



Prudential

Prudential Retirement

The Prudential Insurance Company of America
30 Scranton Office Park
Scranton, PA 18507-1789

In this package, you will find important notices related to your retirement plan, serviced by Prudential. As the record-keeper for your plan, we are required to send these notices on an annual basis. While these notices are specific to your plan's provisions, they may not all apply to you.

To view current fund fact sheets and expense ratios for funds available in your plan, please visit your account online at www.retirement.prudential.com. You can also log in on the Prudential Retirement mobile app to view this fund information.

Helpful tips for accessing your account information

ONLINE

Log in at www.retirement.prudential.com

If you haven't already, consider registering your account online today. It's easy, secure, and offers you the convenience of real-time access to update and monitor your account.

Visit www.retirement.prudential.com and choose "Register Now".

If you are eligible to enroll in the plan and haven't yet, it's not too late! To enroll, **Text JOIN to 55217**. You'll receive a link to start your enrollment. You may be asked to enter the six-digit plan/subplan number(s) to enroll in the plan—these can be found in your enrollment materials.

ON THE MOBILE APP

The Prudential Retirement app is the safest and simplest way for you to manage your financial future—from anywhere. Using your mobile device, scan this QR code to download the app today!



Disponible en Español.

BY PHONE

Prudential's toll-free phone number 1-877-PRU-2100 (1-877-778-2100)

Message frequency varies. Standard message and data rates may apply. Text HELP for support. Text STOP to opt-out. Your mobile telephone number, opt-in data and SMS messaging will not be shared with any unaffiliated third parties or otherwise sold, transferred, disclosed, or disseminated to any third party. View our Privacy Policy at www.prudential.com/links/privacy-statement and our SMS Standards at www.retirement.prudential.com/sms-terms-conditions.

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RICOH ELECTRONICS, INC. EMPLOYEES' SAVINGS AND RETIREMENT PLAN

AUTOMATIC CONTRIBUTION ARRANGEMENT NOTICE

THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR PARTICIPATION IN THE PLAN.

This is an annual notice and only applies to the Plan Year beginning on January 1, 2022.

Automatic deferral. This notice advises you of certain rights and obligations you have under the Plan. The Plan includes an Automatic Contribution Arrangement ("ACA"). Under the ACA provisions of the Plan, your Employer will automatically withhold a portion of your compensation from your pay each payroll period and contribute that amount to the Plan as a Pre-Tax 401(k) deferral. If you wish to defer the automatic deferral percentage, you do not need to make a deferral election. If you do not wish to defer any of your compensation, or you wish to defer a percentage of your compensation different from (either more or less than) the automatic deferral percentage, you may make this election by accessing your account at Prudential's Internet site at www.prudential.com/online/retirement or by accessing your account through Prudential's toll-free phone number (877)-778-2100. Your election will remain in effect unless and until you change it.

Application of automatic deferral provisions. The automatic deferral provisions will only apply to the following Participants.

- **Application to new Participants.** The automatic deferral provisions apply to Employees whose date of hire is on or following the automatic deferral effective date.

Deferral amount. The following provisions apply to these automatic deferrals:

- The amount to be automatically withheld from your pay each payroll period will be equal to 2% of your compensation, and that amount will continue to be automatically withheld from your pay in succeeding Plan Years unless the Employer amends the Plan or you enter a Salary Reduction Agreement.

Rehired participants. If your employment terminates and you are rehired following the automatic deferral effective date, the amount to be automatically withheld from your pay each payroll period will be reset to the initial automatic deferral amount.

Right to direct investment/default investment. You have the right to direct the investment of your Pre-Tax 401(k) deferrals (whether the deferrals result from the Plan's automatic deferral or from a salary reduction agreement) and also other accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Additional information

You can change your contribution level, change your investments, get daily investment performance information, and perform many other transactions at www.prudential.com/online/retirement, or by calling Prudential's toll-free phone number (877)-PRU-2100 ((877)-778-2100) Monday through Friday from 8 a.m. to 9 p.m., ET. You can also find out more about the Plan in the Plan's SPD.

If you need additional information or have any questions regarding the information provided in this notice, please contact the Plan Administrator.

The Plan Administrator is the Employer. You may contact the Employer at:

Contact: Ricoh Electronics, Inc.

Address: 1735 Satellite Boulevard

Buford, Georgia 30518

Telephone: (714) 566-2500