

Welcome to MyRPB for Employers.

Whether you use this system every day or only occasionally, MyRPB will help you manage your employees' RPB retirement and long term disability plans.

In addition to this user guide, when you log into your MyRPB for Employers web portal, you'll see online guidance (walk-throughs) that will help you navigate the portal.

Overview

MyRPB for Employers offers a wide range of features that let you:

- Schedule contribution payments for the entire plan year or on an as-needed basis.
- Sync the frequency of contribution payments with your payroll schedule.
- Add or terminate employees.
- Update employees' compensation and contribution rates.
- Enroll employees in RPB's retirement plan.
- Add, adjust, or terminate an employee's long term disability coverage.

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Access your employer account

Login Instructions

To access your MyRBP for Employers account:

Returning users

- Go to www.rpb.org
- Click **Log In** in the upper right corner and select **Log In** under the Employers header **1**.
- Enter your User ID and password.

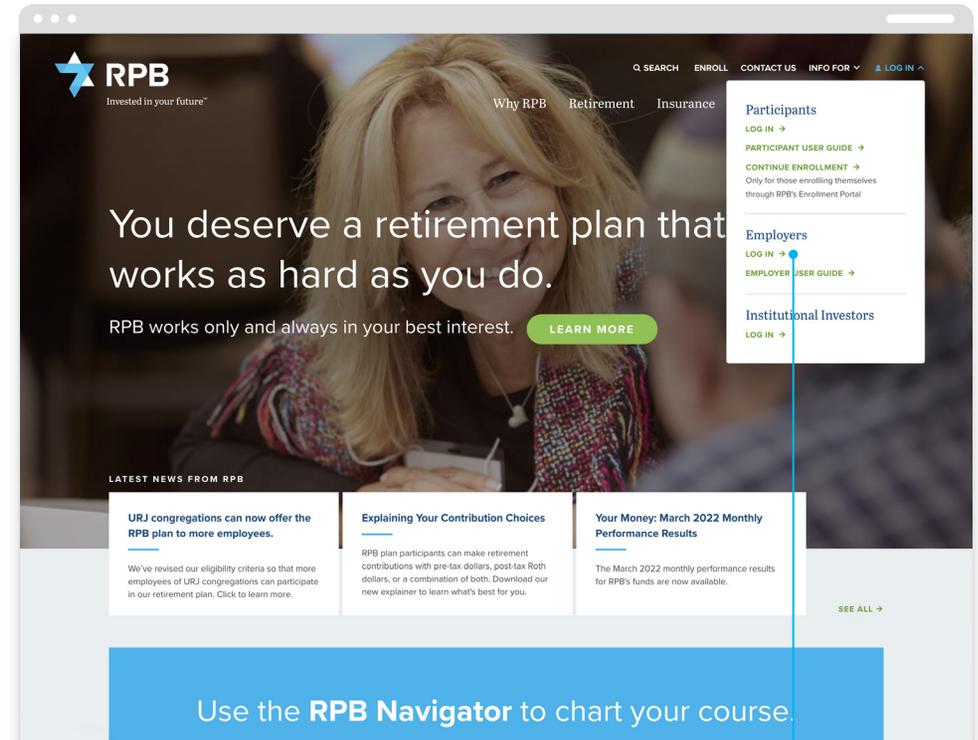
First-time users

You will receive an email from RPB with instructions on how to set up your account, a new username, and a link to create a new password. Click the link and follow the instructions to access your account.

Forgot your login information?

If you forgot your password, click **Forgot your password** and follow the instructions on the screen to reset your password. If you forgot your username, contact RPB for help.

NOTE: MyRBP is only compatible with Chrome (recommended) or Firefox web browsers. Internet Explorer is not supported.



General navigation

Once you log in to your MyRPB for Employers web portal, you can navigate between the **homepage** and the **dashboard**.

The **homepage** features announcements, frequently asked questions, and other helpful resources to make your role as plan administrator easier.

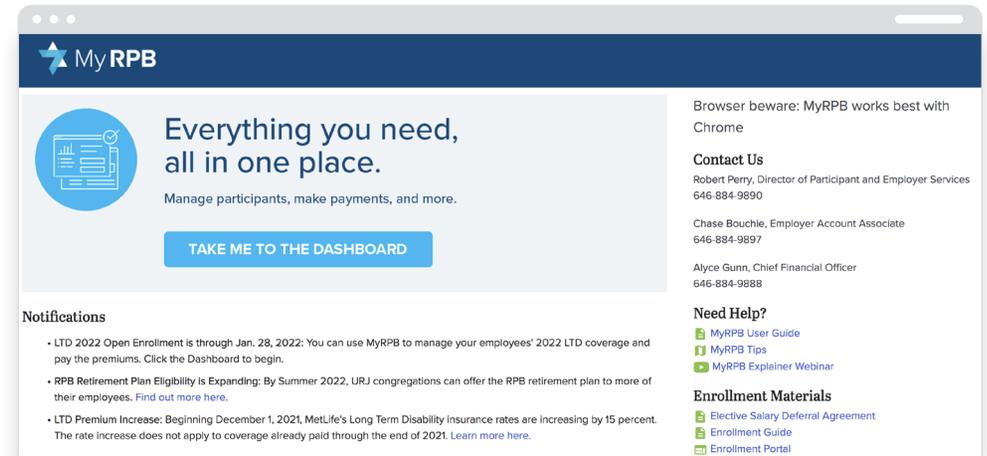
The **dashboard** contains the main functions for managing plan participants and making payments.

To get to the dashboard from the homepage, click the **“Take me to the dashboard”** blue button.

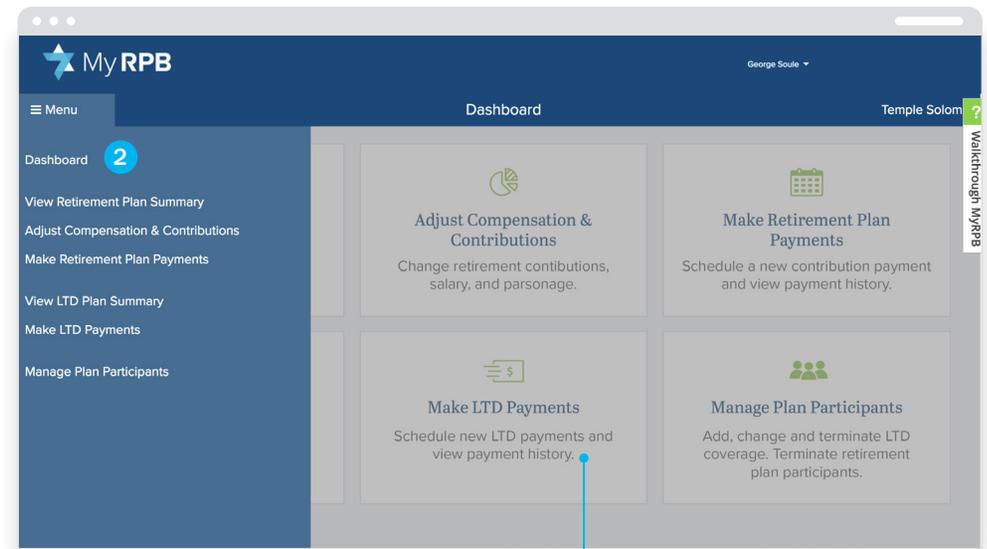
To navigate the dashboard:

1. Click on the rectangular tiles **1** in the center of the page or use the menu in the upper left-hand corner.
2. **When elsewhere in the portal:** Click **Dashboard** **2** in the side menu to navigate back to the dashboard.

NOTE: Your browser’s “back” button does not work in the portal. To navigate back to a previous screen from an interior page, click the **Cancel** button within a MyRPB tool or click the side menu to return to the dashboard.



Homepage



Dashboard

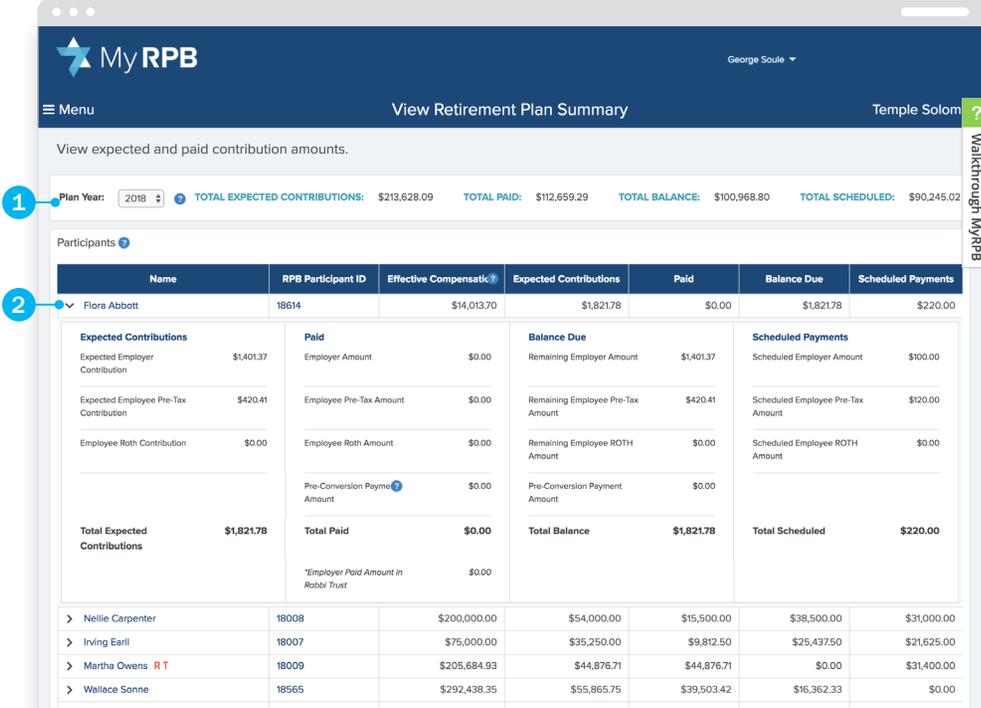
Retirement Plan

View retirement plan summary

This screen provides a snapshot of employer and employee contribution amounts that are expected, paid, and scheduled. It will display any participants who have had payments set up.

To view employees' contribution amounts:

- Select the **plan year** 1 for the contributions you want to see. This will display that year's expected, paid, due, and scheduled contributions.
- Click the arrow next to a participant name 2 to see a summary of that employee's expected, already paid, and scheduled contribution payments in the selected plan year.



View expected and paid contribution amounts.

Plan Year: 2018 TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09 TOTAL PAID: \$112,659.29 TOTAL BALANCE: \$100,968.80 TOTAL SCHEDULED: \$90,245.02

Participants

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments																												
Flora Abbott	18614	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00																												
<table border="1"> <thead> <tr> <th>Expected Contributions</th> <th>Paid</th> <th>Balance Due</th> <th>Scheduled Payments</th> </tr> </thead> <tbody> <tr> <td>Expected Employer Contribution \$1,401.37</td> <td>Employer Amount \$0.00</td> <td>Remaining Employer Amount \$1,401.37</td> <td>Scheduled Employer Amount \$100.00</td> </tr> <tr> <td>Expected Employee Pre-Tax Contribution \$420.41</td> <td>Employee Pre-Tax Amount \$0.00</td> <td>Remaining Employee Pre-Tax Amount \$420.41</td> <td>Scheduled Employee Pre-Tax Amount \$120.00</td> </tr> <tr> <td>Employee Roth Contribution \$0.00</td> <td>Employee Roth Amount \$0.00</td> <td>Remaining Employee ROTH Amount \$0.00</td> <td>Scheduled Employee ROTH Amount \$0.00</td> </tr> <tr> <td></td> <td>Pre-Conversion Payment Amount \$0.00</td> <td>Pre-Conversion Payment Amount \$0.00</td> <td></td> </tr> <tr> <td>Total Expected Contributions \$1,821.78</td> <td>Total Paid \$0.00</td> <td>Total Balance \$1,821.78</td> <td>Total Scheduled \$220.00</td> </tr> <tr> <td></td> <td>*Employer Paid Amount in Rabbi Trust \$0.00</td> <td></td> <td></td> </tr> </tbody> </table>							Expected Contributions	Paid	Balance Due	Scheduled Payments	Expected Employer Contribution \$1,401.37	Employer Amount \$0.00	Remaining Employer Amount \$1,401.37	Scheduled Employer Amount \$100.00	Expected Employee Pre-Tax Contribution \$420.41	Employee Pre-Tax Amount \$0.00	Remaining Employee Pre-Tax Amount \$420.41	Scheduled Employee Pre-Tax Amount \$120.00	Employee Roth Contribution \$0.00	Employee Roth Amount \$0.00	Remaining Employee ROTH Amount \$0.00	Scheduled Employee ROTH Amount \$0.00		Pre-Conversion Payment Amount \$0.00	Pre-Conversion Payment Amount \$0.00		Total Expected Contributions \$1,821.78	Total Paid \$0.00	Total Balance \$1,821.78	Total Scheduled \$220.00		*Employer Paid Amount in Rabbi Trust \$0.00		
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> Martha Owens RT	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00																												
> Wallace Sonne	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00																												

NOTE: RPB operates on a plan year from July to June. If your fiscal year is different, the total compensation and expected contributions displayed in your MyRPB for Employers web portal may be slightly different from your own calculations.

