RIVCO 1HR

putting people first

Welcome to the

County

Family!

COUNTY OF RIVERSIDE

MAY 9, 1893

RIVCO 1HR
putting people first

Countywide New Employee Orientation Agenda

Welcome

- Housekeeping Items
- Agenda

Co-worker Introductions

Message from CEO

County History

Leadership & Organizational Structure

HR Information

- HR Website
- Vacation, Sick and Annual Leave Information
- Payroll Calendar/Payday
- Employee Discounts
- Employee App
- Public Servants

Benefits

Retirement

Q&A

Unions

NEW EMPLOYEE ORIENTATION
To-Do Checklist

RC 1HR putting people first

THINGS TO REMEMBER

- [ ] **STEP 1:** Obtain and acknowledge your County and departmental specific policies (ASAP).
- [ ] **STEP 2:** Obtain and acknowledge your New Employee Handbook (ASAP).
- [ ] **STEP 3:** Build your network - Get to know co-workers within your team, department, and other departments throughout the County.
- [ ] **STEP 4:** Learn your department's mission statement, values, and annual departmental and team goals.
- [ ] **STEP 5:** Review your health, dental, vision, and retirement benefits and be sure to make your selections within 60 days from your date of hire. Contact your department HR representative or the Benefits Department with any questions.
- [ ] **STEP 6:** Be sure to complete all mandated trainings timely. Visit https://corlearning.rc-hr.com/training-login to register for your classes.
- [ ] **STEP 7:** Meet with a Career/Educational Counselor through the Educational Support Program to discuss your career and educational goals and learn about tuition discounts. Visit https://corlearning.rc-hr.com/Products-Services/Educational-Support-Program-ESP for more information.
- [ ] **STEP 8:** Download the County's app, RivCoGo, to access discounts, view your paystub, get up to date information, and much more!
- [ ] **STEP 9:** Take the time to meet with our retirement specialists to learn how to start investing early.

NOTES:

____

____

____

____

NEW EMPLOYEE ORIENTATION
Contact List

SERVICE	PHONE	EMAIL	WEBSITE
Benefits	(951) 955-4981 Option 1	Benefits@rivco.org	http://benefits.rc-hr.com/
Payroll	(951) 955-3810	ACO_payroll@rivco.org	http://www.auditorcontroller.org/
Retirement	(951) 955-4981 Option 2	Retirement@rivco.org	http://benefits.rc-hr.com/
Employee Assistance Program	(833) 954-1067	Employee Code: PRISM	https://www.anthem.com/employer/eap/employee/
Workers Compensation	(951) 955-3530	WorkComp@rivco.org	http://workcomp.rc-hr.com/
Disability Access Office	(951) 955-5663	ADA@rivco.org	http://dao.rc-hr.com/
Safety	(951) 955-3520	HR-SafetyDivisionTraining@rivco.org	http://safety.rc-hr.com/
Employee Relations	(951) 955-2108	employee-relations@rivco.org	http://rc-hr.com/HR-Services/Employee-Labor-Relations/Employee-Relations
Commuter Services	(951) 955-1118	iCommute@rivco.org	http://rivcocommuter.rc-hr.com/
Learning & Organizational Development	(951) 955-3256	HRLOD@rivco.org	http://corlearning.rc-hr.com/
Human Resources	(951) 955-3510	hrdept@rivco.org	http://rc-hr.com/

RC 1HR
putting people first

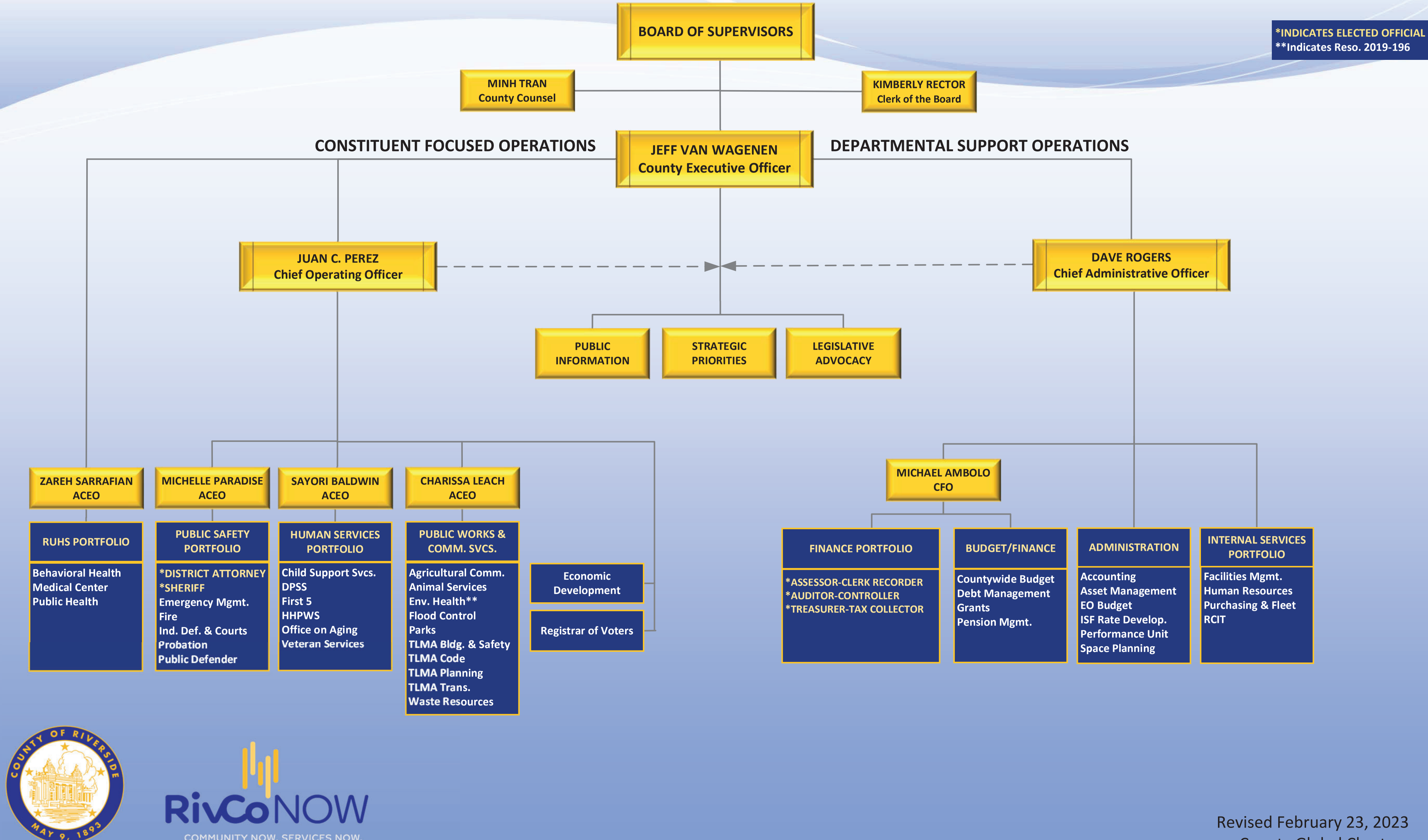
Department HR & Payroll Clerk (Timekeeper) Contact List				
			Updated 4/27/2023	
Mail Stop	**Department**	**ID #**	**Contact Person**	**Phone #**
1250	**Agricultural Commission** 3403 10th Street, Suite 701 Riverside, CA 92501	280	**Patrice Wyatt** (HR & Payroll) FAX	**(951) 955-3011** **(951) 955-3045** (951) 955-3047
3320	**Animal Services** 4065 County Circle Dr. #206 Riverside 92503	420	**April Arias** (Supervisor) **Elvira Valenzuela** (HR) Fax	**(951) 358-5498** **(951) 358-5846** (951) 358-5847
1140	**Assessor - Clerk - Recorder** 2724 Gateway Drive Riverside 92507-0751	120	**Linda Sullivan** (Dept. HR Coordinator) **Wendy Myers** (Principal Deputy ACCR) **Carla Reis-Trovillion** (Admin. Svc's Officer) **Jennifer Durso** ADMIN SVCS MGR Fax	**(951) 486-7071** **(951) 486-7453** **(951) 486-7117** **(951) 955-6200** (951) 486-7440
1050	**Auditor - Controller** (CAC 11th Floor) P.O. Box 1326 Riverside 92502-1326	130	**Judy Green** (HR and Payroll) Fax	**(951) 955-3807** (951) 955-3802
3831	**Behavioral Health** 4095 County Circle Dr. Riverside, CA 92503	410	**TAP OA** (Front Desk) **Esteven Sanchez** (Front Desk) **Lupita Suazo** (Payroll) **Janett Caballero** (FMLA/Leaves) **Dominick Lopez** (New Hires/Benefits) **Vacant** (Employee Benefits & Records Supervisor) Fax	**(951) 358-4606** **(951) 358-3144** **(951) 358-5341** **(951) 358-4619** **(951) 358-4609** **(951) 358-5369** (951) 358-4776
1010	**Board/Clerk of the Board** (CAC 1st Floor) P.O. Box 1147 Riverside 92502-1147	100	**Lisa Wagner** (Primary HR) **Cleyra Cordova**(Secondary Payroll) Fax	**(951) 955-1063** **(951) 955-1064** (951) 955-1071
1330	**Business and Community Services** **(Now: Office of Economic Development)**			
2370	**Child Support Services – (DCSS)** 2041 Iowa Ave. Riverside 92507	230	**Lauren Hampton** (Administrative Services Officer) **Ayde Oropeza** (Regional Manager/Administration) **Donna Hernandez** (HR Clerk) **Cynthia Hernandez** (HR Clerk) **Entire HR Staff can be reached at:** RCDCSS-HR@rivco.org **Department Fax**	**(951) 955-9804** **(951) 955-4110** **(951) 955-2098** **(951) 955-4222** **(951) 955-5993**
2590	**Community Action Partnership**	520	**See: Housing, Homelessness Prevention, & Workforce Solutions** Fax	**(951) 358-5846** **(951) 358-6153** **(951) 358-5498** (951) 358-5847
5001	**Cooperative Extension** 21150 Box Springs Rd, Suite 202 Moreno Valley 92557	630	**Noreen Shein** (Executive Assistant-I) nshein@ucanr.edu **Jacqueline Zuniga** (Office Assistant -I) jazuniga@ucanr.edu Fax	**(951) 683-6491** **X 225** **(951) 683-6491** **X228** **(951) 788-2615**
1350	**County Counsel** 3960 Orange St., 5th Floor Riverside 92501	150	**Alisa Young** (Primary HR & Payroll) ayoung@rivco.org Fax	**(951) 955-1848** (951) 955-2226

