.

How can I find out more?

Information is available on the [*RIC website*](#). You may also contact the [*RIC 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.