Details & Definitions - View Retirement Plan Summary

Time Frame: Five years of plan data, with the retirement plan year running from July 1 through June 30. A plan year is referenced by the year the plan year ends. For example, the 2022 plan year is the year that ends June 30, 2022.

People: All employees who received or should receive contributions for a given plan year.

- If an employee received contributions and was subsequently terminated, the employee will have a red “T” next to their name. Termination will automatically update the expected contributions and any retirement payment schedule for the plan year.
- If you request a refund of retirement contributions when terminating an employee and RPB has not yet processed the refund, a red “R” will appear next to an employee’s name. Once the refund has been processed, the “R” will disappear.
- If a person appears on this screen who shouldn’t be there, or who has been terminated but doesn’t have a “T” next to their name, terminate the employee using the **Manage Plan Participants** function.
- If a new enrollee should appear on this screen but doesn’t, you likely have not yet added their compensation and contribution information. Go to the **Adjust Compensation & Contributions** page to enter their information.

Balances:

Negative Balances: Negative balances may appear in the balance section if RPB received a payment that is higher than the calculated expected contribution amounts. The overpayments can be intentional (e.g., an employee retires just before the end of the plan year, and the employer decides to let the employee keep the full-year of employer contributions that were paid into the plan) or unintentional (e.g., an amount was incorrectly paid to an employee that exceeds the expected amount). In the latter case, contact RPB to request a refund.

Positive Balances: A large positive balance may appear in the “balance” section if the employer underpaid what’s owed or entered the incorrect data on the Adjust Compensation and Contributions screen. A small positive balance after a plan year ends is often caused by the system’s calculation methodology. Because RPB calculates expected contributions on a 365-day basis, RPB’s calculations can be slightly different than your own if: (1) you have a different fiscal year than RPB’s plan year, (2) an employee has a hire date or termination date within the plan year, or (3) some other mid-plan-year change to compensation or contribution rates prompted a prorated calculation.

Summary:

Effective Compensation: The average, annualized amount based on the compensation that is or will be in effect for that plan year. This is not the employee’s salary.

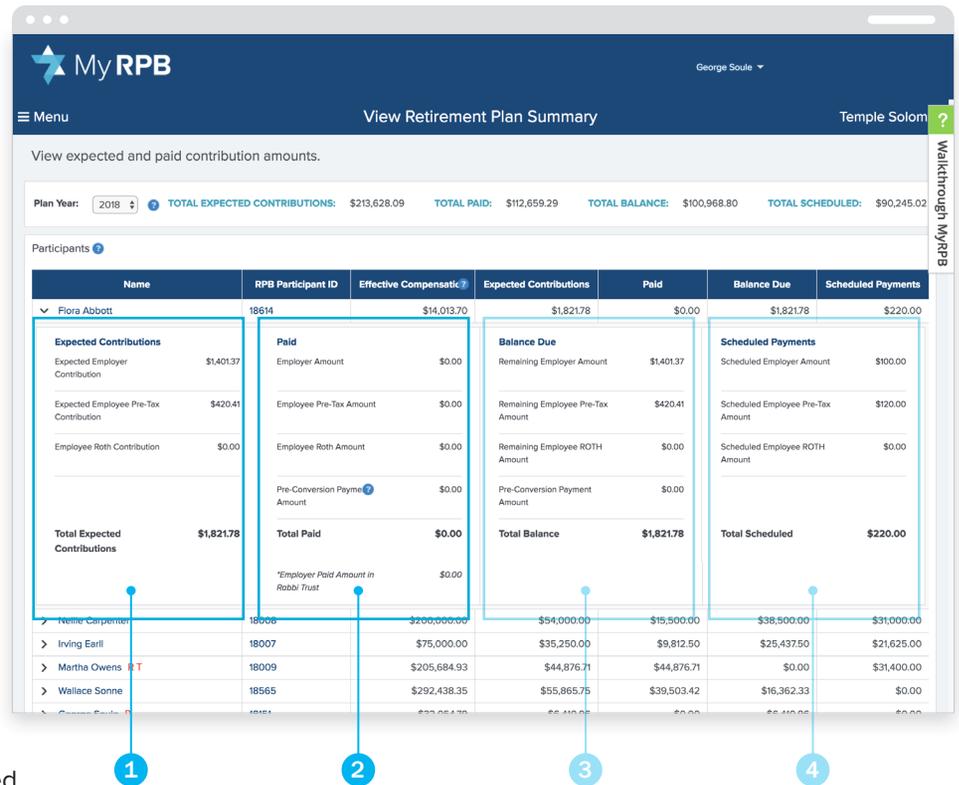
Expected Contributions: The average, annualized amount based on the contribution information that is or will be in effect for that plan year.

Expected Contributions 1

- **Expected Employer Contribution:** The total retirement contribution expected from your organization in the plan year.
- **Expected Employee Pre-Tax Contribution:** The total retirement contribution amount expected from this employee's paycheck deduction in the plan year.
- **Employee Roth Contribution:** The total post-tax retirement contribution amount expected to be deducted from this employee's paycheck in the plan year.
- **Total Expected Contributions:** The total amount of employee/employer contributions expected during the plan year.

Paid 2

- **Employer:** The employer share of the participant balance paid during the plan year.
- **Employee Pre-Tax Amount:** The employee share of the participant balance paid during the plan year.
- **Employer Roth:** The post-tax employee share of the participant balance paid during the plan year.
- **Pre-Conversion Payment Amount:** The combined total of employee and employer contributions made to the RPB Plan before 2018, when RPB converted to the MyRPB for Employers system. Prior to 2018, payments were not segregated between employer and employee contributions and therefore appear as a combined amount in this field.
- **Total Paid:** The total of employee/employer contributions that have been paid this plan year.
- **Employer Paid Amount in Rabbi Trust:** Employer contributions in excess of allowed IRS contribution limits automatically roll into a participant's Rabbi Trust account and will appear under the paid amounts in the detailed sections of this screen. This amount is a subset of and included in the employer amount displayed in the paid section. Employee contributions do not flow into the Rabbi Trust.



George Soule

View Retirement Plan Summary Temple Solomon

View expected and paid contribution amounts.

Plan Year: 2018 TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09 TOTAL PAID: \$112,659.29 TOTAL BALANCE: \$100,968.80 TOTAL SCHEDULED: \$90,245.02

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments	
Flora Abbott	18614	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00	
Expected Contributions			Paid			Balance Due	Scheduled Payments
Expected Employer Contribution	\$1,401.37	Employer Amount	\$0.00	Remaining Employer Amount	\$1,401.37	Scheduled Employer Amount	\$100.00
Expected Employee Pre-Tax Contribution	\$420.41	Employee Pre-Tax Amount	\$0.00	Remaining Employee Pre-Tax Amount	\$420.41	Scheduled Employee Pre-Tax Amount	\$120.00
Employee Roth Contribution	\$0.00	Employee Roth Amount	\$0.00	Remaining Employee ROTH Amount	\$0.00	Scheduled Employee ROTH Amount	\$0.00
		Pre-Conversion Pymt Amount	\$0.00	Pre-Conversion Payment Amount	\$0.00		
Total Expected Contributions	\$1,821.78	Total Paid	\$0.00	Total Balance	\$1,821.78	Total Scheduled	\$220.00
		*Employer Paid Amount in Rabbi Trust	\$0.00				
Neilie Carpenter	18006	\$200,000.00	\$54,000.00	\$15,500.00	\$38,500.00	\$31,000.00	
Irving Earll	18007	\$75,000.00	\$35,250.00	\$9,812.50	\$25,437.50	\$21,625.00	
Martha Owens	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00	
Wallace Sonne	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00	

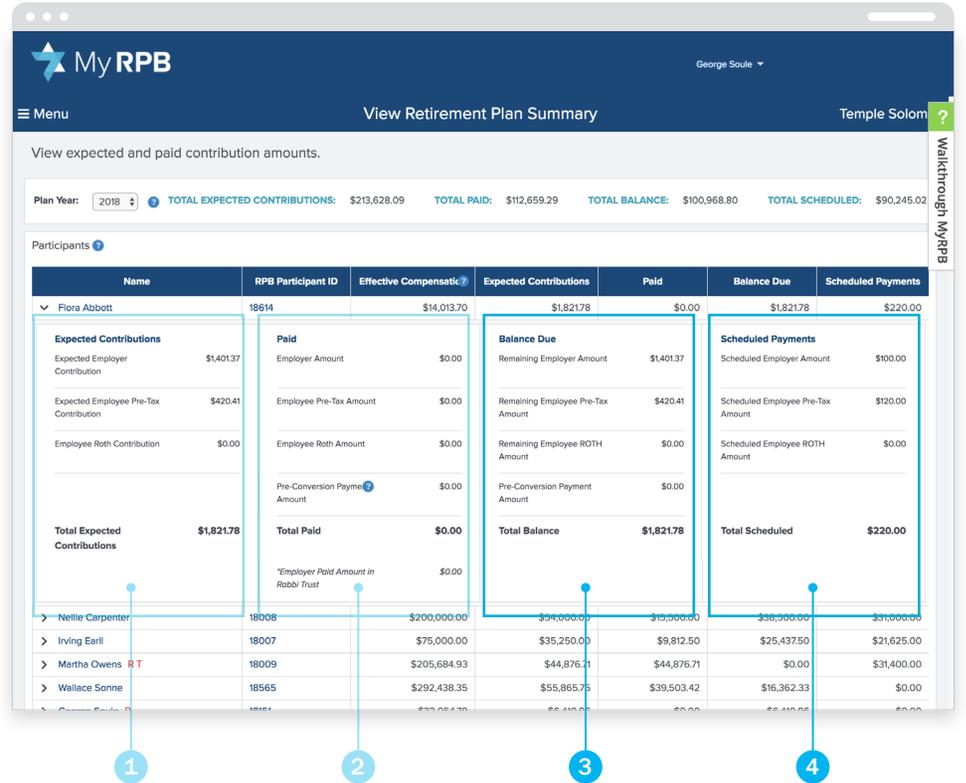
Callouts: 1 points to Expected Contributions, 2 points to Paid, 3 points to Balance Due, 4 points to Scheduled Payments.

Balance Due 3

- **Remaining Employer Amount:** The remaining payment expected on your organization's behalf through the plan year.
- **Remaining Employee Pre-Tax Amount:** The remaining pre-tax payment expected on behalf of your employee.
- **Remaining Employee Roth Amount:** The remaining post-tax payment expected on behalf of your employee.
- **Balance Adjustment Amount:** Any adjustments made by RPB, at the employer's request, to zero out residual balances at the end of a plan year. Before 2018, payments were not directly applied against employer and employee balances and therefore appear in the adjustments field as a reduction of the overall remaining balance due.
- **Total Balance:** The total combined employee/employer contributions expected during the specified plan year.

