

January 20, 2023

Dear REI Employees,

Last year it was announced that REI was going to start offering Roth 401(k) after-tax contribution option effective January 2023. Due to unforeseen circumstances, Ricoh Electronics has postponed the Roth 401(k) contribution option until May 1, 2023.

In the meantime, we invite you to review your current retirement plan goals. Visit Empower Retirement site at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement). Here you can access your retirement account, check balances, follow your progress toward your financial goals, view retirement plan activity, change contributions, schedule a free virtual session with a retirement counselor, access financial webinars and more. Effective April 1, 2022, Empower officially acquired the full-service retirement business of Prudential. As you navigate the site, you will notice references to Prudential and Empower as they transition the experience for all customers.

Remember:

- Every January nearly half of Americans make New Year's resolutions. Unsurprisingly, one of the top resolutions is to "save more money". There are nearly countless ways to go about this, and saving for retirement is one of them.
- Saving for retirement means thinking about your financial future. **It's never too late to start saving for your retirement!**
- Take advantage of REI's 401(k) company match program that allows you to save even more for retirement. REI matches 50 cents on the dollar up to 10% of Plan Compensation. i.e. if you contribute 10%, REI will add 5% more towards your retirement plan (Company match contributions are subject to vesting schedule).

Need to contact Empower? Call at 877-778-2100

Kind Regards,

**REI Benefits Team**

**RICOH**  
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