2120	**District Attorney** 3960 Orange St, 10th Floor Riverside 92501	220	**Main DA - HR/Payroll Unit** **Vanessa Ignacio** (Recruitment/Onboarding**)** **Vicki Blackburn** (Pre-Employment/Backgrounds/Benefits) **Doreen Vasquez** (Payroll) **Jasmine Watts** (Pre-Employment/Backgrounds/Benefits) **Jessica Gutierrez** (Leave Management/ W. Comp) Fax	**(951) 955-4059** **(951) 955-5371** **(951) 955-5825** **(951) 955-6543** **(951) 955-0697** **(951) 955-1483** (951) 955-0160
	EDA		**See: Business and Community Services**	
3942	**Emergency Management** 450 E. Alessandro Riverside 92508	200	**Bertha Vaca** (Primary Payroll) **Emma Vernon** (Timesheet approver) **Kelly Moore** (HR/Personnel Documents) **Kelly Moore** (LOA/FMLA/RTW) Fax	**(951) 358-2586** **(951) 955-4720** **(951)-358-7104** **(951)-358-7104** (951) 306-3781
3320	**Environmental Health** 4065 County Circle Dr. #206 Riverside 92503	420	**April Arias** (Supervisor) **Elvira Valenzuela** (HR) Fax	**(951) 358-5498** **(951) 358-5846** (951) 358-5847
1020	**Executive Office** (CAC 4th Floor) 4080 Lemon St. Riverside 92501-3679	110 115 900	**Trina Head** (Primary HR/FMLA) **Jennifer Kammerer** (Secondary HR/FMLA) **Andria Bartkowski** (FMLA) **Alicia Chavez** (Payroll)	**(951) 955-1157** **(951) 955-1136** **(951) 955-1103** **(951) 955-3735**
2600	**Facilities Management** 3450 14th Street Riverside, CA 92501	720	**Jane Agunwah** Admin Services Officer (HR) **Alicia Beltran** (HR-LOA/FMLA/RTW, Evaluations, Workers Comp) **Becky Daniels** (Payroll) **Fax**	**(951) 955-2163** **(951) 955-3516** **(951) 955-8417** **(951) 955-6659**
5036	**Fire** 210 W. San Jacinto Ave. Perris, CA 92570	270	**Cassandra Ray** (HR/FMLA/LOA) Admin Services Asst **Ana Vazquez** (Payroll) Fax	**(951) 940-6980** **(951) 940-6337** (951) 940-6750
2585	**First 5 Riverside**	938	**Rachel Padilla**	**(951) 955-0473**
2990	**Flood Control** 1995 Market St. Riverside 92501	947	**Darrylenn Prudholme-Brockington: Payroll Supervisor (Primary)** **Lisa McFarland: Payroll** **Sabrina Ector: HR Officer** **Sally Tadros: Admin. Svcs. Analyst I** **Shelly Morales: Admin. Svcs. Analyst I** **Fax**	**(951) 955-8357** **(951) 955-1252** **(951) 955-1294** **(951) 955-0782** **(951) 955-1218** (951) 955-4532
1330/3760	**Housing, Homelessness Prevention, & Workforce Solutions** - CDBG, HUD - Workforce Development - Housing Authority - Community Action Partnership (CAP) 3403 10th Street, Ste 300 Riverside CA 92501 5555 Arlington Ave. Riverside CA 92504 1325 Spruce St. Riverside CA 92507	 550/560 550 550	**Megan Gomez** (Deputy Director, Finance & Admin.) **Stephany Trigg** (HR Assistant) **Linda Romano** (Payroll Timekeeper) **Tamara Martin (CAP)** **Brandon Trahan (CoC)**	**(951) 955-6615** **(951) 955-2389** **(951) 955-4956** **(951) 955-3893** **(951) 295-2310**

1150	**Human Resources** (CAC 1st Floor) P.O. Box 1569 Riverside 92502-1569	113	**Cori Robinson** (HR & Timekeeper) Fax	**(951) 955-0023** (951) 955-3581
	Information Technology		**See Riverside County Information Technology**	
1030	**LAFCO** 6216 Brockton Ave, Suite 111-B Riverside, CA 92506	290	**Elizabeth Valdez** (Primary HR & Payroll) **Rebecca Holtzclaw** (Secondary HR & Payroll)	**(951) 369-0631** **(951) 369-0631**
3224	**OASIS**	110	**SEE RCIT**	
1330	**Office of Economic Development** ***(Previously: Business and Community Services)*** - Admin, ED, Libraries - Edward Dean Museum - CSA - Perris Valley Cemetery 3403 10th Street, Ste 400 Riverside CA 92501	 190 193 915 980	 **Janet McFall** Admin Services Mgr I (HR) **Marielena Carleton** Admin Services Analyst I (HR) **Marielena Carleton** (Payroll)	 **(951) 955-0021** **(951) 955-6685**
5580	**Office on Aging** 3610 Central Ave., Ste. 102 Riverside 92506	530	**Lisa Starcev** (Primary HR & Payroll) Fax	**(951) 867-3843** (951) 867-3820
2970	**Parks** 4600 Crestmore Rd. Jurupa Valley, CA 92509	931	**Loree Broderick** (HR) Admin Services Analyst **Robert Williams** (Chief-Business Operations) HR Fax **Christina Sanchez** (Payroll) **Michael Alferez**(Payroll) Payroll Fax	**(951) 955-4332** **(951) 955-4308** (951) 955-6671 **(951) 955-1387** **(951) 955-5462** (951) 955-4319
1470	**Probation** 3960 Orange Street, Suite 600 Riverside, CA 92501 - 3247	260	**Lynn Harrison (ASO - HR)** **Coral Quijada** (Deputy Director Admin) **Cecylia Palacios** (Covers Reception/RTW/TAP) **Elizabeth Perez** (HR/FMLA/LOA) **Martha Nava** (HR/RMAP/Bilingual) **Kristy Bennett** (Payroll) **Elizabeth Perez** (HR/Payroll) **Suman Prasad** (HR/Payroll) **Lynn Harrison** (Benefits/Evals/EPM)	**(951) 955-0616** **(951) 955-2983** **(951) 955-2830** **(951) 955-4969** **(951)955-3634** **(951) 955-2358** **(951) 955-4392** **(951) 955-0616**
1520	**Public Defender** 4075-A Main Street Riverside, CA 92501	240	**HR Unit** **Cecilia Arcangel** (Dept. HR Coordinator) **Pauline Medrano** (Sr. HR Clerk) HR Fax **Payroll Unit** **Ruby Kanwar** (Payroll) **Leah Hertz** (Fiscal/Payroll) Payroll Fax	 **(951) 955-9788** **(951) 955- 6049** (951) 955-6290 **(951) 955-6287** **(951) 955-6048** (951) 955-0389
3320	**Public Health** 4065 County Circle Dr. #206 Riverside 92503	420	**April Arias** (Supervisor) **Elvira Valenzuela** (HR) Fax	**(951) 358-5498** **(951) 358-5846** (951) 358-5847
3720	**Public Social Services (DPSS)** 10281 Kidd St. Riverside 92503	510 985	**Romera Liddell** (Deputy Director) **Sandra Meza** (Admin Services Supervisor)	**(951) 358-3028** **(951) 358-6414**

			Receptionist - Main Desk **Tiffany Tighe - Sr. Human Resources Clerk (A-F & Y-Z)** **Brenda Gallardo - Sr. Human Resources Clerk (G-N)** **Daneatra Stewart-Moore - Sr. Human Resources Clerk (O-X)** **Edna Hall - Admin Services Analyst II** DPSS-Payroll@rivco.org - Primary Payroll Contact **Gwen Howard - Human Resources Clerk** Secondary Payroll Contact	**(951) 358-3030** **(951) 358-3583** **(951) 358-6831** **(951) 358-4063** **(951) 358-3367** **(951) 358-6828**
3701	**Purchasing & Fleet Services** Riverside County Information Center (RCIC) 3450 14th St. 4th Floor Suite 420 Riverside, CA 92501	730	**Laura Sanchez** (HR & Payroll) Executive Asst **Leslie Johnson** (HR & Payroll) Office Asst III **Jazmin Braulio** OAII **Suzanna Hinckley** ASST DIR, PURCH & FLEET SVCS Fax	**951-955-4935** **(951) 955-4689** **(951) 955-3280** **(951) 955-7550** (951) 955-8474
1033	**RCA** (Western Riverside County Regional Conservation Authority) 3403 10th Street, Suite 320 Riverside 92501	935	As of 1/1/2021, no longer County Employees. **Jennifer Fuller** - jfuller@rctc.org **Daisy Vergara** - dvergara@rctc.org Fax	(951) 955-8873
2510	**Registrar of Voters** 2724 Gateway Dr. Riverside 92507	170	**Candice Gordon** (HR/Payroll) Senior Admin Services Supervisor Fax	**(951) 486-7330** **(951) 486-7335**
1575	**Riverside County Information Technology (RCIT) Located at:** **Riverside County Information Center** **3450 14th St. 4th floor** **Riverside, CA 92501** Street address (prior PO Box# is obsolete) new mail stop/address as of 2014	740	**Nicole Eubank** (Primary HR) neubank@rivco.org **Nicole Thom** (Secondary HR) NicThom@rivco.org **Mary Eileen Cornell** (Admin. Svcs Analyst II) mcornell@rivco.org **Payroll:** **Norma Marchan IT Manager I (Payroll)** nmarchan@rivco.org **Tamara Cantu (Payroll)** tcantu@rivco.org	**(951) 955-3777** **(951) 955-7506** **(951) 955-5931**
5887	**Riverside University Health Systems Medical Center (RUHS)** 14375 Nason St, Ste. 212 Moreno Valley 92555	430	**Front Desk Employee Services** HR Fax **Front Desk Payroll** Payroll Fax **Jaquie Garcia** (Admin. Svcs. Officer) **Sergio Pena** HR Tech (RUHS Employee Services) **Ricardo Gomez-Valencia** HR Tech (RUHS Payroll) **Vacant** (Sr. Clerk) **Susan Smith** (Sr. Clerk)	**(951) 486-5531** (951) 486-5546 **(951) 486-5576** (951) 486-5553 **(951) 486-5536** **(951) 486-5534** **(951) 486-5511** **951-486-5049** **951-486-5533**
2500	**Sheriff/Coroner** 4095 Lemon St., 3rd Floor P.O. Box 512 Riverside 92502	250	**Dana Williams** (Reception/Payroll Main Desk) **Jill Watler** (Benefits & Payroll Mgr) **Jeanette Bowles** (FMLA) **Kaitlyn Breton** (Payroll) **Maria Lourdes Bodag Hakimi** (Payroll) **Andrea Cronkite** (FMLA) **Vanessa Franco** (Payroll) **Christine Williams** (FMLA) shfpayroll@riversidesheriff.org shf344@riversidesheriff.org Fax	**(951) 955-2723** **(951)-955-2721** **(951) 955-9141** **(951) 955-0093** **(951) 955-2705** **(951) 955-3772** **(951) 955-2704** **(951) 955-9754** **Leaves** **Payroll** (951) 955-2505
2161	**TAP/MAP** (CAC 1st Floor)	113	**Chandrika Richardson** (HR Services Manager) **Alma Torres Elizalde** - TAP/Desert Operations	**(951) 955-9488**

			Brian Arcinas - Mass Recruiting (Tap no longer has timekeepers) **General Reception** HR Fax	 **(951) 955-9178** (951) 955-1525
1083	**TLMA** (CAC 14th Floor) P.O. Box 1605 Riverside 92502-1605	310 - 314 946 191	**Brandon Fernandez** (Admin. Services Officer & Supervisor/ Back-up HR/Payroll) **Marivel Villela-Avalos** (Primary HR - Admin. Services Asst) **Traci Zamora** (Primary Payroll - Admin. Services Asst) **Ligia Martinez -** Office Assistant III (Secondary HR) **General** Fax	**(951) 955-4228** **(951) 955-8824** **(951) 955 3210** **(951) 955-5542** **951-955-TLMA** (951) 955-2803
1110	**Treasurer-Tax Collector** (CAC 4th Floor) P.O. Box 12005 Riverside 92502-2205	140	**Adrianna Gomez** (Primary HR) **Martha Dominguez** (Secondary HR) **Christina Vazquez** (Payroll) **Claudia Bravo** (Payroll) **Ana Galindo** (Payroll) **Erica Cervantes** (Payroll) Fax	**(951) 955-6958** **951-955-3968** **(951) 955-3829** **(951) 955-3969** **(951) 955-3848** **951-955-9151** (951) 955-3906
1310	**Veterans' Services** 4360 Orange St. Riverside 92501	540	**HR & Payroll** **Christina Rich -** Executive Asst I **Kelly Reid** **Grant Gautsche** Fax	 **(951) 955-3041** **(951) 955-3071** **(951) 955-3060** (951) 955-3063
5950	**Waste Resources** 14310 Frederick St. Moreno Valley 92553	943 450	**Deanna Kimsey** (HR) **Sandra Green** (HR Alternate) **Deanna Kimsey** (Payroll) **Loree Helmers** (Payroll Alternate) Payroll Fax	**(951) 486-3266** **(951) 486-3259** (951) 486-3266 **(951) 486-3335** (951) 486-3230