Scheduled Payments 4

- **Scheduled Employer Amount:** The amount of retirement payments your organization has scheduled this plan year on behalf of the employer.
- **Scheduled Employee Pre-Tax Amount:** The amount of retirement payments your organization has scheduled this plan year on behalf of the employee.
- **Scheduled Employee Roth Amount:** The amount of retirement post-tax payments your organization has scheduled this plan year on behalf of the employee.
- **Total Scheduled:** The total amount of employee/employer contributions expected through the end of the plan year.



The screenshot shows the 'View Retirement Plan Summary' page for Temple Solomon. It displays a table of participants with columns for Name, RPB Participant ID, Effective Compensation, Expected Contributions, Paid, Balance Due, and Scheduled Payments. A summary row at the top shows: TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09, TOTAL PAID: \$112,659.29, TOTAL BALANCE: \$100,968.80, and TOTAL SCHEDULED: \$90,245.02. The table lists participants like Flora Abbott, Nellie Carpenter, Irving Earll, Martha Owens, and Wallace Sonne. Callouts 1-4 point to the Expected Contributions, Paid, Balance Due, and Scheduled Payments columns respectively.

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments	
Flora Abbott	18614	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00	
Expected Contributions							
Expected Employer Contribution	\$1,401.37	Employer Amount	\$0.00	Balance Due	Remaining Employer Amount	\$1,401.37	
Expected Employee Pre-Tax Contribution	\$420.41	Employee Pre-Tax Amount	\$0.00	Balance Due	Remaining Employee Pre-Tax Amount	\$420.41	
Employee Roth Contribution	\$0.00	Employee Roth Amount	\$0.00	Balance Due	Remaining Employee ROTH Amount	\$0.00	
		Pre-Conversion Pymt Amount	\$0.00	Balance Due	Pre-Conversion Payment Amount	\$0.00	
		Employer Paid Amount in Rabbi Trust	\$0.00	Balance Due	Total Balance	\$1,821.78	
Total Expected Contributions	\$1,821.78	Total Paid	\$0.00	Total Balance	\$1,821.78	Total Scheduled	\$220.00
Scheduled Payments							
					Scheduled Employer Amount	\$100.00	
					Scheduled Employee Pre-Tax Amount	\$120.00	
					Scheduled Employee ROTH Amount	\$0.00	
					Total Scheduled	\$220.00	
Nellie Carpenter	18008	\$200,000.00	\$9,000.00	\$9,000.00	\$38,000.00	\$31,000.00	
Irving Earll	18007	\$75,000.00	\$35,250.00	\$9,812.50	\$25,437.50	\$21,625.00	
Martha Owens	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00	
Wallace Sonne	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00	

NOTE: Due to the system conversion and separation of employer and employee payments, the balance due detail may not be what you expect. The Total Balance Amount accurately indicates the amount you may owe RPB.

Adjust compensation & contributions

This page allows you to add, update, correct, and delete contribution, salary, and parsonage information for employees participating in RPB's retirement plan. You won't see participants who only have LTD coverage.

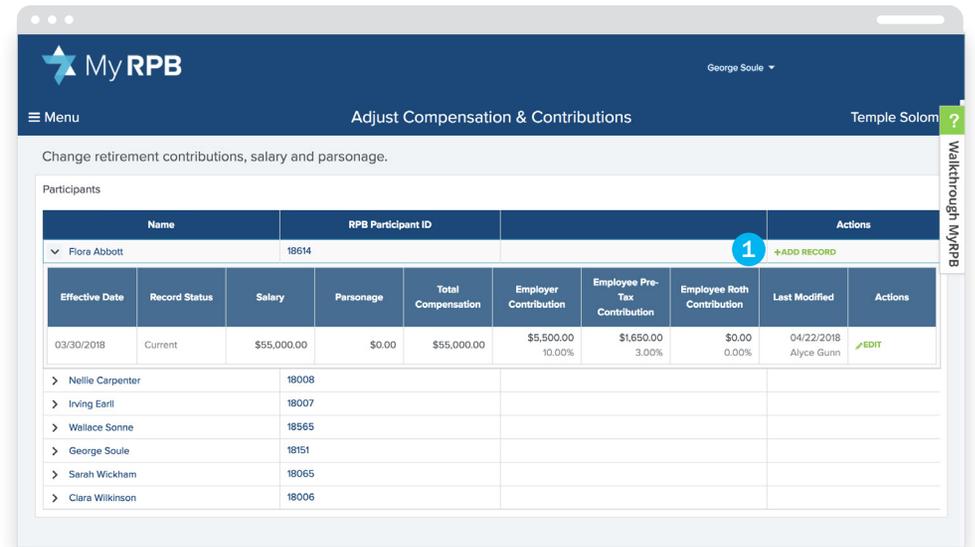
Add a compensation and contribution record for a new participating employee

After RPB confirms eligibility for a new employee to participate in the retirement plan, you will need to enter the employee's contribution and compensation details, and schedule payments on their behalf.

To add information for a new employee:

1. Select **Manage Plan Participants** on the main dashboard or drop-down menu to see that the employee has been correctly added.
2. Then click **ADJ Comp** or go directly to **Adjust Compensation & Contributions**.
3. Click on the relevant employee's name and then click **Add Record** **1**.
4. On the **Add Record** page, enter:
 - Compensation information: salary, parsonage (if applicable)
 - Contribution information: percentage or dollar amount, employer's contribution, employee's contribution
 - Effective date
5. Click **Add** when you're done, and the main **Adjust Compensation & Contributions** page will be displayed.

After adding information for a new participant, you must schedule a payment (see the **Make Retirement Payments** section). If the participant is also enrolling in long term disability (LTD), see the LTD section.



Change retirement contributions, salary and parsonage.

Participants

Name	RPB Participant ID	Actions
Flora Abbott	18614	1 +ADD RECORD

Effective Date	Record Status	Salary	Parsonage	Total Compensation	Employer Contribution	Employee Pre-Tax Contribution	Employee Roth Contribution	Last Modified	Actions
03/30/2018	Current	\$55,000.00	\$0.00	\$55,000.00	\$5,500.00 10.00%	\$1,650.00 3.00%	\$0.00 0.00%	04/22/2018 Alyce Gunn	EDIT

Participants list:

- > Nellie Carpenter 18008
- > Irving Earll 18007
- > Wallace Sonne 18565
- > George Soule 18151
- > Sarah Wickham 18065
- > Clara Wilkinson 18006

Update an employee's compensation or contribution record

To update an employee's contribution, compensation, and parsonage information (which may be due to a raise or change in contribution amounts):

1. Select **Adjust Compensation & Contributions** from the dashboard or drop-down menu.
2. Find the name of the employee whose information you'd like to adjust, click on their name, and then click **Add Record** 1.
3. On the **Add Record** page, enter:
 - Compensation information 2 : salary, parsonage (if applicable)
 - Contribution information 3 : percentage or dollar amount, employer's contribution, employee's contribution
 - Effective date
4. Click **Add** when you're done, and the main **Adjust Compensation & Contributions** page will be displayed.

NOTE: Edit a record only to correct faulty information. Click **Add Record** to add new compensation, parsonage or contribution rates. For example, use **Add Record** if an employee gets a pay raise or increases their retirement plan contribution.

NOTE: Enter all information as annual values. Do not prorate the values based on employee hire or termination dates.



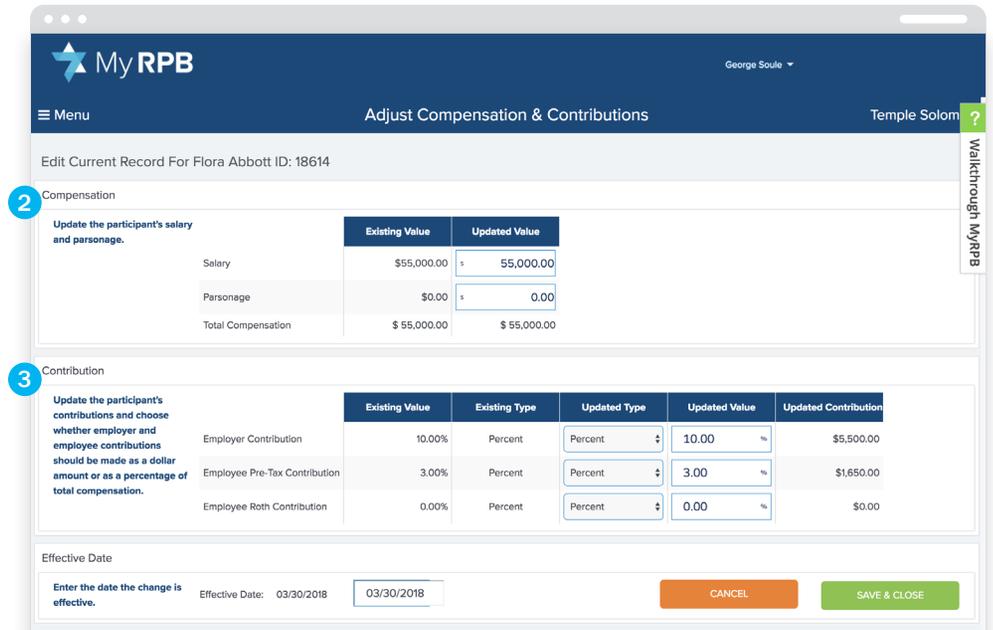
My RPB Adjust Compensation & Contributions

George Soule Temple Solomon

Change retirement contributions, salary and parsonage.

Participants

Name	RPB Participant ID	Actions
Flora Abbott	18614	1 +ADD RECORD
Neille Carpenter	18008	
Inving Earl	18007	
Wallace Sonne	18565	
George Soule	18151	
Sarah Wickham	18065	
Clare Wilkinson	18006	



My RPB Adjust Compensation & Contributions

George Soule Temple Solomon

Edit Current Record For Flora Abbott ID: 18614

2 Compensation

Update the participant's salary and parsonage.

	Existing Value	Updated Value
Salary	\$55,000.00	\$55,000.00
Parsonage	\$0.00	\$0.00
Total Compensation	\$55,000.00	\$55,000.00

3 Contribution

Update the participant's contributions and choose whether employer and employee contributions should be made as a dollar amount or as a percentage of total compensation.

	Existing Value	Existing Type	Updated Type	Updated Value	Updated Contribution
Employer Contribution	10.00%	Percent	Percent	10.00	\$5,500.00
Employee Pre-Tax Contribution	3.00%	Percent	Percent	3.00	\$1,650.00
Employee Roth Contribution	0.00%	Percent	Percent	0.00	\$0.00

Effective Date

Enter the date the change is effective. Effective Date: 03/30/2018 03/30/2018

CANCEL SAVE & CLOSE

Correct an employee's compensation and contribution record

If an employee's compensation or contribution information or effective date were entered incorrectly, use the **Edit** record function.

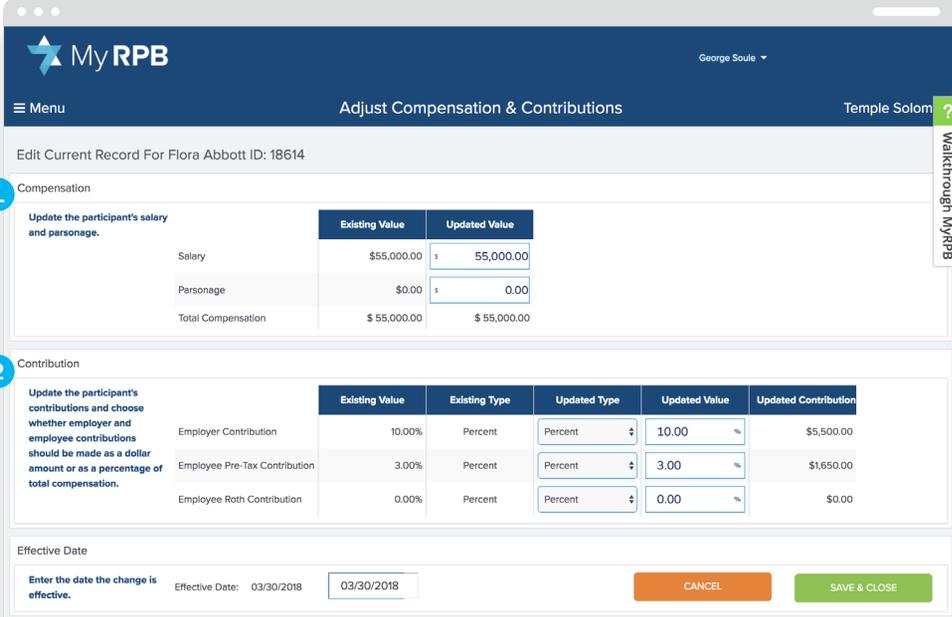
To edit an employee's record:

1. Select **Adjust Compensation & Contributions** on the dashboard or drop-down menu.
2. Click on the **name of the employee** whose salary record you want to correct.
3. Click **Edit** in the **Actions** column.
 - In the **Compensation** table **1**, update the employee's salary and parsonage, if applicable. The updated value will automatically be calculated.
 - In the **Contribution** table **2**, update the employer and employee contribution. You can also change the type of data that will be entered to either a dollar amount or percentage of their compensation.
4. Enter the effective date, then click **Save & Close**.

