



Empower

**Empower**  
30 Scranton Office Park  
Scranton, PA 18507-1789

In this package, you will find important notices related to your retirement plan, serviced by Empower. 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](http://www.retirement.prudential.com).

**Helpful tips for accessing your account information**

**ONLINE**

Log in at [www.retirement.prudential.com](http://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](http://www.retirement.prudential.com) and choose "Register Now".

**BY PHONE**

Empower's toll-free phone number (877) 778-2100.

**Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC.**

GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

"EMPOWER" and all associated logos and product names are trademarks of Great-West Life & Annuity Insurance Company.

©2022 Empower Retirement, LLC. All rights reserved.

RO2258051-0622

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, 2023.

**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 Empower's Internet site at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement) or by accessing your account through Empower'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](http://www.prudential.com/online/retirement), or by calling Empower's toll-free phone number (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: 1125 Hurricane Shoals Road NE

Lawrenceville, Georgia 30043

Telephone: (714) 259-1220