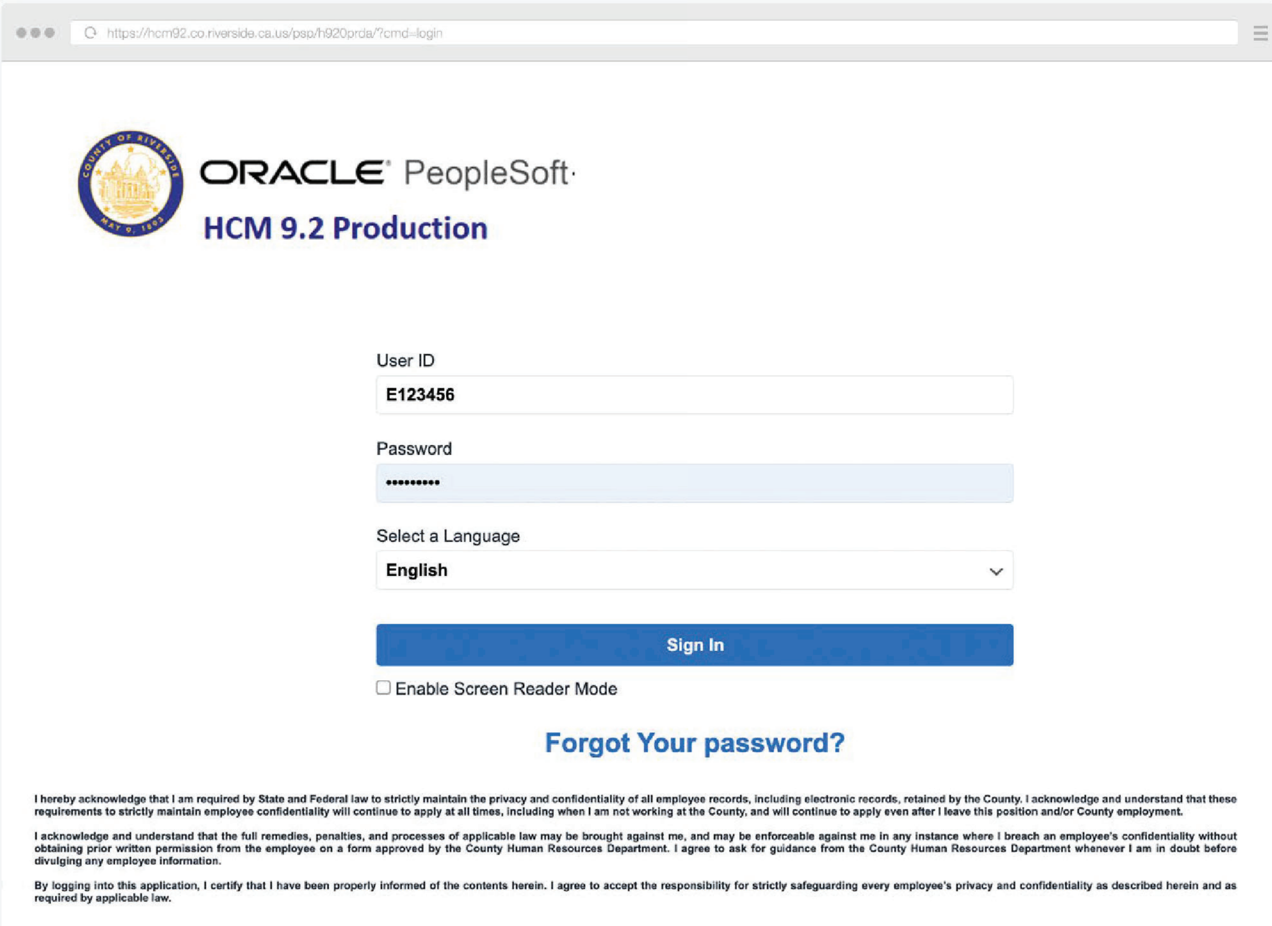


Revised February 23, 2023
County Global Chart

Employee Self Service Tutorial

How To... RIVCO 1HR putting people first

STEP ONE: Visit https://hcm92.co.riverside.ca.us/psp/h920prda/?cmd=login



STEP TWO: Enter User ID: E + Employee ID#
Password: E + Employee ID# + $ + last 4 digits of SSN

POWERED BY RCIT

RCIT Helpdesk
Telephone: (951) 955-9900

RIVCOHelp: Submit New Request

January

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	$	12_{3}	13	14
15	16	17	18	19	20	21
22	23	24	$	26_{4}	27	28
29	30	31				

February

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	$	9_{5}	10	11
12	13	14	15	16		18
19	20	21	$	23_{6}	24	25
	27	28				

National Date Festival February 17-26, 2023

March

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	$	9_{7}	10	11
12	13	14	15	16	17	18
19	20	21	$	23_{8}	24	25
26	27	28	29	30	31	

Riverside County 2023 Payroll Calendar

County of Riverside May 9, 1893

RivCoNOW
COMMUNITY NOW. SERVICES NOW.

$ Pay Day

County Holiday

April

S	M	T	W	T	F	S
						1
2	3	4	$	6_{9}	7	8
9	10	11	12	13	14	15
16	17	18	$	20_{10}	21	22
23	24	25	26	27	28	29
30						

May

S	M	T	W	T	F	S
	1	2	$	4_{11}	5	6
7	8	9	10	11	12	13
14	15	16	$	18_{12}	19	20
21	22	23	24	25	26	27
28	29	30	$			

June

S	M	T	W	T	F	S
				1_{13}	2	3
4	5	6	7	8	9	10
11	12	13	$	15_{14}	16	17
18	19	20	21	22	23	24
25	26	27	$	29_{15}	30	

July

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	$	13_{16}	14	15
16	17	18	19	20	21	22
23	24	25	$	27_{17}	28	29
30	31					

August

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	$	10_{18}	11	12
13	14	15	16	17	18	19
20	21	22	$	24_{19}	25	26
27	28	29	30	31		

September

S	M	T	W	T	F	S
					1	2
3	4	5	$	7_{20}	8	9
10	11	12	13	14	15	16
17	18	19	$	21_{21}	22	23
24	25	26	27	28	29	30

October

S	M	T	W	T	F	S
1	2	3	$	5_{22}	6	7
8	9	10	11	12	13	14
15	16	17	$	19_{23}	20	21
22	23	24	25	26	27	28
29	30	31				

November

S	M	T	W	T	F	S
			$	2_{24}	3	4
5	6	7	8	9	10	11
12	13	14	$	16_{25}	17	18
19	20	21	22	23	24	25
26	27	28	$	30_{26}		

December

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	$	14_{1}	15	16
17	18	19	20	21	22	23
24	25	26	$	28_{2}	29	30
31						

RIVCO 1HR
benefits division

Learn What's Available, Compare Your Options, and Enroll

- Enroll in health benefits within 60 days of hire
  - Employees can elect coverage by:
    - Using the Self Service Life Event in Peoplesoft. If you utilize the Self-Service Life Event enrollment in Peoplesoft, the coverage begin date is the first of the following month of your hire date.

    Or
    - Completing a Benefit Election Form (BEF). A BEF can be obtained by your Department HR Representative. Elections are effective the first of the month following receipt of forms or by the "Elected Coverage Begin Date" on the form.

- Check out our Employee Benefits website at https://rc-hr.com/benefits. You will find information about the plans available during the 2023 plan year along with many other resources.

- **IMPORTANT NOTE:** My|CalPERS should only be used for retirement purposes. The County is not notified of health transactions completed in My|CalPERS and enrollments will be denied. Please submit all enrollment requests as indicated above.

- Access The Standard's online portal to enroll in life insurance and designate beneficiaries. Elect at time of hire for highest level of coverage without evidence of insurability within specified coverage amounts, guaranteed issue amount is $250,000.

Access the Benefits Website

SCAN ME

Benefits Website:
https://rc-hr.com/benefits

Benefits Information Line:
(951) 955-4981, option 1

Life Insurance Website:
https://standard.benselect.com/COR

Standard Insurance Company

County of Riverside
Beneficiary Designation/Change

This designation will apply to the following Standard Insurance Company coverage(s) if available to you through your Employer: Basic Life Insurance, Basic Life with Accidental Death & Dismemberment (AD&D) Insurance, and, unless specified otherwise on a separate signed sheet of paper, Supplemental (Additional) Life Insurance.

Designations made below, or on a separate sheet of paper, are not valid unless signed, dated, and delivered to your Employer during your lifetime. Return the completed form to your Human Resources Department.

MEMBER/EMPLOYEE INFORMATION

Your Name (Last, First, Middle)		Date of Birth
Your Address		
City	State	Zip
Group Name **County of Riverside**	Group No. **641685**	

BENEFICIARY INFORMATION

- Your designation revokes all prior designations.
- Benefits are payable to a contingent Beneficiary only if you are not survived by one or more primary Beneficiaries.
- If you name two or more Beneficiaries in a class (primary or contingent), two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
- If a minor (a person not of legal age) or your estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated ______________."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents Insurance and Supplemental Life Insurance on your Spouse, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.
- If you complete the "% of Benefit" box(es), the amounts should add up to 100% for each class (primary or contingent). For example, "Primary - John Q. Doe, 60%; Jane Q. Doe, 40%."

BASIC LIFE

PRIMARY- Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. *if known*	Relationship	% of Benefit *Total must equal 100%*
CONTINGENT-Full Name	**Address**	**Birth Date**	**Phone No.**	**Soc. Sec. No.**	**Relationship**	**% of Benefit**

SUPPLEMENTAL (ADDITIONAL) LIFE

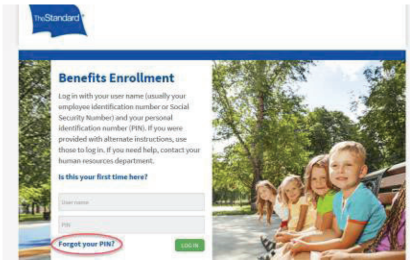
PRIMARY- Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. *if known*	Relationship	% of Benefit *Total must equal 100%*
CONTINGENT-Full Name	**Address**	**Birth Date**	**Phone No.**	**Soc. Sec. No.**	**Relationship**	**% of Benefit**

Signature of Member/Employee ______________________ Date ______________

Human Resources Department – Retain for your records.

Logging In

- Open the online portal site at https://standard.benselect.com/COR



- You are able to log in using your 9 digit Social Security Number with no dashes or your Employee ID Number as your username.
- When you first log in, your personal identification number (PIN) will be the last four digits of your SSN followed by the last two digits of your birth year. Your PIN is a total of 6 digits.

Forgot Login Information?

- If you have logged in previously and forgot your password, click "Forgot your PIN?" as shown in the picture above.

Change PIN

- You will be prompted to change your PIN the first time that you log in. Your personalized pin must be a minimum of eight characters and include at least three of the following: UPPER case letter, lower case letter, number, a special character. *Please note, your pin cannot start with a special character.*
- Please select and answer a security question. Then enter in your email address.
- Once you have entered your information, click SAVE NEW PIN

Home Screen

- Once you have logged in, click NEXT. This will guide you through the enrollment process.
- If needed, you are able to logout and re-enter the portal any time to continue the process or modify your enrollments.
- Any changes or elections you make will be saved each time you logout or time out due to in-activity.