Delete an employee's compensation and contribution record

You can only delete records that haven't yet gone into effect.

- Click the **delete icon** next to the record icon.



My RPB George Soule Temple Solom

Adjust Compensation & Contributions

Edit Current Record For Flora Abbott ID: 18614

1 Compensation

Update the participant's salary and parsonage.

	Existing Value	Updated Value
Salary	\$55,000.00	\$ 55,000.00
Parsonage	\$0.00	\$ 0.00
Total Compensation	\$ 55,000.00	\$ 55,000.00

2 Contribution

Update the participant's contributions and choose whether employer and employee contributions should be made as a dollar amount or as a percentage of total compensation.

	Existing Value	Existing Type	Updated Type	Updated Value	Updated Contribution
Employer Contribution	10.00%	Percent	Percent	10.00 %	\$5,500.00
Employee Pre-Tax Contribution	3.00%	Percent	Percent	3.00 %	\$1,650.00
Employee Roth Contribution	0.00%	Percent	Percent	0.00 %	\$0.00

Effective Date

Enter the date the change is effective. Effective Date: 03/30/2018

CANCEL SAVE & CLOSE

NOTE: Enter all information as annual values. Do not prorate the values based on employee hire or termination dates.

Details & Definitions - Adjust Compensation & Contributions:

Viewing Compensation and Contribution Records

Time Frame: An employee's compensation and contribution history with RPB and is organized by the effective start and end dates of compensation and contributions levels, irrespective of the plan year. This allows you to maintain information based on your own fiscal year, enter future compensation increases before they happen, and make contribution changes throughout the plan year.

People: Current employees who are enrolled in RPB's retirement plan. Terminated employees are not shown.

- If someone appears on this screen who should be terminated, terminate the person on the **Manage Plan Participants** page.
- If a person is missing from this screen who should be in the retirement plan, RPB has likely not activated that person yet. This could be because the enrollment hasn't been submitted to RPB or we're still verifying the employee's eligibility.
- The employee will appear on the screen as soon as RPB activates the person in the retirement plan.

If an employee is not terminated but is no longer contributing, they will still appear on this page unless you contact RPB to let us know the person should no longer be displayed. However, RPB may deactivate a person from the retirement plan if they stop making contributions over an extended period of time. If this happens, you can request they be reactivated should contributions start again for the employee.

Records: A compensation and contribution record contains the following information:

- **Salary:** The employee's annual salary. If an employee is paid on an hourly basis, enter the total budgeted hours for that person multiplied by their hourly rate as their annual salary. Note: Their salary does not need to be edited to exactly match their actual pay.
- **Parsonage:** The employee's annual parsonage if a clergy member
- **Employer Contribution:** The annual contribution amount made by the employer to the plan. This can be entered as either a percentage of total compensation or as a fixed dollar amount.
- **Employee Pre-Tax Contribution:** The annual contribution amount being deducted from the employee's paycheck on a pre-tax basis by your payroll vendor. This can be entered as either a percentage of the total compensation or as a fixed dollar amount.
- **Employee Roth Contribution:** The annual contribution amount being deducted from the employee's paycheck on a post-tax basis by your payroll vendor. This can be entered as either a percentage of the total compensation or as a fixed dollar amount.

- **Effective Date:** The date that the compensation and contribution information take effect. The effective date is a critical element as it is used by the system to automatically calculate prorated amounts.
 - If an employee works for a full year with no changes in compensation or contributions other than the start of the year raise, the effective date should be the first day of your fiscal year.
 - If an employee starts working in the middle of your fiscal year, the effective date should be the employee's hire date.
 - If an employee's contribution rates change at the start of a calendar year (which equates to a new payroll year), the effective date should be January 1st.
 - If the employee has compensation and/or contribution rate changes at any time during the year, the effective date should be the first date of the payroll cycle that the change went into effect.

Status: Each record will have a status:

1. **Current:** The compensation and contribution record that is in effect today, and that went into effect as of the effective date on the record.
2. **Previous:** A compensation and contribution record that was in effect from the previous effective date of the record until the effective date of the next successive record.
3. **Future:** A compensation and contribution record that will go into effect at a future date.

NOTE: Enter all information as if an employee is there for a full 12 months. *It is critical that you do not prorate the values based on employee hire or termination because MyRPB will automatically prorate the values for you.* If you enter prorated values, MyRPB will produce prorations of prorations both as expected values and in automated payment schedules.

Editing a Record vs. Adding a Record

- If a "Current" or "Previous" record contains incorrect information, correct the mistake by editing the record. Editing overwrites the information in that record.
- If the "Current" record is correct as of the effective date of that record, but a change subsequently occurred, create a new record with a new effective date.
- You cannot add records that have effective dates in a previous plan year. You can only add records that have effective dates in the current or in a future plan year. If you need to add a record that is retroactive to a previous plan year, contact RPB for assistance.
- You can delete records with a *future* status.

Effect of Changes on Scheduled Payments

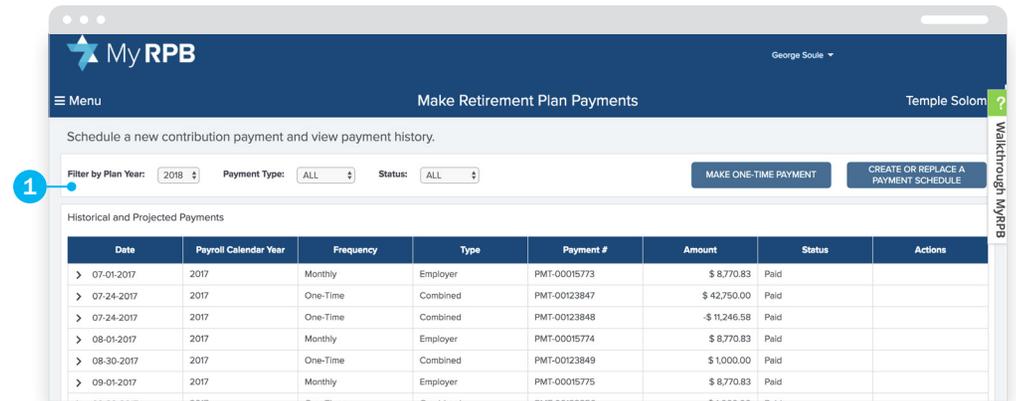
- The following changes will automatically be incorporated into future scheduled payments: a compensation or contribution change for an existing employee in the retirement plan, termination of an existing employee who was contributing to the retirement plan, and adding a new employee to the retirement plan. The status of these payments will change from "Ready" to "Hold" until you review and accept.
- If you want to make a compensation change but do not want the change to affect scheduled payments, enter the contribution levels as fixed dollar amounts instead of as percentages.

Make retirement plan payments

This screen lets you review payment history and make one-time or recurring payments.

To view payment history:

1. Select **Make Retirement Plan Payments** on the dashboard or drop-down menu. Filter views by plan year, payment type, and the status of the payments **1**.
2. Click on the left arrow next to a payment to display the payment details, including the participants on each payment, and their employer and employee pre-tax contribution amounts.
3. Refunds and other amounts will appear in the payment detail when the payment total is more than the sum of all contributions on the payment:
 - **Refund:** Occurs when an employee is terminated and you request a refund of prepaid contributions, or an overpayment. The refund amount will appear on the refund line. A red “R” will appear next to the name of the employee who received the refund.
 - **Other:** If an employer sends money in amounts that don’t reconcile to employees’ balances due, and RPB is unsure of how to allocate the funds to employees, RPB will sometimes allocate funds to **Unapplied Cash**, which will appear in **Other** **2**, and wait for instructions from the employer. **Other** may also show payments of “**lost earnings**” by an employer when an employer has to make up for missed investment earnings because of making late contribution payments for a participant.



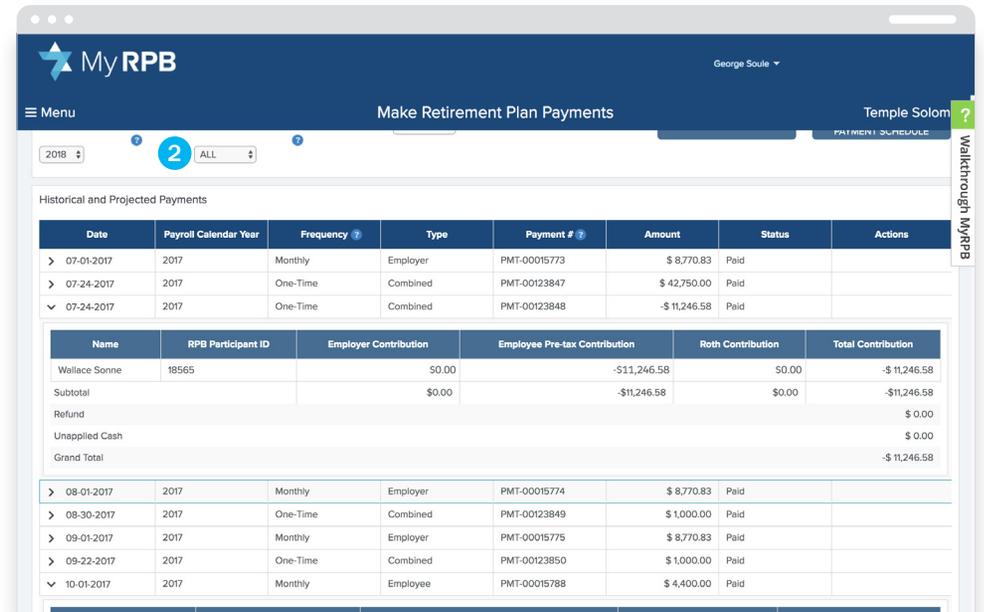
My RPB Make Retirement Plan Payments Temple Solomon

Schedule a new contribution payment and view payment history.

Filter by Plan Year: 2018 Payment Type: ALL Status: ALL

MAKE ONE-TIME PAYMENT CREATE OR REPLACE A PAYMENT SCHEDULE

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123848	-\$ 11,246.58	Paid	
> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 1,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	



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2018 ALL

Historical and Projected Payments

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123848	-\$ 11,246.58	Paid	

Name	RPB Participant ID	Employer Contribution	Employee Pre-tax Contribution	Roth Contribution	Total Contribution
Wallace Sonne	18565	\$0.00	-\$11,246.58	\$0.00	-\$ 11,246.58
Subtotal		\$0.00	-\$11,246.58	\$0.00	-\$11,246.58
Refund					\$ 0.00
Unapplied Cash					\$ 0.00
Grand Total					-\$ 11,246.58

> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 1,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	
> 09-22-2017	2017	One-Time	Combined	PMT-00123850	\$ 1,000.00	Paid	
> 10-01-2017	2017	Monthly	Employee	PMT-00015788	\$ 4,400.00	Paid	

Schedule Payments

You can make a one-time payment or create a recurring payment schedule. You can also replicate one-time payments to create a series of one-time payments that mimic a payment schedule.

