



Invested in your future

AN INTRODUCTION TO RPB


RPB provides clergy, professionals, educators, and other staff of qualified Reform Movement organizations with plans and programs to help them achieve a comfortable and dignified retirement.

- Retirement plans (traditional and Roth)
- Deferred compensation plan (Rabbi Trust)
- Term life insurance
- Long-term disability insurance
- Contribution insurance
- Loans
- Retirement readiness tools and education
- 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 70 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 modern Reform Movement professionals. Our total portfolio exceeds \$1.3 billion, and our investment strategy and selection of high quality funds are guided by today's best practices in retirement planning.



We're committed to our participants' financial security.

RPB understands that Reform Movement organizations need to attract and retain the best and the brightest to ensure the future of the movement, which is why we offer some benefits that other retirement plan providers cannot.

- **Investment choices to meet your needs.** Plan participants who don't have the experience or desire to make regular investment decisions can select our custom suite of objective-based funds, which have lower fees than most funds of this kind. For those wanting to manage their own portfolio or work with a financial advisor, 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 additional savings once participants have met their annual IRS contribution limit in RPB's 403(b) plan.
- **Parsonage in retirement.** Because funds distributed by RPB qualify for a parsonage allowance regardless of which Reform Movement employer contributed the money, retired clergy can use allowable housing expenses to limit their taxable income.
- **Collaboration with financial advisors.** RPB shares a common goal with advisors: our clients' best interests. We enthusiastically work with our participants' financial representatives as they plan for the future.
- **Unique service and care.** We take great pride in being able to provide personalized support through one-on-one customer service, free financial counseling through LifeWorks, and educational materials.

Above all, our shared values guide our investments.

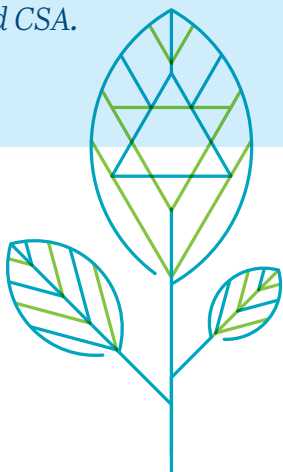
Our board, investment committee, and staff take RPB's fiduciary duty seriously. Our financial stewardship is based on a rigorous investment process and philosophy that aligns with Jewish values.

These values of *tikkun olam* and *tzedek*—as expressed in our Jewish Values Investing policy—have informed the decisions we make since 1997. This enables our participants to truly live their Jewish values while preparing for retirement.

Learn more at rpb.org/JVI

Reform Jewish Values Fund for retirement plan participants and congregations

For those who want to take their social responsibility investing to the next level, RPB offers a customized and low-cost global equity fund driven by the resolutions of the CCAR, URJ, and CSA.





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

In addition to one-on-one phone support, we provide plan participants with a number of retirement readiness tools and information—including our highly regarded and informative annual Retirement Planning Seminar.

Learn more at rpb.org

Questions?

Our service team is here to help.

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