Personal Information

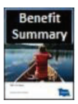
- Verify your personal information is correct. If any information is not correct, follow the instructions on the screen, then click NEXT

Dependents

- Review any dependent information listed.
- You may add a dependent by clicking +, edit an existing dependent by clicking the pencil icon or delete a dependent by clicking the blue x.
- You must have dependents entered on this screen to enroll or change any available dependent coverage.

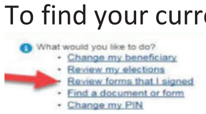
Benefit Elections

- Review the short video about each benefit.
- Choose your benefit elections by selecting a level of coverage for you and your dependents.
- Where applicable, you are able to slide the bar to increase or decrease the benefit amount and cost. You are also able to use the arrows at either end of the slide bar to increase or decrease your election amount. Click NEXT after making your election.
- To learn more about each benefit, click on the Benefit Summary icon in the upper right corner of the screen.



Beneficiaries

- Click + to add a new beneficiary or click pencil to change an existing beneficiary or X to delete a beneficiary.
- If the beneficiary you would like to designate is already listed, click the check box.
- You may designate more than one beneficiary and allocate different percentages between them.
- Your designation applies to the plan for which you are currently enrolling.
- To change a Beneficiary at a later date; simply login and select “Change my Beneficiary” located on the right side of the screen. Follow the screens as prompted and save your changes.
- To find your current beneficiary designations, from the home page, select “Review Forms that I signed”



Navigation

- If at any point you would like to go back to a plan to make a change, you can use the My Benefits at the top to navigate back to any coverage.
- To make a change to the coverage, click the UNLOCK button and continue through the enrollment process.

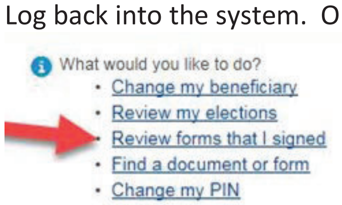
Submit Enrollment

- After verifying your benefit elections, you will be brought to the Submit Your Enrollment screen. Your enrollment <u>is not complete until you have clicked</u> the I AGREE button on the bottom of this screen.

Enrollment Confirmation Statement

You can access your Statement in two ways.

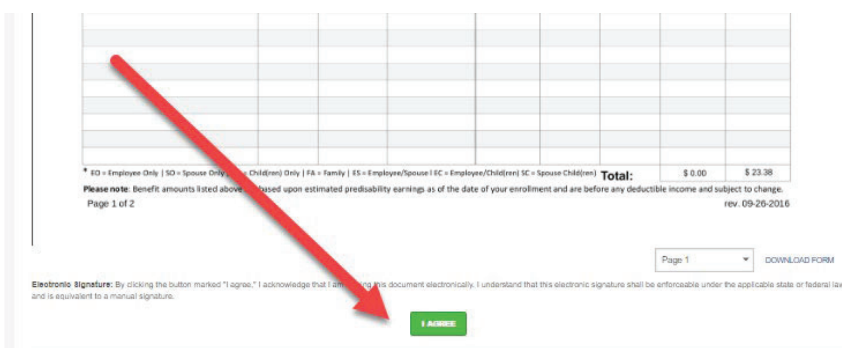
- Upon completion of your enrollment
  - From the Sign/Submit Complete screen, you may obtain copies of your enrollment summary. Scroll to the bottom of the page and click Enrollment Summary .
  - Please note: If you do not advance through the Submit Enrollment screens, you will not have an Enrollment Summary.
- Home Page
  - Log back into the system. On the right side of the screen, select *review forms I signed*



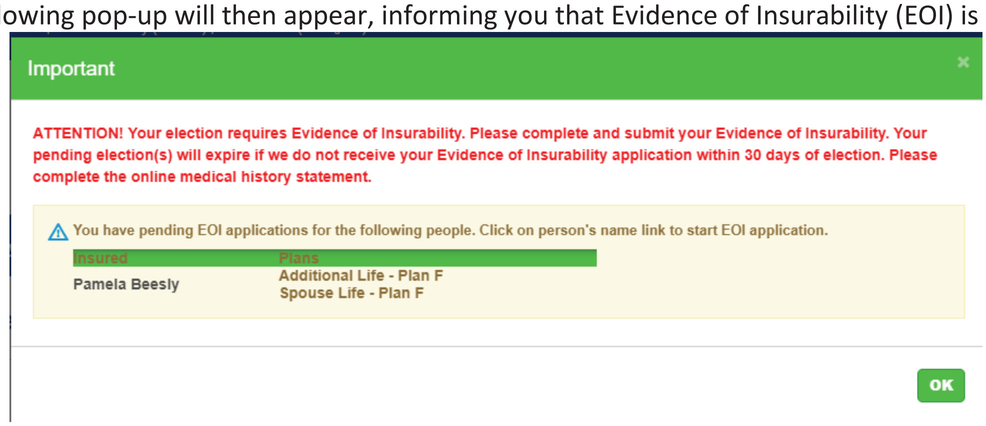
  - Select the Enrollment summary for the period you are looking for.

Evidence of Insurability (EOI)

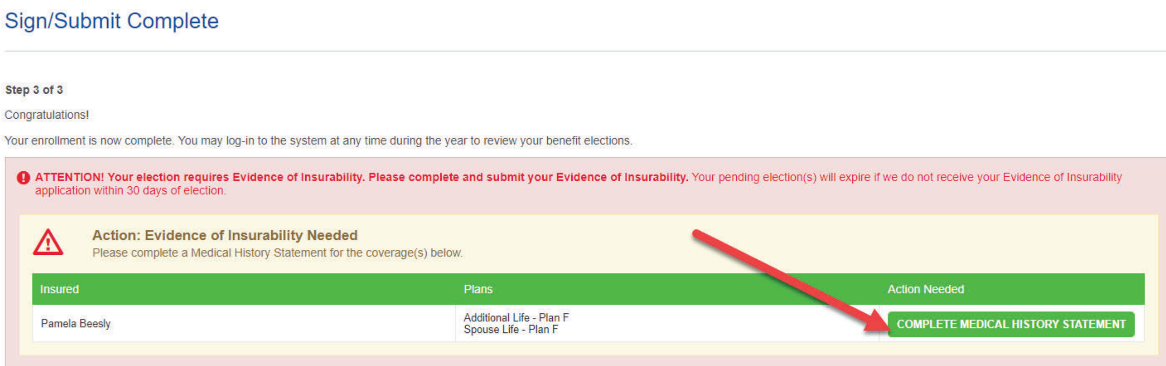
- If you have elected an amount of coverage that exceeds the guarantee issue, you will be prompted to complete a medical history statement. The prompt appears after selecting" I agree" from the Enrollment Confirmation screen. Please follow the instructions for submitting evidence of insurability.



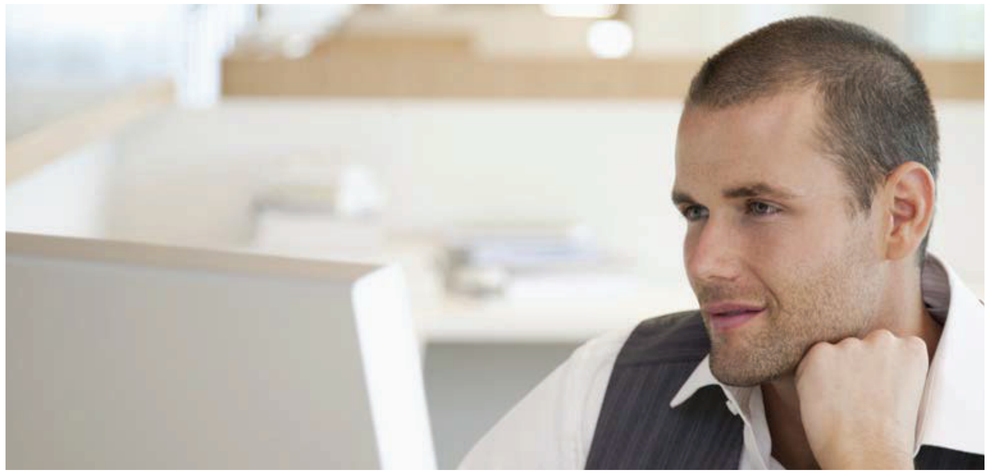
- The following pop-up will then appear, informing you that Evidence of Insurability (EOI) is required.



- Select “OK”
- Select “Complete Medical History Statement” to being the EOI submission.



- Any amount of coverage you've elected over the guarantee issue amount will be pended until the medical review process is complete.
- If you exit the submission phase before completing, once you log back into Ready Enroll, you will be taken to where you left off.
- You will receive reminder emails from The Standard reminding you to submit EOI.
- You will receive an email confirmation from The Standard once you’ve completed your EOI submission.
- You will be notified by The Standard once a decision is made on your application.

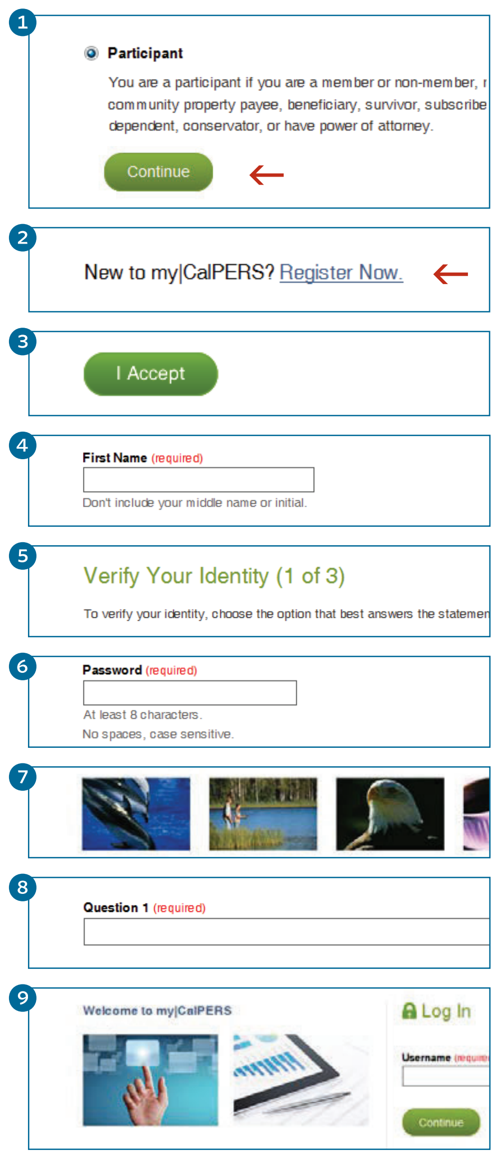


How to Register for my|CalPERS

Not registered yet?