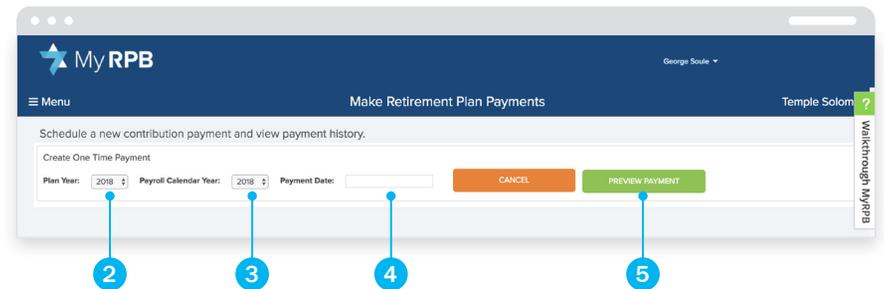
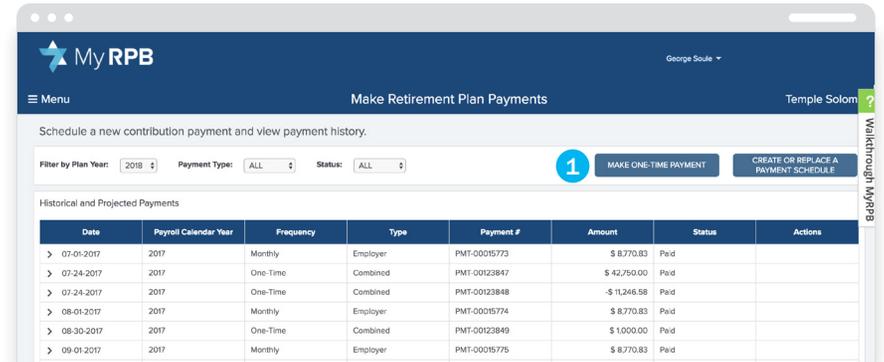
NOTE: New payments cannot be scheduled for terminated employees unless, when terminating the employee, you checked the box that subsequent payments would be made after termination. See page 32 for more information.

To make a one-time payment:

1. Select **Make Retirement Plan Payments** from the dashboard or drop-down menu.
2. Click **Make One-Time Payment** **1**.
3. Select the desired **Plan Year** **2** from the drop-down menu.
4. Or, select **Payroll Calendar Year** **3** from the drop-down menu if you want the payment to apply to a different year than the current plan year.
5. Enter the **Payment Date** **4**.
6. Click **Cancel** to go back or **Preview Payment** **5** to proceed.
7. Enter employer and employee contribution information for employees that are new to RPB.
8. Click **Create Payment** and all employees who are enrolled in RPB's retirement plan are displayed.

To replicate a one-time payment:

1. Select **Make Retirement Plan Payments** from the dashboard or the drop-down menu.
2. Find the payment you want to replicate. Only ACH payments made in MyRPB using Make One-Time Payments can be replicated.
3. Click **Replicate** in the **Actions** column.



4. Select the new **Payment Date** and make sure the **Plan Year** and **Payroll Calendar Year** are correct.
5. Click **Preview Payment**. You'll see a copy of the payment you selected with the same allocation amounts to the same individuals; you can adjust the amounts and include new people in the payment.
6. Click **Create Payment**. You can repeat this process to create additional payments.

NOTE: If **Replicate** is grayed out next to a payment, the payment isn't eligible to be replicated. The following payment types cannot be replicated: ACH payments made using Create a Payment Schedule and payments made by check.

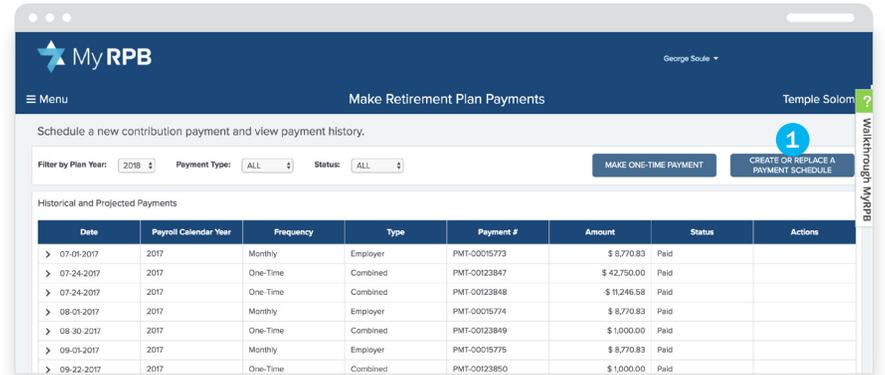
To make a recurring payment schedule:

1. Select **Make Retirement Plan Payments** from the dashboard or drop-down menu.
2. Click **Create or Replace Repeating Schedule** **1**.
3. Select the desired **Plan Year** from the drop-down menu.
4. Click **Include Employer Contributions** **2**, if applicable.
5. Select **Employer Payment Frequency** **3** from the drop-down menu and indicate whether employer payments will be made semi-monthly, monthly, quarterly, or annually.
6. Click **Include Employee Contributions** **4**, if applicable.
7. Select **Employee Payment Frequency** **5** from the drop-down menu and indicate whether employee payments will be made semi-monthly or monthly.
8. Click **Preview Schedule** **6** to view the dollar amount that will be deposited into each participant's account. You will only see the first scheduled payment.
9. Click **Create Payment Schedule** to generate the payments, or click **Cancel** to return to the previous screen to edit the payment schedule.

After the payment schedule is generated, the **Make Retirement Plan Payments** page will be displayed.

To verify payment information:

1. From the dashboard, click **View Retirement Plan Summary**. You'll see each participant's compensation and contribution information listed by plan year.
2. To see payment details, click **the arrow next to a participant's name**. Each table displays the expected, paid, scheduled, and owed contributions.



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Make Retirement Plan Payments

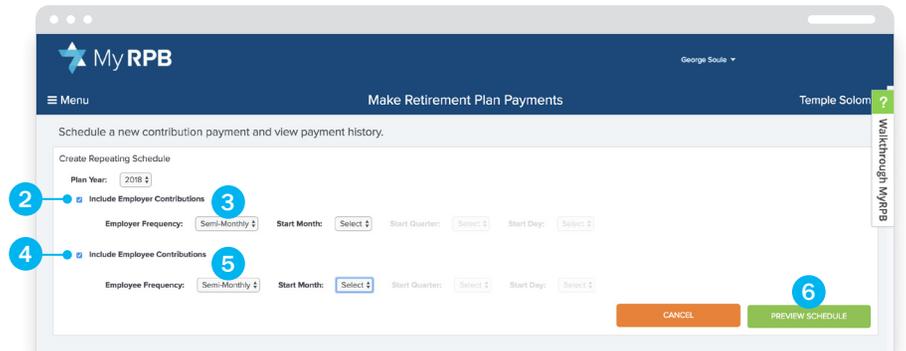
Schedule a new contribution payment and view payment history.

Filter by Plan Year: 2018 Payment Type: ALL Status: ALL

MAKE ONE-TIME PAYMENT **1** CREATE OR REPLACE A PAYMENT SCHEDULE

Historical and Projected Payments

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123848	\$ 11,246.58	Paid	
> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 10,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	
> 09-22-2017	2017	One-Time	Combined	PMT-00123850	\$ 1,000.00	Paid	



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Make Retirement Plan Payments

Schedule a new contribution payment and view payment history.

Create Repeating Schedule

Plan Year: 2018

2 Include Employer Contributions **3**

Employer Frequency: Semi-Monthly Start Month: Select Start Quarter: Select Start Day: Select

4 Include Employee Contributions **5**

Employee Frequency: Semi-Monthly Start Month: Select Start Quarter: Select Start Day: Select

6 CANCEL PREVIEW SCHEDULE

NOTE: To change a one-time payment, you can edit the field directly. To change a payment schedule, you can either change each payment manually, or replace the entire payment schedule. Replacing a payment schedule will overwrite any unpaid payments that are part of the current schedule.

Edit or Cancel Payments

Only payments with a status of **Ready** or **Hold** can be edited or canceled by the employer. If you need to adjust payments with a status of **Paid**, contact RPB.

Edits can be done in two ways:

- **Top/Summary Level:** Changes at this level affect the entire payment and are limited to the Payment Date and the Payroll Calendar Year.
- **Detailed Level:** Changes at this level affect the allocation of the payment between employees and people and between contribution types. Contributions cannot be reallocated between employer and employee contribution types. Money can be moved, however, between pre-tax and Roth post-tax contribution types.

Cancel an individual payment by clicking on the **trash can icon** in the **Actions** section next to the payment. Once canceled, the payment will be deleted entirely from view and cannot be subsequently retrieved.

Change Scheduled Payments

Payments created through the scheduler will appear in the **Historical and Projected Payments** section of the **Make Retirement Plan Payments** screen, usually with a status of **Ready**.

Each payment can be edited individually once a payment schedule has been created.

If you choose to edit payment allocations and end up changing an overall payment amount to something higher or lower than the total payment that the system calculated, the system will not readjust the rest of the payment amounts to make up for the overage or shortage. Each payment will need to be edited to reflect the desired outcome.

Replace a Payment Schedule with a New, Updated Schedule

If after creating a payment schedule, you want to change the entire schedule, click on **Create or Replace a Payment Schedule** and start the process over again.

- When starting the process over, all future dated payments will automatically be canceled, and only the remaining balances as of the date the new schedule is created will be rescheduled for payment.
- Creating a new schedule eliminates all payments with a **hold** status. If you want to keep a payment on hold after creating the new schedule, you need to manually place a hold on that payment.

Place Payments On Hold

- To manually place a hold on an individual payment, use the **hold** icon in the **Historical and Projected Payments** section of the **Make Retirement Plan Payments** page.
- The system will automatically place all unprocessed, scheduled payments on hold when you make a compensation or contribution change to an employee's expected contributions, terminate an employee, or add a new employee to the plan after payments were originally scheduled. Note: one-time payments will not be placed on hold when an employer makes any of these changes.

Note: one-time payments will not be placed on hold when an employer makes any of these changes.

Remove Holds from Payments

- Take individual payments off hold by opening the payment detail and clicking on **Release from Hold** if no changes were made, or **Save and Release Hold** if changes were made.
- If the payment date of an on-hold payment has passed, you must change the payment date before releasing the hold.

Unique Features of System-Generated Holds

- Some employers want changes to be automatically incorporated into future payments. Others want their future payments to remain unchanged, despite the other changes they've made. To accommodate your needs, the system was designed to incorporate the changes you've made but will put affected payments on hold so you can review and accept the changes before the updated payment is processed.
- A payment that was put on hold by the system will show the fields affected by the change highlighted in red, and a before-and-after presentation of the values.
- If you want to keep the suggested changed values, click **Release from Hold**.
- If you want to revert to the previous values, manually type over the new values with the old values, then click **Save and Release Hold**.
- If you're satisfied with the suggested changes and want to bypass opening each payment to release a hold, you should replace the payment schedule with a new, updated schedule (see above). The new payment schedule created will automatically reflect all of the changes.

Details & Definitions - Make Retirement Plan Payments

Historical and Projected Payments

Time Frame: Five years of plan data with a retirement plan year running from July 1 – June 30. A plan year is referenced by the year in which the plan year ends. For example, the 2022 plan year is the year that ends June 30, 2022.

Payment Timing: Payments must be entered into the system by 3:45 p.m. EST to be included in that day's ACH processing. Payments entered after that time will be processed the next day. Payments can be future-dated.

Plan Year Availability: A payment schedule can only be created for the current or former plan year (after RPB has opened up the new plan year). Schedules are always created based on the plan year; you cannot create a schedule based on the calendar year. A payment schedule cannot be created to pay off balances in a previous plan year. Previous plan year balances must be paid with a one-time payment. If a plan year is not shown in the drop-down list, that plan year is not available for creating a payment schedule.

Payroll Calendar Year: Contribution limits are applied on a calendar year basis. Employee contribution payments, in particular, should correlate with the employer's payroll schedule. If RPB is displaying the wrong calendar year for a particular payment (e.g., a payment made in January was for money collected by the employer in December's payroll), notify RPB to correct the calendar year.

Frequency: There are five payment frequencies for employer contributions: one-time, annual, quarterly, monthly, and semi-monthly. Payments taken from employees' paychecks (called elective deferrals) can only be made on a monthly or semi-monthly basis. One-time payments and pre-conversion payments (even if previously initiated as a repeating schedule) will be listed as a one-time payment.

