

Invested in your future


An introduction to RPB



RPB provides employees of Reform Movement congregations and organizations with plans and programs to help them achieve a comfortable and dignified retirement.

OUR OFFERINGS INCLUDE:

- 403(b) defined contribution retirement plan
- Deferred compensation plan (Rabbi Trust)
- Basic term life insurance
- Long term disability insurance
- Retirement plan contribution insurance
- Loans from 403(b) accounts
- Retirement readiness tools and education
- A socially responsible fund based on the values of the Reform Jewish Movement for both plan participant and congregational investing



RPB works only and always in the best interests of our plan participants and employers. We have no shareholders to please, no revenue goals to meet, and no products to push.

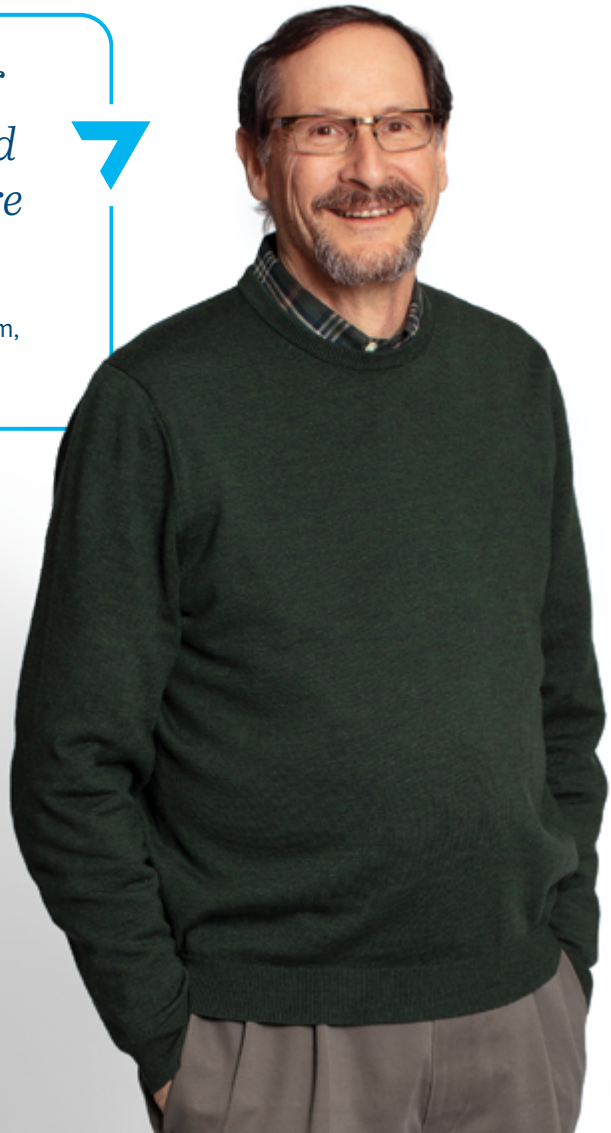
Caring for those who care for all of us

Working for a religious organization is a labor of love. Those who work tirelessly to support their communities and give so much of themselves deserve a retirement plan that's as dedicated as they are. That's why the Reform Movement created the Reform Pension Board more than 75 years ago.

Today, RPB provides a defined contribution retirement plan and life and disability insurance programs tailored to the financial needs—and shared values—of those working in the Reform Movement. Our investment strategy and selection of high-quality funds are guided by today's best practices in retirement planning.

“RPB is a good expression of who we are as a like-minded community and how we care for each other.”

RABBI ALAN FREEDMAN, Temple Beth Shalom,
Austin, TX, RPB plan participant since 2003



Benefits that are as dedicated as you are

RPB understands that Reform Movement organizations need to attract and retain the best and the brightest to ensure the future of the movement. That's why we're proud to offer some benefits that other retirement plan providers cannot.

- **A range of investment choices** to meet every participant's needs. Plan participants who don't have the experience or desire to make regular investment decisions can select from our custom suite of target allocation funds, which have lower fees than most other funds of this kind. For those wanting to customize their own portfolio, our self-directed funds include low-cost index funds from investment giant Vanguard.
- **Another way to save.** RPB offers a non-qualified deferred compensation plan ("Rabbi Trust") to accommodate participants with employer contributions that exceed the annual IRS contribution limit.
- **Parsonage in retirement for clergy.** Because funds distributed by RPB qualify for a parsonage tax benefit—regardless of which Reform Movement employer contributed the money—retired clergy can use allowable housing expenses to limit their taxable income.
- **Unique service and care.** We take great pride in being able to provide personalized support through one-on-one customer service, free financial planning from Fidelity (available in English and Spanish), and educational materials.
- **Collaboration with financial advisors.** RPB shares a common goal with advisors: our clients' best interests. That's why we enthusiastically partner with your financial representatives to help you plan for the future.

"To be honest, I couldn't enjoy my career the way I do if I didn't know that I could retire comfortably. Part of what's made my career 'successful,' is knowing the benefits that I have through RPB."

RABBI MARLA FELDMAN
Executive Director, Women of
Reform Judaism, New York, RPB
plan participant since 1985

LEARN ABOUT OUR

Reform Jewish Values Stock Fund

For plan participants and congregations who want to take their socially responsible investing to the next level, RPB offers a low-cost global equity fund guided by the resolutions of the CCAR, URJ, and CSA.



Above all, our shared values guide our investments.



Our board, investment committee, and staff all take RPB's fiduciary duty seriously. Our financial stewardship is based on a rigorous investment process and philosophy that aligns with Jewish values.

These values of *tikkun olam* and *tzedek*—as expressed in our Jewish Values Investing policy—have informed our decision-making process since 1997. This approach enables our participants to truly live their Jewish values while preparing for the retirement they deserve.

Learn more at rpb.org/JVI

Retirement is a long-term investment. RPB is here to guide you every step of the way.

In addition to one-on-one phone support, our plan participants have access to a number of retirement readiness tools and resources—including our highly regarded and informative annual Retirement Planning Seminar. [Learn more at rpb.org](https://rpb.org)





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If you have any questions,
we're here to help.

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