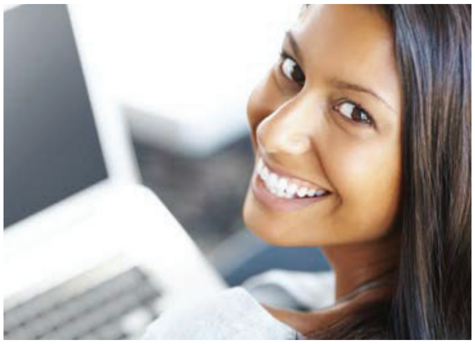
Go to **my.calpers.ca.gov** and follow these steps:

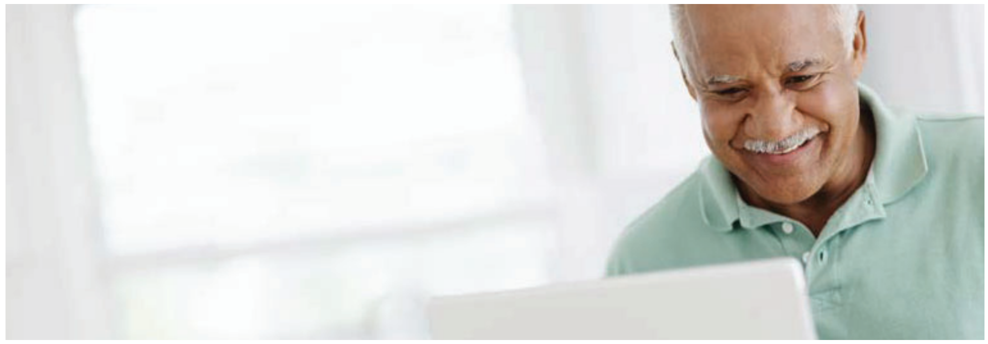
1. On the Pre-Log In page, select **Participant** and **Continue**.
2. Select **Register Now**.
3. **Accept** the terms and conditions under the Security Agreement.
4. Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
5. Answer a set of questions about your CalPERS account to verify your identity.
6. Create a Username and Password, and enter your email address.
7. Choose a personal security image and message.
8. Choose your security questions and answers. It's important to choose questions and answers you will remember.
9. Log in to my|CalPERS.



CalPERS

Can't remember your username or password? See reverse side »

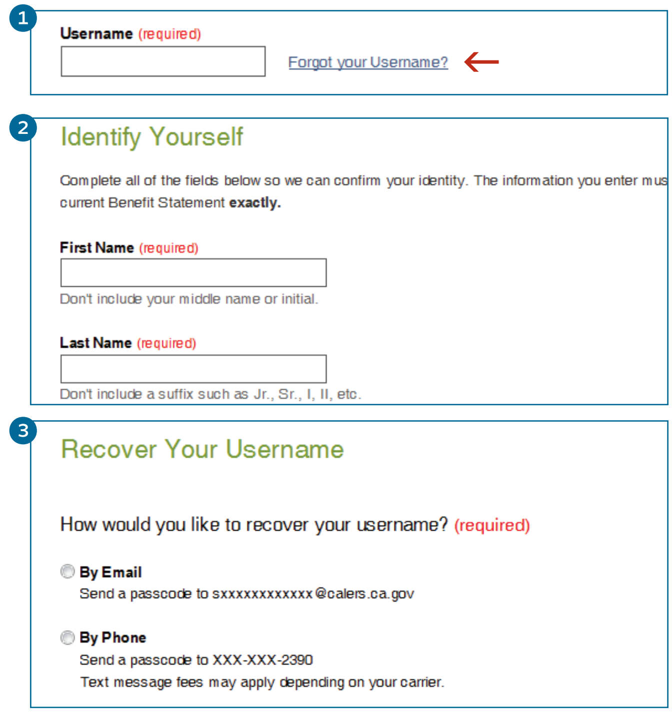




How to Access my|CalPERS

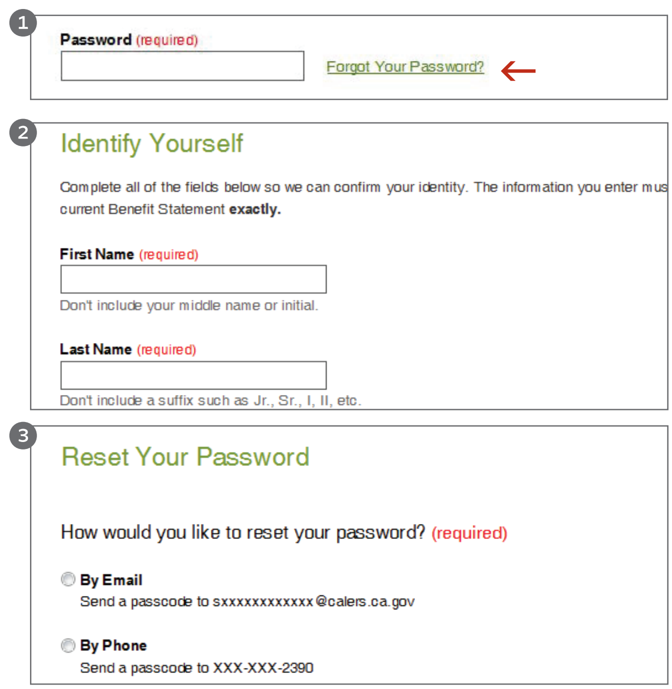
Can't remember your username?

1. Select **Forgot Your Username**?
2. Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
3. Select how you want to recover your username. You can choose to answer your security questions or have a temporary passcode sent to your email address or mobile number on record. Once you enter your temporary passcode, your username will appear.



Can't remember your password?

1. Select **Forgot Your Password**?
2. Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
3. Select how you want to reset your password. You can choose to reset your password by answering your security questions or by having a temporary passcode sent to your email address or mobile number on record. Once you enter the temporary passcode, you can create a new password.



If you exceed the allowed number of attempts to validate your identity, your account will be locked to protect your security. To unlock your account, contact us at **888 CalPERS** (or **888**-225-7377).

Printed at CalPERS – May 2014

Not registered yet? See reverse side »

Retirement Frequently Asked Questions

1. Where can I find information on Retiree Benefits?
   https://benefits.rc-hr.com/RetirementPlans.aspx
2. Does the County of Riverside offer a 401K?
   No, the County of Riverside offers a 401(a) Money Purchase Plan and 457(b) Deferred Compensation Plan.
3. Am I eligible to contribute to a 457(b) Deferred Compensation Plan?
   Yes, employees may choose to make bi-weekly contributions into the Deferred Compensation Plans through Nationwide Retirement Solutions and/or Corebridge Financial.
4. Can I purchase additional years of service with CalPERS?
   If eligible, you may purchase Military time, Peace Corps time, Leave of Absence, Service Prior to Membership, or Redeposit of Withdrawn Contributions from CalPERS. Contact CalPERS Member Services for more information at 888-225-7377.
5. What is my Retirement formula?
   Your retirement formula is determined by the County of Riverside's contract with CalPERS. Based on the contract, your age, benefit factor, and final compensation is used in the calculation of your retirement benefit.
6. Does the County of Riverside contract for Survivor Continuance with CalPERS?
   Yes, Survivor Continuance provides that upon your death after retirement, a part of your monthly allowance will automatically continue to an eligible survivor.
   - If you contribute to Social Security, your eligible survivor will receive 25 percent of your unmodified allowance after your death in retirement.
   - If you do not contribute to Social Security, your eligible survivor will receive 50 percent of your unmodified allowance
7. How do I apply for Retirement?
   You will need to meet with CalPERS at 888-225-7377 and/or a Retirement Specialist with the County of Riverside. The appointment can be scheduled by contacting the Retirement Division at 951-955-4981, opt. 2 or you may schedule the appointment online at https://rc-hr.com/retirement.
8. Am I eligible for Retiree Health Benefits?
   If you retire with the County of Riverside within 120 days of separation, you are eligible to enroll in a medical plan with CalPERS depending on your bargaining unit.

9. Will my pension be affected if I come back to work after Retirement?
   If you work for a non-CalPERS employer, there are no restrictions. If you work for a CalPERS employer, you cannot work more than 960 hours in a fiscal year.
10. What is the Post Employment Program (PEP)?
   If eligible, the PEP provides eligible employees with significant tax advantages on your qualifying leave balance payouts.
11. How do I register for your Retirement workshops?
   https://rc-hr.com/retirement
12. How do I register for MyCalPERS?
   Go to my.calpers.ca.gov and click on "Active Members" to begin your registration. You will be able to access real-time details about your CalPERS account, view your health information, plan for retirement, enroll in educational offerings or schedule appointments.
13. Am I eligible for the 401(a) Money Purchase Plan?
   Eligible employees belong to the LEMU, RCDDAA, Management, Confidential, Unrepresented, and Riverside Sheriffs' Association.
14. What is the maximum I can contribute to the 457(b) Deferred Compensation Plan?
   For 2023, the maximum is $22,500 annually. If you are age 50 or older, you may contribute an additional $7,500.
15. Can I access my 457(b) Deferred Compensation Plan and 401(a) Money Purchase Plan as an active employee?
   For active employees, loan provisions available from both accounts. Employees over age 59 ½ have access to their 457b Deferred Compensation Plan.
16. What is the difference between the 401A TAP Retirement & the 401A Money Purchase Plan?
   Only temporary employees pay into the 401A TAP Retirement in lieu of paying into Social Security. It is a self-administered defined benefit pension plan. The 401A Money Purchase Plan is funded by the County at no cost to the employee within the eligible bargaining groups, but employees must enroll and select investment elections to participate.
17. How can I change my deferral amounts into the 457(b) Deferred Compensation account?
   457 Change Form

Contribute now to your Deferred Comp plan

The sooner you start, the better.

SCENARIO 1

Starts at age 21; stops at age 35

Contributes $57.69/week for 14 years

Total contribution = $42,000

7% hypothetical growth rate

Age 67
$610,374

SCENARIO 2

Starts at age 35; stops at age 67

Contributes $57.69/week for 32 years

Total contribution = $96,000

7% hypothetical growth rate

Age 67
$342,306

SCENARIO 3

Starts at age 21; stops at age 67

Contributes $57.69/week for 46 years

Total contribution = $138,000

7% hypothetical growth rate

Age 67
$952,682

This illustration is a hypothetical compounding calculation assuming a rate of return of 7% on a $30,000 annual salary. It is not intended to serve as a projection or prediction of the investment results of any specific investments. Investments are not guaranteed. Depending on the underlying investments, returns may be higher or lower. If costs and expenses had been considered in this illustration, the return would have been less. The interest is compounded annually based on weekly contributions.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Scan this code to enroll online.

To schedule an individual appointment, scan this code.

Retirement Resource Group
888-401-5272
nrsforu@nationwide.com

NRM-13220AO.2 (01/21)

Nationwide®

Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

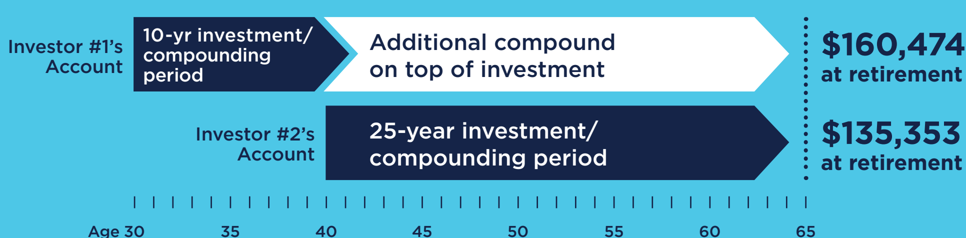
The sooner you start, the easier saving for retirement may be

51% **of households are at risk of not having enough money to maintain their living standards in retirement.[1]**

To understand why, consider this example.

Investor #1 begins saving $2,000 per year beginning at age 30 and then stops after 10 years ($20,000 total contribution). She leaves her money in the account for an additional 25 years.

Investor #2 doesn't start saving until age 40 but contributes $2,000 per year for a total of 25 years ($50,000 total contribution).



The illustration is a hypothetical compounding calculation assuming a 7% annual rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on your underlying investments, your return may be higher or lower. Interest is compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed. Source: Nationwide Financial® (2021).

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal.

[1] "The National Retirement Risk Index: An Update from the 2019 SCF," Issue Brief 21-2, Center for Retirement Research at Boston College (January 2021).

Nationwide Financial is a service mark of Nationwide Mutual Insurance Company.