Type: There are three types that can appear:

- **Employee:** Any payment initiated as an employee contribution payment using the Create or Replace a Payment Schedule.
- **Employer:** Any payment initiated as an employer contribution payment using the Create or Replace a Payment Schedule.
- **Combined:** Combined payments incorporate employer and employee payments. All payments prior to January 2018 are combined. Payments from January – May 2018 may be combined or separated. All payments made since June 2018 are separated into employer and/or employee.

Employer vs. Employee Payments

- You can choose a different frequency and/or payment date for employer and employee contributions. For example, you may choose to make quarterly employer contribution payments, but semi-monthly employee contribution payments (to match your payroll cycle).
- If you choose the same frequency and payment date for both employer and employee contributions, separate payment schedules will still be generated (i.e., two ACH payments will occur on each payment date: one for employer contributions and one for employee contributions).
- Employee payments can only be made on a semi-monthly and monthly basis. Federal Department of Labor rules require that employers make elective deferral payments by the 15th business day of the following month in which the money was taken from the employee's paycheck.

Assumptions Behind the Scheduling Feature

- If the scheduling feature is used, the system assumes that you desire to pay off the remaining balances for a given plan year for all actively contributing employees. If you want to pay some employees but not others, or don't want to pay off the entire remaining balance, use the **Make One-Time Payment** option.

- All payments will be scheduled to occur no later than June 30 of that plan year.
- The payment amounts are calculated based on the remaining balances as of the day the schedule is created. The remaining balances will reflect any previous payments received up to that point.
- If there are different payment amounts in your payment schedule, it is due to future compensation or contribution changes.
- When you click **Preview Schedule**, the payment snapshot shows the first payment that will take place. This value will generally be the same as the rest of the payments if there are no future dated compensation or contribution changes already entered in the system.
- The quarterly payment frequency assumes that you are scheduling payments for the first month of each quarter (i.e., July for Quarter 1, October for Quarter 2, etc). If you schedule the payment in the middle of the quarter, the first payment will be the day the schedule was created, and then in the first month of the quarter on the desired date thereafter. If you try to schedule quarterly payments after one or more quarters have passed, the system will spread the payments between the remaining quarters in the plan year.
- When you select the semi-monthly payment frequency, the system will assume payment dates of the 1st and 15th of the month. If you want to make payments on different dates, you must manually edit the payment date of each payment once the schedule is created.
- Because expected contributions are calculated using a 365-day basis, the calculated employee contribution payment amounts may or may not equal how you deduct the money from employees' payroll. The payment scheduling feature will spread the employee contributions in line with your desired payment frequency. However, we highly recommend that you review the payments after they've been scheduled to make sure the employee contribution amounts being paid match their actual payroll deductions.

Definitions

Date: When RPB received the payment.

Employee Payroll Calendar Year: The calendar year the payment applies to.

Frequency: How often the payment was made. All payments made before the conversion to the MyRPB portal are marked as one-time payments.

Type: Whether the payment represents an employer, employee, or combined payment.

Payment #: This reference number will help identify a payment if you need to contact RPB about a transaction.

Amount: The sum of all amounts covered by the payment.

Status:

- **Paid:** This payment has been processed.
- **Ready:** This payment has been prepared and is ready for payment on the scheduled date.
- **Voided:** This payment has been voided because the check didn't clear.
- **Failed:** This is canceled because of an error connecting to your bank account. This can happen if the account is closed, lacks sufficient funds, or the account information was wrong. Our system will send you a notice if a payment failed.
- **Hold:** This payment is awaiting your approval.

Actions: Pause or cancel any scheduled payments.

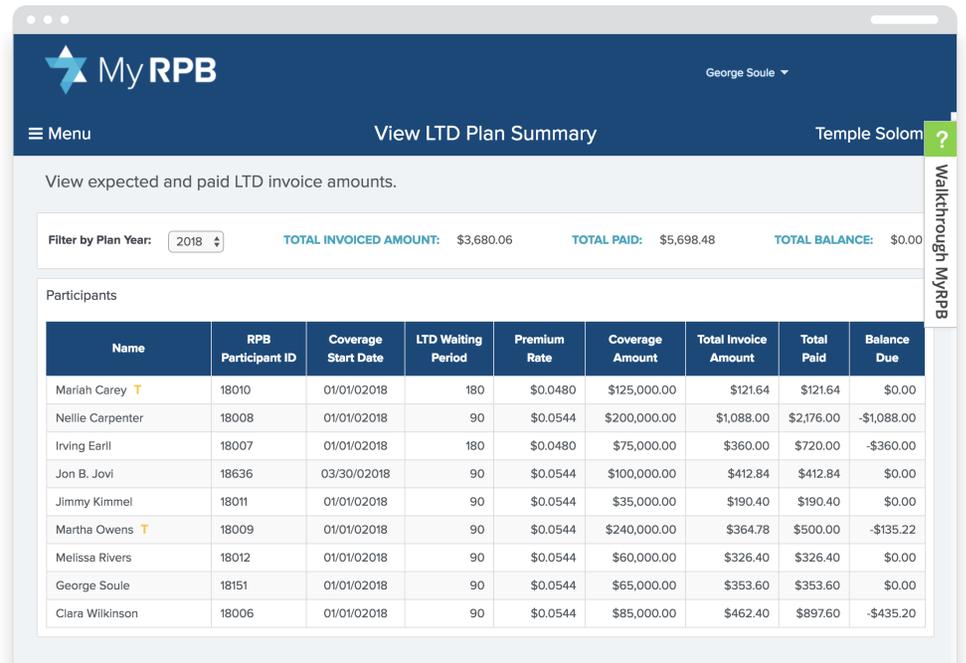
Long Term Disability (LTD)

View LTD plan summary

On this page, you can view the status of long term disability (LTD) coverage, payment balances, premium rates, and more.

To view the LTD plan summary:

1. Select a **plan year** to view participants in that year.



View expected and paid LTD invoice amounts.

Filter by Plan Year: 2018 TOTAL INVOICED AMOUNT: \$3,680.06 TOTAL PAID: \$5,698.48 TOTAL BALANCE: \$0.00

Participants

Name	RPB Participant ID	Coverage Start Date	LTD Waiting Period	Premium Rate	Coverage Amount	Total Invoice Amount	Total Paid	Balance Due
Mariah Carey T	18010	01/01/2018	180	\$0.0480	\$125,000.00	\$121.64	\$121.64	\$0.00
Nellie Carpenter	18008	01/01/2018	90	\$0.0544	\$200,000.00	\$1,088.00	\$2,176.00	-\$1,088.00
Irving Earll	18007	01/01/2018	180	\$0.0480	\$75,000.00	\$360.00	\$720.00	-\$360.00
Jon B. Jovi	18636	03/30/2018	90	\$0.0544	\$100,000.00	\$412.84	\$412.84	\$0.00
Jimmy Kimmel	18011	01/01/2018	90	\$0.0544	\$35,000.00	\$190.40	\$190.40	\$0.00
Martha Owens T	18009	01/01/2018	90	\$0.0544	\$240,000.00	\$364.78	\$500.00	-\$135.22
Melissa Rivers	18012	01/01/2018	90	\$0.0544	\$60,000.00	\$326.40	\$326.40	\$0.00
George Soule	18151	01/01/2018	90	\$0.0544	\$65,000.00	\$353.60	\$353.60	\$0.00
Clara Wilkinson	18006	01/01/2018	90	\$0.0544	\$85,000.00	\$462.40	\$897.60	-\$435.20

Make LTD payments

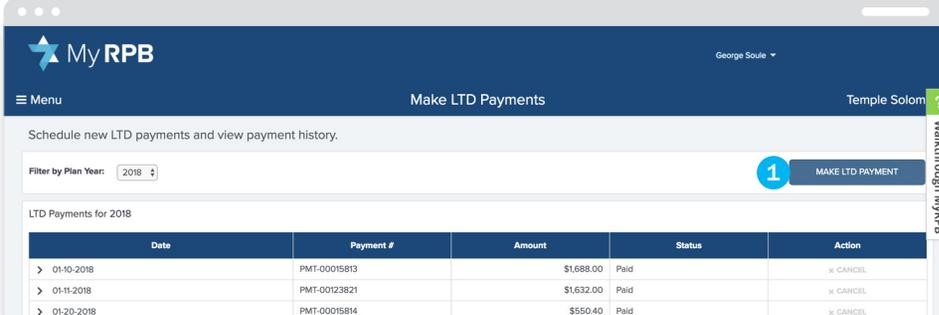
This page allows you to make payments toward employees' long term disability (LTD) coverage.

To make LTD payments:

1. Select **Make LTD Payment** from the main dashboard or drop-down menu. A list of paid and scheduled LTD payments will be displayed.
2. Click the **Make LTD Payment** 1 button.
3. Select the plan year 2 from the drop-down menu, select the payment date 3, and then check the boxes 4 for any participant for whom you want this payment to apply.
4. Click **Schedule Payment** 5 to make the payment.

To review LTD payments:

1. Click **View LTD Plan Summary** to review your LTD payment.
2. Review the payment status:
 - **Paid:** The LTD payment has been received.
 - **Ready:** The LTD payment has been scheduled.



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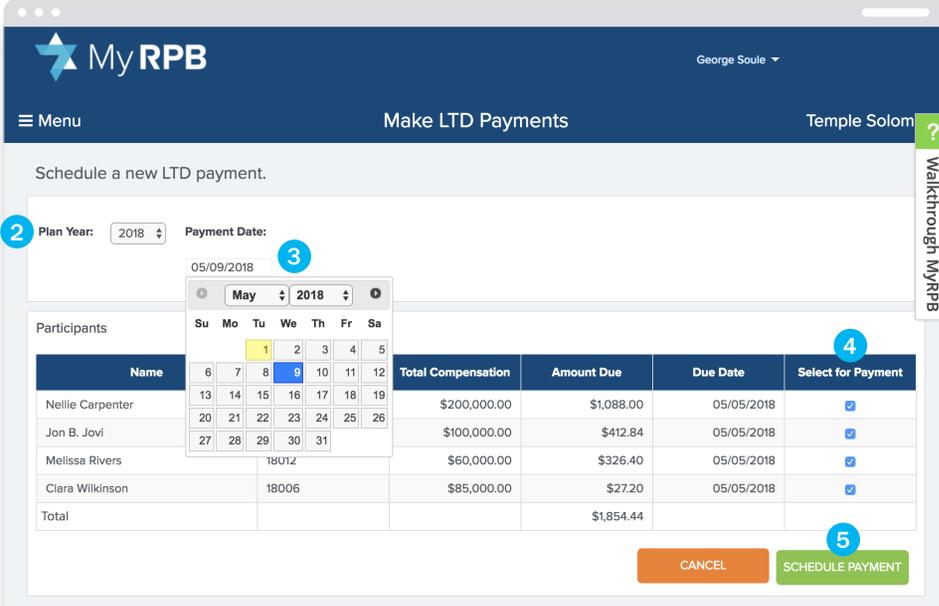
Menu Make LTD Payments

Schedule new LTD payments and view payment history.

Filter by Plan Year: 2018 1 MAKE LTD PAYMENT

LTD Payments for 2018

Date	Payment #	Amount	Status	Action
> 01-10-2018	PMT-00015813	\$1,688.00	Paid	<input type="checkbox"/> CANCEL
> 01-11-2018	PMT-00123821	\$1,632.00	Paid	<input type="checkbox"/> CANCEL
> 01-20-2018	PMT-00015814	\$550.40	Paid	<input type="checkbox"/> CANCEL



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Menu Make LTD Payments

Schedule a new LTD payment.

2 Plan Year: 2018 3 Payment Date: 05/09/2018

Participants

Name	Total Compensation	Amount Due	Due Date	Select for Payment
Nellie Carpenter	\$200,000.00	\$1,088.00	05/05/2018	<input checked="" type="checkbox"/>
Jon B. Jovi	\$100,000.00	\$412.84	05/05/2018	<input checked="" type="checkbox"/>
Melissa Rivers	\$60,000.00	\$326.40	05/05/2018	<input checked="" type="checkbox"/>
Clara Wilkinson	\$85,000.00	\$27.20	05/05/2018	<input checked="" type="checkbox"/>
Total		\$1,854.44		

4 5

CANCEL SCHEDULE PAYMENT

NOTE: The difference between the 90-day and 180-day waiting period is the amount of time before LTD benefits begin following the onset of a qualifying disability.

Details & Definitions - LTD

LTD Plan Summary

Time Frame: Five plan years of data with an LTD plan year running from January 1 – December 31. A plan year is referenced by the year the plan year ends. For example, the 2022 plan year is the year that ends December 31, 2022.

People: Employees who are or were enrolled in LTD during a given plan year.

- If someone should appear on this screen who isn't there, add them to the LTD plan using the **Manage Plan Participants** page.
- If someone appears on this screen who shouldn't, either terminate the employee or end LTD coverage using the **Manage Plan Participants** screen.

Transactions Shown: All historical payments, whether initiated via ACH or submitted as a check. Transactions appear at the summary and detailed level.

Payment Types: Unlike retirement contribution payments, LTD payments can only be scheduled as one-time payments. Because there is only one type. Type is not displayed.

Codes:

- If an employee had enrolled in and paid for LTD and was subsequently terminated, the employee will have a red "T" next to their name. If the employee's invoice has not been paid and the person is terminated, they will simply drop from the list.
- If, through the termination process, the employer requests a refund of LTD premium and the refund has not yet been processed by RPB, a red "R" will appear next to an employee's name. Once a refund has been processed, the red "R" will disappear.

Coverage Start Date: The date when the policy is effective.

LTD Waiting Period: The amount of time before LTD benefits begin following the onset of a qualifying event. Participants choose between a 90-day and a 180-day waiting period.

Premium Rate: LTD premiums vary based upon the compensation and the waiting period. Rates are displayed as an amount per \$1000 of compensation.

Coverage Amount: The amount of coverage varies based on the participant's compensation.

Total Invoice Amount: The premiums assessed for the selected plan year.

Total Paid: This reflects the payments that RPB has received and payments that were entered with a future payment date or are in the process of clearing, so that the balance due is a true balance due.

Balance Due: The total invoice amount minus the total paid. As you add, end, or change coverage for, or terminate LTD participants through the **Manage Plan Participants** page, this screen updates to dynamically reflect your changes.

Make LTD Payments

Payment Number: The internal payment identification number assigned to the payment. When contacting RPB to correct a payment with a status of **Paid**, reference the payment number to ensure that we adjust the correct payment.

Status: There are five payment statuses:

- **Ready:** A payment that has been set up but not yet processed.
- **Processing:** A payment that has been submitted to the ACH network but has not yet cleared.
- **Paid:** A payment that has cleared the ACH network (i.e., RPB received the funds) or a check that has been deposited by RPB.

- **Failed:** The ACH network could not clear the payment, usually due to insufficient funds, a closed account, or an incorrect routing and/or account number. The employer will have to create a new replacement payment once they rectify the problem.
- **Voided:** This will appear if a previously deposited check bounced and RPB had to reverse the payment. It will also appear if an employer has sent a payment in error and requests that RPB return the payment.

When selecting the top-level display filter of “Processed,” you’ll see transactions with the status of processing, paid, failed, or voided. Unlike retirement payments, an “on hold” status does not exist for LTD payments.

You can only edit payments with a status of **Ready**.

Selecting Premiums to Pay

The system assumes that you want to pay all unpaid LTD premiums when scheduling a payment.

- If you only want to pay for certain employees and not others, remove the check mark(s) in the **Select for Payment** column next to the name of the employee(s) you don’t want to include.
- You can’t make partial LTD premium payments. If you know that an employee is leaving on a certain date in the future, (e.g., the rabbi is retiring on June 30), enter a future dated termination for that employee on the **Manage Plan Participants** page. The premium will automatically adjust to reflect the corrected amount.

Payment Timing

- Payments must be entered into the system by 3:45 p.m. EST to be included in that day’s processing. Payments entered after that time will be processed the next day. Payments can be future-dated.
- Payments must be scheduled to occur before the end of the enrollment period, or else coverage for the affected employee(s) will be canceled.
- Annual and semi-annual enrollment dates are well-published and should be adhered to.
- For rolling enrollment of new employees, LTD coverage must be added through the **Manage Plan Participants** page and paid through the **Make LTD Payments** page within 60 days of the new employee’s hire date. After 60 days, the employee must wait for the next open enrollment period to enroll in LTD.
- The LTD payments function will be unavailable outside of the enrollment periods.

Manage Plan Participants

Manage Plan Participants

Summary

On this page, you can:

- Add or terminate employees
- Enroll an employee in the retirement plan or LTD insurance
- Change or end an employee's LTD insurance

The **Actions** icon next to their name must appear green.

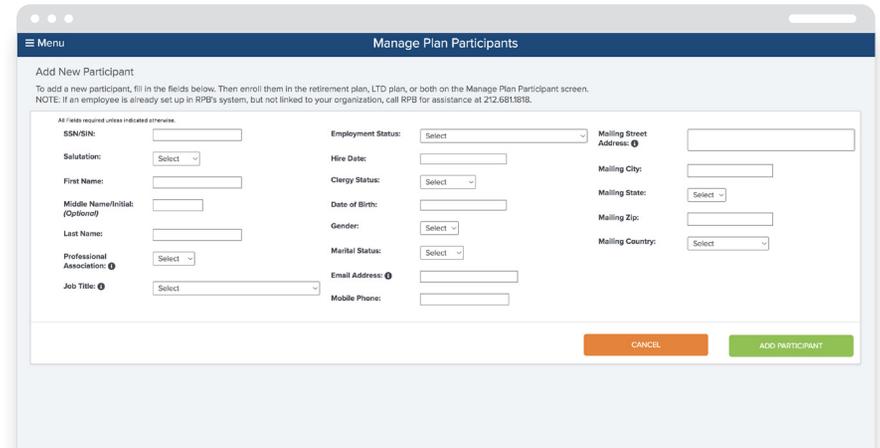
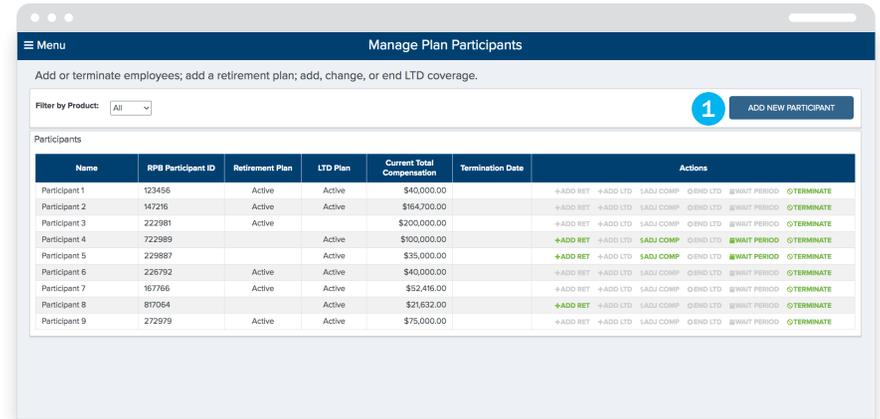
Any employees who are linked to your organization within MyRPB will appear on this page. If an employee is not listed on this page, you'll either add them as a new participant or, if the employee came to your organization from another RPB-eligible employer, call RPB to have the employee linked to your organization.

To Add a New Employee:

- Click **Add New Participant** 1.
- Enter the employee's information into the appropriate fields.

NOTE: If known, please enter the participant's home/personal contact information instead of their work contact information.

- Click **Add Participant**.
- Once the employee is in the system, you can then enroll the participant in RPB's retirement plan or add LTD coverage. Read on to learn how.



Enroll an employee in the retirement plan

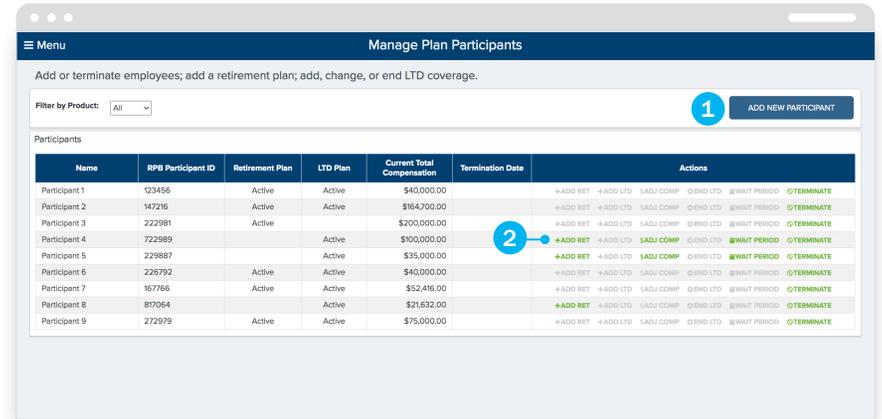
As the employer, you initiate the retirement plan enrollment process for your employees. After you've started the process, RPB will verify that employee's eligibility and, if the employee is eligible, email you when the employee is activated in the retirement plan. When you receive that email, you will need to finish the enrollment process by adding the employee's compensation and contribution information, and scheduling contribution payments.

To Add a Participant to the Retirement Plan:

1. Click the **Manage Plan Participants** tile on the dashboard.
2. Find the employee's name on the screen. (If the employee is not yet in the system, add them using the **Add New Participant**  button. Read the previous section for details.)
3. Click the green **Add Ret**  icon next to the name of the employee you'd like to enroll.

NOTE: If the employee is already enrolled in the RPB Plan or their enrollment is currently pending, Add Ret will be gray and no further action is needed.

4. A screen will pop up with prefilled information for the employee. Review the information for accuracy and completeness. Update any out-of-date information and complete any empty required fields.
5. Complete the **Retirement Questionnaire**.
 - **Question 1:** If the employee is currently enrolled in another plan offered by the employer, answer "yes" even if you don't intend to use that other plan going forward; otherwise, answer "no."
 - **Question 2:** This question only appears if you answered "yes" to Question 1, and asks whether contributions have been made to the other plan for the employee in the current calendar year.



Manage Plan Participants

Add or terminate employees; add a retirement plan; add, change, or end LTD coverage.

Filter by Product:

1 ADD NEW PARTICIPANT

Name	RPB Participant ID	Retirement Plan	LTD Plan	Current Total Compensation	Termination Date	Actions
Participant 1	123456	Active	Active	\$40,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 2	147216	Active	Active	\$164,700.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 3	222381	Active		\$200,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 4	722989		Active	\$100,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 5	229887		Active	\$35,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 6	226792	Active	Active	\$40,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 7	16766	Active	Active	\$52,416.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 8	817054	Active	Active	\$21,632.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE
Participant 9	272979	Active	Active	\$75,000.00		+ADD RET +ADD LTD SADI COMP QEND LTD @WAIT PERIOD @TERMINATE

2

6. Click **Add Retirement Plan** to submit the enrollment to RPB. If the participant has successfully been submitted, the **Add Ret** button will be gray instead of green on the **Manage Plan Participants** screen and the participant's status in the retirement plan will appear as **Pending**.

Enroll an employee in the long term disability (LTD) plan

You may add or modify LTD coverage for an employee **only** during annual (December) or semi-annual (June) enrollment periods, or within 60 days of an employee's hire date.

To enroll an employee in LTD:

1. Click **Manage Plan Participants** on the dashboard or drop-down menu.
2. Find the name of the employee you'd like to enroll on the screen. (If the employee is not yet in the system, add them using the **Add New Participant** button. Read the previous section for details.)

NOTE: If the employee is already enrolled in LTD, or it has been more than 60 days since the employee was hired and it is not the open enrollment period, the icon will appear gray and you will not be able to add LTD for the employee at that time. When prompted, enter the employee's compensation information (if a compensation record does not already exist), along with their desired waiting period (90 or 180 days). Then click **Save** 2.