Scan this code to enroll online.

To schedule an individual appointment, scan this code.

MEL CASUPANAN
951-901-0514
casupm1@nationwide.com

Guadalupe Ayala
818-798-8159
ayalag2@nationwide.com

NRM-13380AO.3 (01/23)

Nationwide®

Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

RIVCO 1HR
putting people first

INVEST IN YOUR FUTURE

You can now make changes to your 457(b) Deferred Compensation contributions online using PeopleSoft Employee Self-Service!

The County of Riverside offers a voluntary 457(b) Deferred Compensation Plan to assist employees in meeting their financial goals in retirement. Employees may choose to contribute to Deferred Compensation Plans through Nationwide Retirement Solutions and/or VALIC. Employees can make contributions on a pre-tax and/or after-tax basis. Changes in the amount of compensation deferred each pay period can be made at any time. The minimum bi-weekly contribution is $10.00. Your Deferred Compensation contribution is separate from your CalPERS or 401(a) Part-Time and Temporary Employees retirement plans.

CLICK HERE

Additional resources:

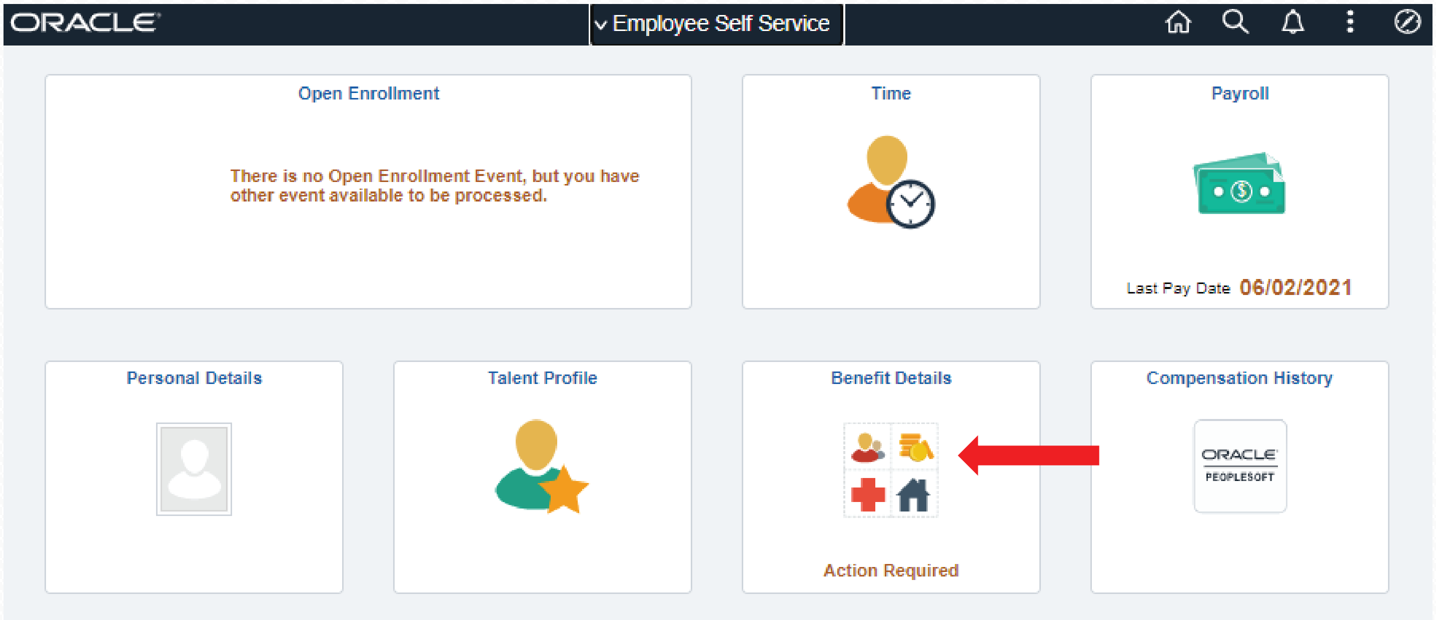
- **Contact a Nationwide and/or VALIC Financial Advisor**
- **457 Contribution Change Form**
- **Find Out More About The 457b Deferred Compensation Plan**

Step-by-Step Instructions:

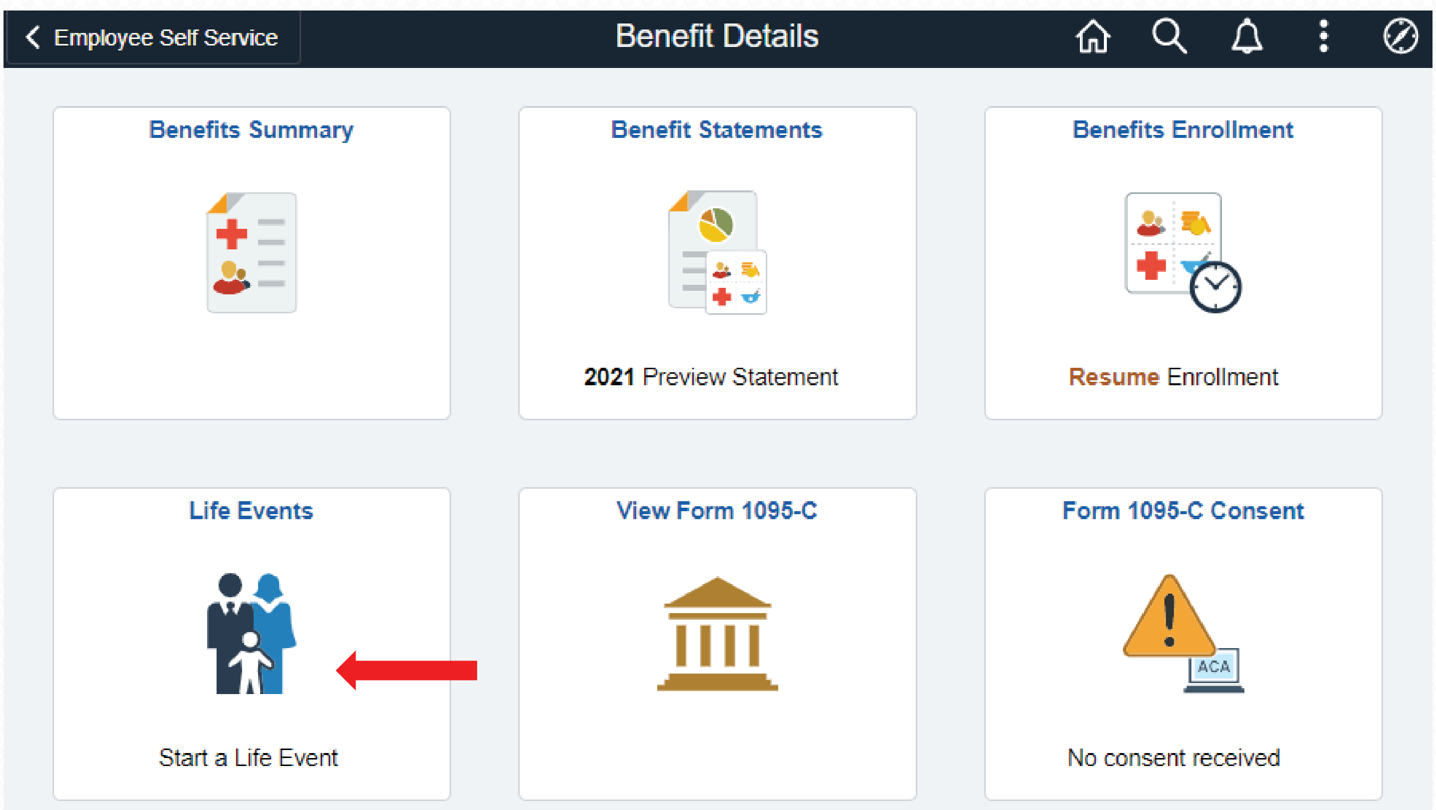
Log into Employee Self-Service by entering your Employee ID# (e.g. E123456) and Password. Click on link below:

https://hcm92.co.riverside.ca.us/psp/h920prda/?cmd=login

Select ***Benefit Details***

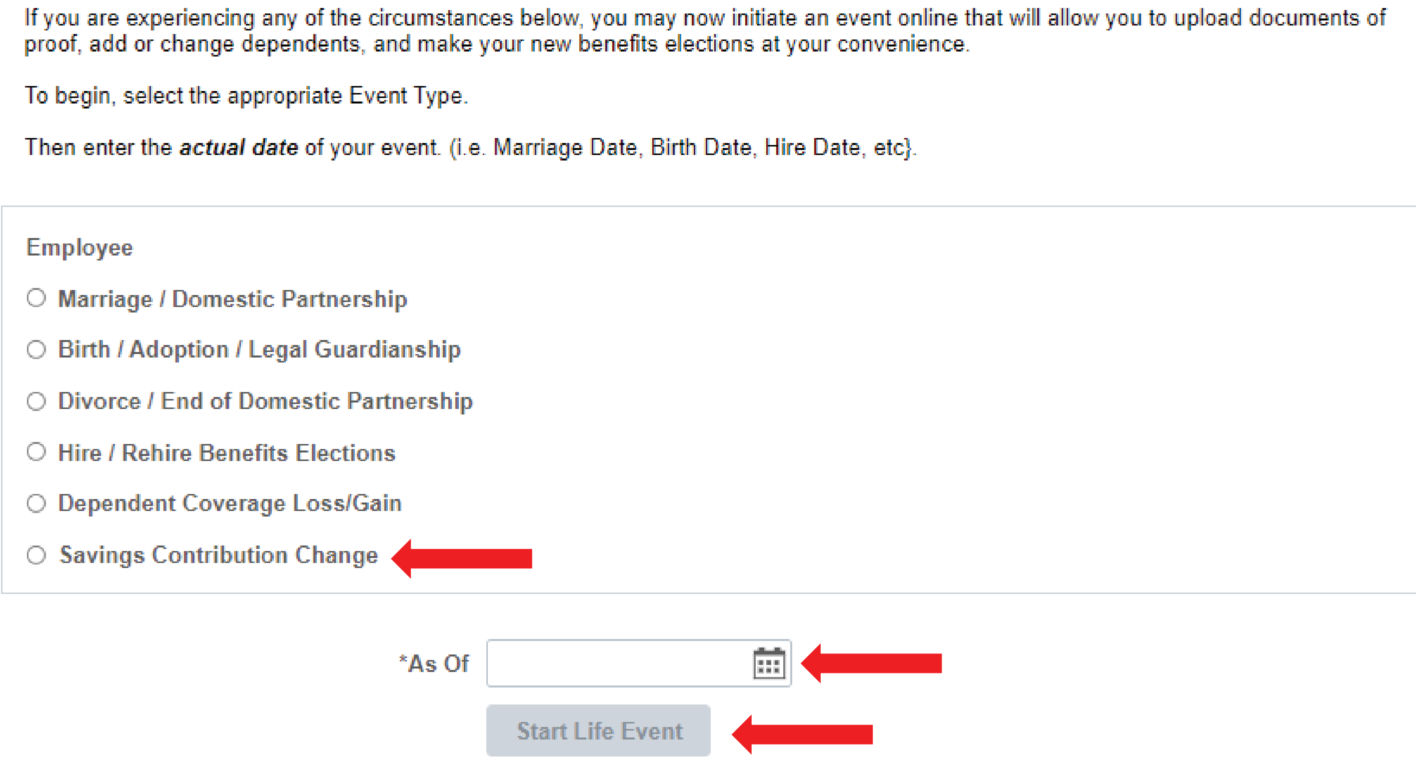


Select ***Life Events***

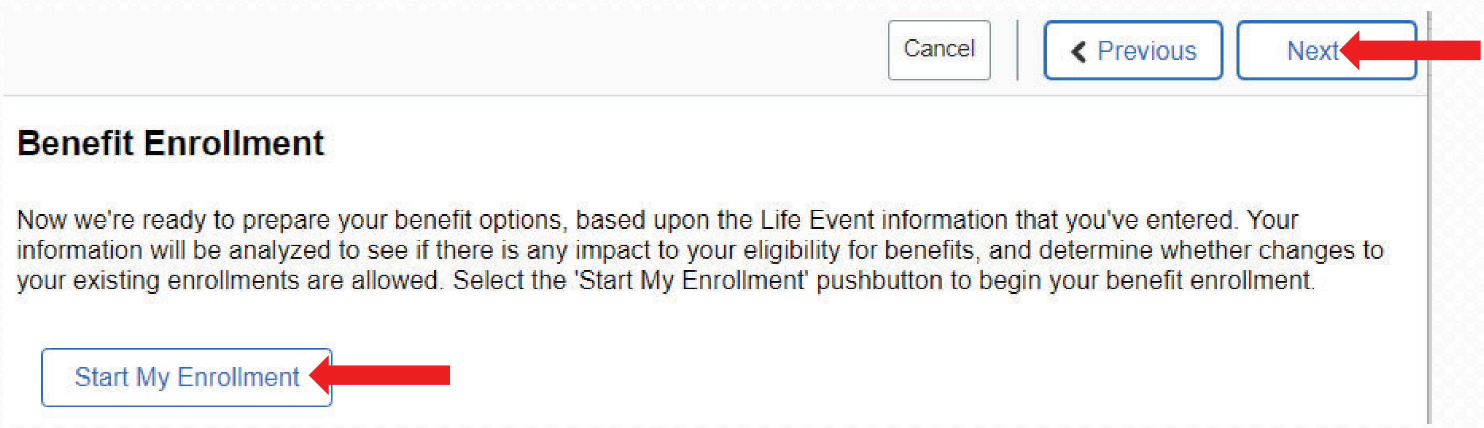


Select ***Savings Contribution Change*** and enter current date *in* ***As Of*** field, then click ***Start Life Event***

Select **Savings Contribution Change** and enter the current date. You must enter the current date because this option cannot be retroactively dated. Click Start Life Event to continue

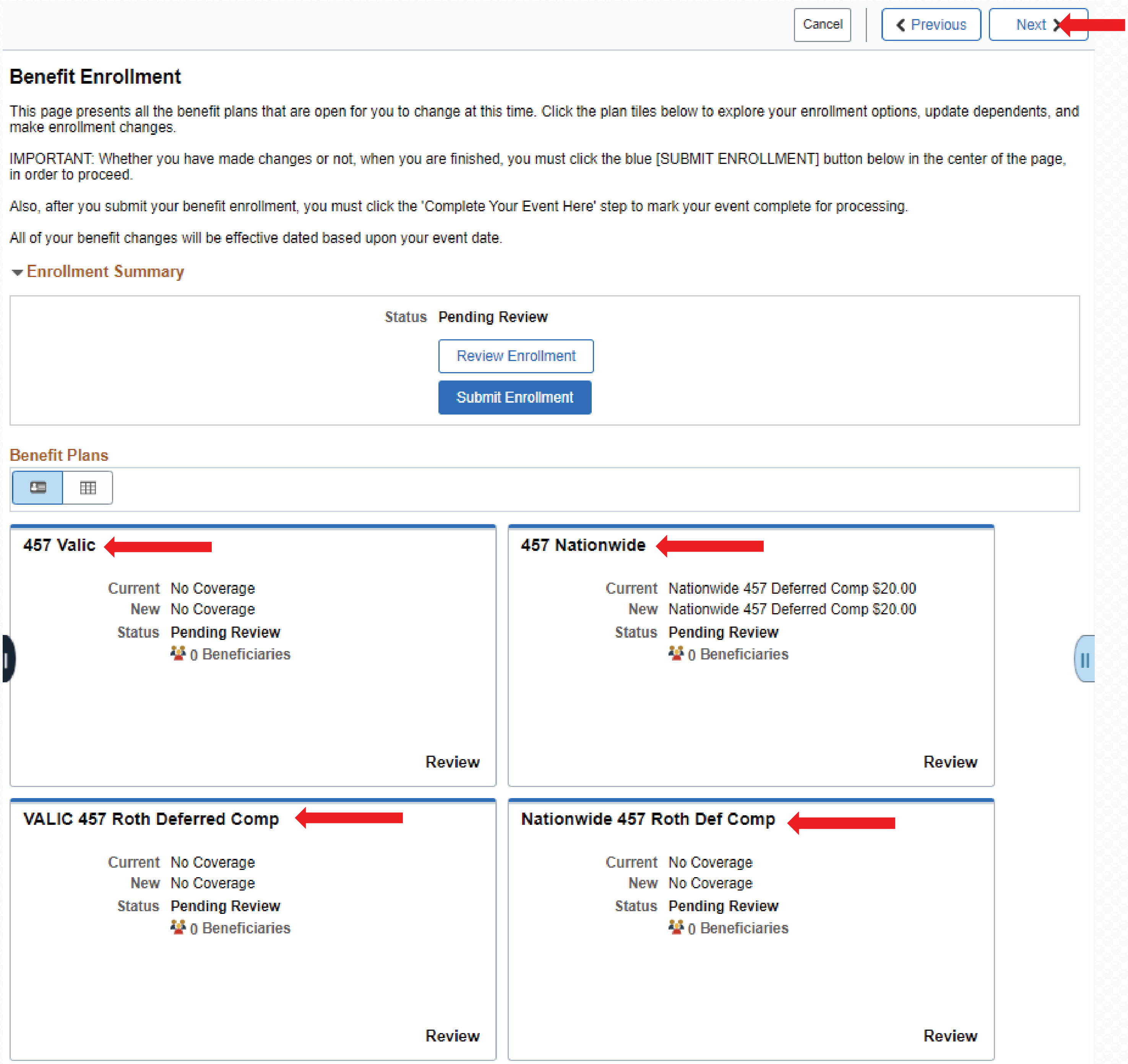


Select ***Start My Enrollment*** and click ***Next***



On the **Benefit Enrollment** screen, click on the Benefit Plan tile you wish to update. If this is a new contribution you will need to first select the plan, then set the contribution.

Select Plan Type (457 or Roth) and Vendor (Nationwide or VALIC*) to change and click* ***Next***



Enter your new contribution (Flat Dollar Amount or Percentage) and click ***Done***

Cancel **457 Valic** Done

401(K) plans allow you to prepare for your financial security and build your savings for retirement.

Enroll in Your Plan

	Plan Name
✓	Valic 457 Deferred Comp
Select	Waive

Contributions

You can enter your contribution as a percent or flat dollar amount but not both. You can not exceed the before-tax and after-tax plan maximums. If you choose to enter percents, the sum of your before-tax and after-tax percents can not exceed 100 percent.

Before Tax Amount ______ Before Tax Percent ______

Maximum Before Tax Percent 100.00

Contact Information

Phone
951 9554981 x OPT 2

Email
retirement@rivco.org

Address
RivCo Retirement Contact
P.O. Box 1569
Riverside, CA 92502

4. Review your update on the **Benefit Enrollment** screen, click on the Review Enrollment button to go over your changes. If everything is correct, use the ***Submit Enrollment*** button to send this information to HR.

Cancel | < Previous | Next >

Benefit Enrollment

This page presents all the benefit plans that are open for you to change at this time. Click the plan tiles below to explore your enrollment options, update dependents, and make enrollment changes.

IMPORTANT: Whether you have made changes or not, when you are finished, you must click the blue [SUBMIT ENROLLMENT] button below in the center of the page, in order to proceed.

Also, after you submit your benefit enrollment, you must click the 'Complete Your Event Here' step to mark your event complete for processing.

All of your benefit changes will be effective dated based upon your event date.

Enrollment Summary

Status **Pending Review**

Review Enrollment

Submit Enrollment

Benefit Plans

457 Valic	**457 Nationwide**
Current No Coverage	Current Nationwide 457 Deferred Comp $20.00
New No Coverage	New Nationwide 457 Deferred Comp $25.00
Status **Visited**	Status Changed
0 Beneficiaries	0 Beneficiaries
Review	**Review**

VALIC 457 Roth Deferred Comp	**Nationwide 457 Roth Def Comp**
Current No Coverage	Current No Coverage
New No Coverage	New No Coverage
Status **Pending Review**	Status **Pending Review**
0 Beneficiaries	0 Beneficiaries
Review	**Review**

5. Click on the '***Next***' button to navigate to the **Benefit Statements** to view your updates. If you wish to review or print this update, click the event to see more details.

6. Click on the '***Next***' button to navigate to the **Complete Your Event** page. From here you will be able to see an overview of the Savings Event. If a step has not been completed, this page will show you what steps are still pending and take you directly back to that pending step. If all the required steps have been successfully completed, you will be able to select the ***Complete*** button to finalize your request.

Human Resources Retirement Division

Phone: (951) 955-4981, Option 2 ● Fax: (951) 955-8538 ● Email: Retirement@rivco.org ●

● Appointments: https://rchr.checkappointments.com/ ●

● Hours of Operation are Monday - Friday 8:00 a.m. to 5:00 p.m. ●

RIVCO HR retirement division

COUNTY OF RIVERSIDE
457 DEFERRED COMPENSATION PLAN CHANGE FORM

INSTRUCTIONS

To change the bi-weekly amount you contribute to your 457 Deferred Compensation Plan account, submit savings contribution changes online https://hcm92.co.riverside.ca.us/psp/h920prda/?cmd=login&languageCd=ENG& **PeopleSoft Employee Self Service > Life Events > Savings Contribution Change.** Funds will be allocated based on investment elections on file with the provider.

You may also submit this form to the Retirement Division Fax (951) 955-8538 or retirement@rivco.org

- ☐ I am electing to CHANGE my contributions to the Plan.
- ☐ I am electing to STOP *all* my contributions to the Plan.
- ☐ I am a new participant in the County of Riverside 457 Deferred Compensation Plan ***Note: Only use this form if you have established an account in the Plan.*** *The enrollment must be completed before deferral can start. To enroll, contact a Nationwide or Corebridge Financial Advisor (Section 3). The Financial Advisor will assist you with account setup, plan enrollment, funding options, and investment advice to meet your financial goals.*

For questions contact Nationwide (877) 677-3678 Corebridge Financial (888) 568-2542 Retirement Division (951) 955-4981 Option 2

SECTION 1 - EMPLOYEE DATA

Last Name:	First Name:	Employee ID (required): ___ ___ ___ ___ ___ ___
Social Security Number: XXX – XX – ____________	Best Contact Telephone:	Department:

SECTION 2 - EMPLOYEE DEFERRAL

IRS regulations state that changes made to deferred compensation deferrals are to be effective on the first pay date of the next calendar month after receipt in Human Resources, unless noted otherwise. Complete the appropriate boxes below, with the amount you authorize to have deducted each pay period.

Effective date: ☐ ASAP or Paycheck dated ________________

Complete all boxes even if currently enrolled and no change is being made. Blank or empty box(es) will replace your current contribution to zero:

Nationwide	Regular Deferral Amount		50+ Catch-Up Deferral Amount		Standard Catch-Up Deferral Amount	
457 Pre-Tax Contribution:	$	%	$	%	$	%
ROTH After-Tax Contribution:	$	%	$	%	$	%

corebridge financial	Regular Deferral Amount		50+ Catch-Up Deferral Amount		Standard Catch-Up Deferral Amount	
457 Pre-Tax Contribution:	$	%	$	%	$	%
ROTH After-Tax Contribution:	$	%	$	%	$	%

I authorize my employer to reduce my salary by the above amount which will be credited to my Employer's Deferred Compensation Plan. The reduction will continue until otherwise authorized in accordance with the Plan. The deposit of my deferred amount by my employer and its payment to the designated investment options will be reflected in the first pay period contingent on the processing of this application by the Plan Administrator in conjunction with the set-up time required by my payroll center. The reduction is to be allocated to the funding options on file with the provider.

EMPLOYEE SIGNATURE:______________________________________DATE: ____________________________

OFFICE USE ONLY:____
Representative's Name - Please Print

Recorded Line:____
(Required if being submitted by a Nationwide or VALIC Retirement Representative)

SECTION 3 - FINANCIAL ADVISOR CONTACT INFORMATION

For more detailed information, please schedule a meeting with a Financial Advisor listed below. The Financial Advisor will assist you with account setup, plan enrollment, understanding your funding options, and investment advice to meet your financial goals.

Nationwide Retirement Solutions			
Mel Casupanan	Casupm1@Nationwide.com	All Areas, Hospital, DPSS	(951) 901-0514
Lupita Ayala	Ayalag2@Nationwide.com	Hospital, DPSS	(818) 798-8159
Janice Nichols	Nichoj7@Nationwide.com	Desert Areas	(760) 567-5007
Corebridge Financial			
Scott Meinert	Scott.Meinert@corebridgefinancial.com	All Areas	(951) 225-5347
Nain Perez	Nain.Perez@corebridgefinancial.com	All Areas	(951) 403-0652
Tim McDonald	Tim.McDonald@corebridgefinancial.com	All Areas	(760) 835-9522
Kevin Landen	Kevin.Landen@corebridgefinancial.com	All Areas	(951) 501-6432
Roel Aguinaldo	Roel.Aguinaldo@corebridgefinancial.com	All Areas	(951) 205-9445
Tiffany Dugas	Tiffay.Dugas@corebridgefinancial.com	All Areas	(951) 414-0875
Joshua Cervantes	Joshua.Cervantes@corebridgefinancial.com	All Areas	(951) 566-6936

Take action on your retirement plan

County of Riverside 457(b) Deferred Compensation Savings Plan

Your County of Riverside Retirement Plan affords you an opportunity to help accumulate money for a secure retirement. You contribute pretax dollars automatically by convenient payroll reduction, which might lower current income taxes. You may also make after-tax contributions to a Roth account in the plan by convenient payroll deduction. Your account benefits from the opportunity for tax-advantaged growth.

This is not your plan document or your Summary Plan Description. The administration of each plan is governed by the actual plan document. If discrepancies arise between this summary and the plan document, the plan document will govern.

Eligibility

You are immediately eligible to participate in the plan and may begin contributing to the plan upon enrollment.

Per Diem employees are eligible to participate. TAP employees are not eligible.

Enrollment

You may enroll in your retirement plan in the following ways:

- Online at countyofriverside.corebridgefinancial.com. Use access code 53677001 to get started.
- Download the Corebridge mobile app.
- Contact our Enrollment Center at 1.888.569.7055.
- Contact your financial professional.

No matter where you enroll, it's easy to determine your contribution amount, investment approach and securely set up your online account.

Your contributions (subject to plan terms)

Generally, you may contribute as much as 100% of your annual includible compensation up to the annual contribution limits set by the Internal Revenue Service. Visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount you can contribute to your retirement plan(s). You may increase or decrease your contributions as often as your employer allows.

Catch-up contributions

Special 457(b) catch up contribution, if remitted by the plan, allow a participant for 3 years priors to the normal retirement age (as specified by the plan) to contribute the lesser of:

- twice the elective deferral limit
- the basic annual limit plus the amount of the basic limit not used in prior years

Visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount you can contribute to your retirement plan(s).

Roth contributions

You have a choice regarding your elective contributions. You can direct all of your contributions to a traditional pretax account, to a Roth account or to a combination of the two. Contributions to a Roth account are after-tax. Regardless of your election, you are subject to the annual contribution limits detailed previously.

Stop/change contributions

You may change your contribution amount or discontinue contributing to your plan at any time and resume contributing again later, subject to plan provisions and any administrative requirements. In the meantime, your account will continue to grow on a tax-deferred basis.

Under a 457(b) plan, an election start, change or stop contributions will become effective no sooner than the first pay period of the month following the date the election is made.

Vesting

You are always 100% vested in your own contributions. Employer matched and/or direct contributions to the 401a are always 100% vested.

Account consolidation

You might be able to transfer your vested retirement account balance from a prior employer's plan to your County of Riverside Retirement Plan with Corebridge. This may be a way to simplify your financial profile and to ensure your overall investments are suitably diversified and consistent with your investment preferences. However, before moving funds, check with your other provider to determine if your account has any restrictions, imposes a withdrawal penalty or provides favorable terms. If distributions from the prior plan are subject to the 10% federal early withdrawal tax penalty, they will continue to be subject to the penalty after the rollover (even if the penalty did not apply due to severance from employment at age 50 or 55).

Investment flexibility

You decide how to invest all contributions among the mutual funds and the Fixed-Interest Option* offered under the County of Riverside Retirement Plan.

Remember, this plan represents a long-term investment. Investment values of the mutual funds you choose will fluctuate, and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than the original cost. Bear in mind that investing involves risk, including possible loss of principal.

* Policy Form series GFUA-398, a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

Fixed-Interest Option transfer restrictions

Generally, participants may transfer assets from the Fixed-Interest Option into equity options at any time and, after

90 days, from equity options into another fixed-income option such as a money market fund, a stable value fund or certain short-term bond funds, if such "competing options" are allowed in the plan.

Guided Portfolio Services®

Guided Portfolio Services (GPS) offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is great for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert, Morningstar Investment Management LLC, including how much to save, which investments to choose, and how much to invest in each. Accounts with a value less than $5,000 at quarter end will not be assessed a management fee. There is no cost to start or stop this service

GPS is offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

Tax-free loans

Tax-free loans make it possible for you to access your account, subject to certain limitations, without permanently reducing your account balance. Defaulted loan amounts (not repaid on time) will be taxed as ordinary income.

There are two types of loans with only one loan available at a time.

- General loans—This loan type can be requested for any reason, and you can choose a repayment term of 1 to 5 years.
- Residential loans—This loan type can only be requested for the purchase of a principal residence. You can choose a repayment term of 1 to 15 years.

Both types of loans have the same interest rate, which is set at 2% above the Prime Lending Rate as declared in The Wall Street Journal on the first business day of each month. This interest goes back into your account.

You are eligible to take a loan at any given time. The sum of your loan must not exceed the lesser of the following amounts (minus the highest outstanding loan balance(s) during the last 12 months and any defaulted loans including accrued interest):

- 100% of your balance up to $10,000
- $50,000
- 50% of your account balance

The minimum loan amount is $1,000, which means you must have at least $1,000 in your account to be eligible to take out a loan.

Withdrawal restrictions

Your plan was established to encourage long-term savings, so withdrawals are subject to federal restrictions. Unlike many other plan types, there is no 10% federal early withdrawal tax penalty for early withdrawals in the 457(b) plan except on amounts rolled over from other non-457(b) eligible retirement plans and withdrawn prior to age 59½.

Generally, depending on plan provisions, you may withdraw your vested account balance if you meet one of the following requirements:

- Retirement or severance from employment (following the County's mandatory 30 day hold after separation) Unforeseeable emergencies
- Your death
- Reaching age 59½
- Qualified birth or adoption withdrawal within one year from the date of birth or adoption (not subject to the 10% early withdrawal penalty)

Distribution options

Your plan offers many distribution options, allowing you to tailor your benefits to meet your individual needs. Depending on plan provisions, your withdrawal options include:

- Transferring or rolling over your vested account balance to another tax-advantaged plan that accepts transfers of rollovers
- Electing systematic withdrawals
- Taking a lump-sum distribution
- Choosing one of the many annuity options available
- Deferring distributions until the later of age 73 (age 72 if you were born after June 30, 1949 and before January 1, 1951 & age 70½ if you were born before July 1, 1949) or severance of employment, and allowing your account to continue to grow on a tax-deferred basis

Generally, income taxes must be paid on all amounts you withdraw from your plan.

Qualified distributions from a Roth account are tax-free. Generally, a qualified Roth distribution is a distribution that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability.

In the event that a lifetime income investment option will no longer be permitted in the plan, the lifetime income investment option may be directly rolled over to an IRA or other eligible retirement plan in the 90-day window prior to the date of such elimination from the plan. This would be permitted even though the participant is not otherwise entitled to a distribution.

Consult your financial professional for more specific information.

Administrative fee

The Corebridge Financial administrative charge is 0.02% (2 basis points). Fund Annual Operating Expenses apply depending on the mutual fund chosen and are described in the prospectus.

Account access

Once enrolled, you can access account information 24 hours a day, seven days a week:

Online — countyofriverside.corebridgefinancial.com

By phone — 1.800.448.2542

Access account information on your mobile device.

- Corebridge Mobile for iPad®, iPhone® or Android™-based phones

Personal service

For assistance, please visit **countyofriverside.corebridgefinancial.com**, call our Client Care Center at 1.800.448.2542 or contact your financial professional(s).

Scott A. Meinert
Financial Advisor
21550 Oxnard Street, Ste #420
Woodland Hills, CA 91387
Cell: 951-225-5347
Office: 818-661-7312
scott.meinert@corebridgefinancial.com

countyofriverside.corebridgefinancial.com 1.800.448.2542

We're here to help you take action

You can reach out directly to your financial professional.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account
There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the prospectuses carefully before investing. The prospectus contains important information, which can be obtained from your financial professional or by visiting countyofriverside.corebridgefinancial.com and clicking on Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID number 53677001 or 53677021 in the Login field and click Continue. Click on Funds on right side of screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1.800.428.2542.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Retirement Services,

Corebridge Financial and Corebridge are marketing names used by these companies.

iPad and iPhone are registered trademarks of Apple Inc. Android is a trademark of Google Inc.

VC 30531 (03/2023) J1050111 EE

AIG

AIG Retirement Services

Scott Meinert

Financial Advisor

VALIC Financial Advisors, Inc.

AIG Retirement Services

21550 Oxnard Street, Suite # 420
Woodland Hills, CA 91367

Phone: 818-551-7312
Company Cell: 951-225-5347
Email: SCOTT.MEINERT@aig.com

About AIG Retirement Services

The VALIC family of companies now known as AIG Retirement Services has been serving the retirement planning needs of those who serve others for more than 60 years. At VALIC Financial Advisors, Inc., we take a personal approach to retirement plans, offering customized solutions to meet your individual goals.

A financial advisor is available to meet with you wherever and whenever it's convenient for you - to discuss the financial topics that are most important to you. We are here to help guide you through the life events that may affect your financial outlook today, or in the future.

What I Can Provide

As a licensed advisor with VALIC Financial Advisors, Inc., I have the experience and resources to help clients with a range of financial needs, such as:

- Saving for Retirement
- Estate Planning Needs
- Professional Investment Management
- Protecting Family from unforeseen losses
- Retirement Income Planning
- Cash Management & Budgeting
- Retirement Plan Enrollment
- Retirement Planning
- Saving for College

Personal Information

My experience and knowledge make me a valuable resource. I have been associated with the AIG Retirement Services companies since 2014. I have also been in the financial services industry for 38 years.

Your Future is Calling. Meet It with Confidence.

CLICK aig.com/RetirementServices **CALL** 1-800-426-3753 **VISIT** your financial advisor

VC 29148 (04/2019) J124601 EE