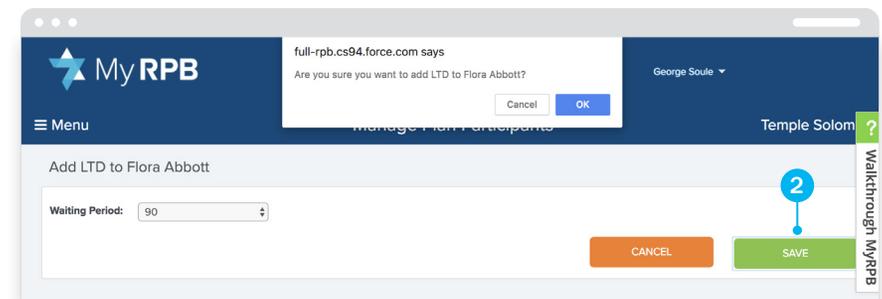
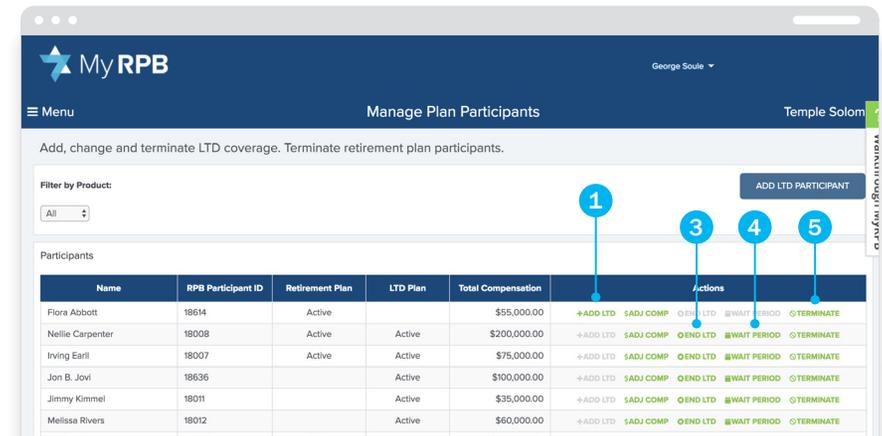
3. Click the green **Add LTD** 1 icon next to the employee's name.
4. If the participant has successfully been enrolled in LTD, the **Add LTD** button for that participant will be gray instead of green and the status for the LTD plan will show as **Active** on the **Manage Plan Participants** page.

IMPORTANT! LTD premium payments are **NOT** automatically scheduled when you enroll an employee in LTD. Until you schedule the LTD premium payment for the employee through the **Make LTD Payments** screen, the participant's LTD enrollment is incomplete.

To terminate or adjust an employee's LTD coverage:

1. Click **Adj Comp*** to adjust compensation for LTD-only participants. All compensation information for retirement plan participants must be changed in **Adjust Compensation and Contributions**.
2. Click **End LTD*** 3 to end a participant's LTD coverage.
3. Click **Wait Period*** 4 to switch between the two waiting period options.
4. Click **Terminate** 5 to terminate the employment of your employee.

*These icons will be green only during LTD enrollment periods or until an LTD premium payment has been scheduled.



Change LTD waiting period

The employee can choose between a 90-day or a 180-day waiting period for their LTD policy.

This selection can only be done when the employee first enrolls in the policy, or during the annual open enrollment period (renewal period) which runs from December to January each year.

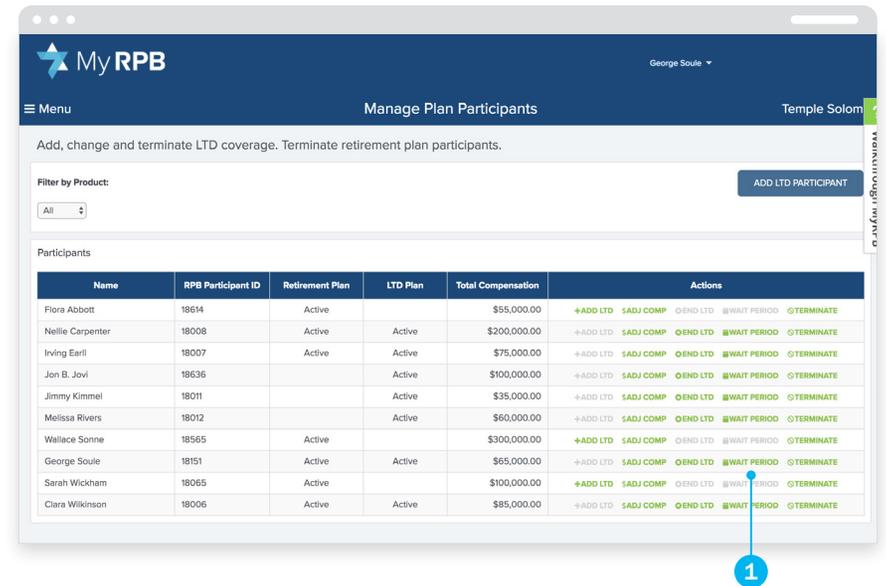
Like compensation, once an employee's LTD invoice has been paid, the waiting period is set for the entire plan year, until the next renewal cycle.

To change an employee's waiting period:

1. Click **Manage Plan Participants** on the dashboard or drop-down menu, and find the name of the employee who's waiting period you'd like to adjust.
2. Click on the **Wait Period**  icon under **Actions** next to the employee's name.

NOTE: The icon will appear green during times when you can adjust the waiting period (open enrollment and within 60-days of an employee's hire date). The icon will appear gray during periods when you cannot adjust the employee's coverage.

3. Click **Save**.



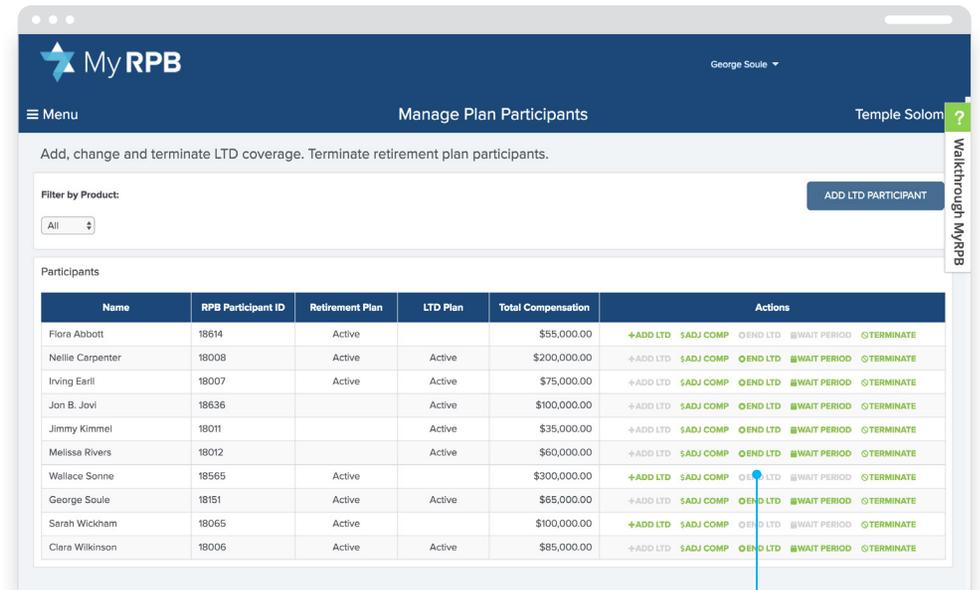
End LTD coverage

You may end LTD coverage for an employee if they no longer want disability coverage but are still working for your organization.

To end LTD coverage:

1. Click **Manage Plan Participants** on the dashboard or drop-down menu.
2. Find the name of the employee who's coverage you would like to end.
3. Click **End LTD** **1** in the **Actions** column next to the employee's name.
4. Check the **Do Not Renew Coverage** box **2** box to end the participant's LTD coverage, and then click **Save**.
5. A screen will ask you to confirm that you want to discontinue LTD coverage.

NOTE: When you end an employee's LTD coverage midyear, the coverage will continue through the end of the current LTD plan year, but coverage will not be renewed in the new LTD plan year.



My RPB
George Soule

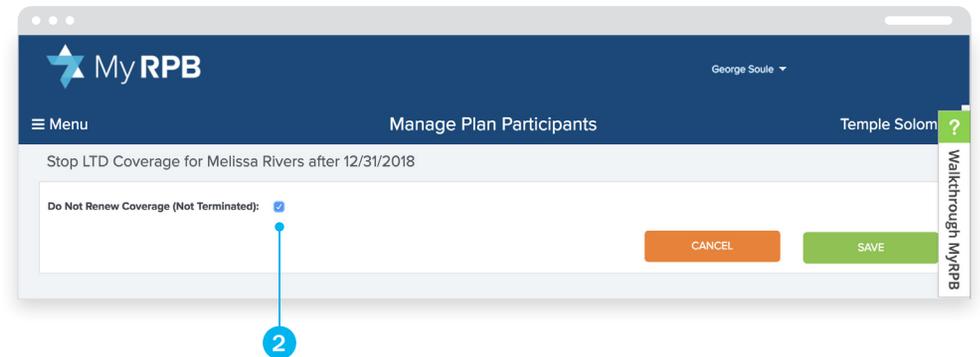
Menu Manage Plan Participants Temple Solomon ?

Add, change and terminate LTD coverage. Terminate retirement plan participants.

Filter by Product: All

ADD LTD PARTICIPANT

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Nellie Carpenter	18008	Active	Active	\$200,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Irving Earll	18007	Active	Active	\$75,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Sarah Wickham	18065	Active	Active	\$100,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE
Clara Wilkinson	18006	Active	Active	\$85,000.00	+ADD LTD SADJ COMP END LTD WAIT PERIOD TERMINATE



My RPB
George Soule

Menu Manage Plan Participants Temple Solomon ?

Stop LTD Coverage for Melissa Rivers after 12/31/2018

Do Not Renew Coverage (Not Terminated):

CANCEL SAVE

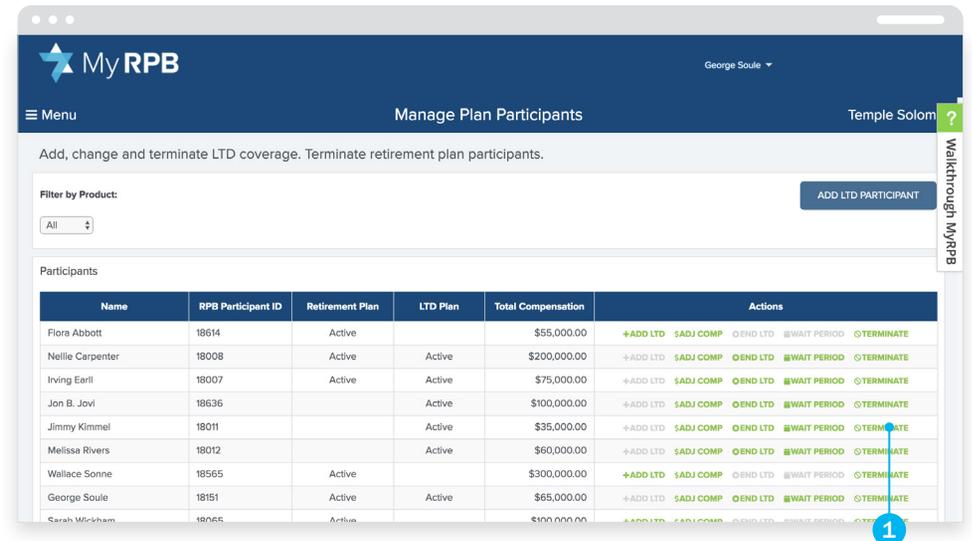
Terminate an employee

If an employee no longer works for your organization or will be leaving your organization at a known date in the near future, “terminating” them will remove them from RPB’s retirement and/or LTD plans at your organization as of their termination date. Additionally, if you know the date an employee will be leaving your organization, you can enter that date during the LTD annual renewal process (in December/January), and the participant’s LTD invoice will be automatically prorated so that it only reflects the time the employee is at your organization. This eliminates the need for an LTD refund when they leave.

If a current employee is no longer contributing to RPB’s retirement plan but still works at your organization, **do not** terminate them through your MyRPB for Employers portal. Instead, from the **Adjust Compensation & Contributions** page, click on **Add Record**. Then, leave their existing compensation in place, enter zero for the contribution amounts, and enter the appropriate effective date for when contributions stopped.

To terminate an employee:

1. Click **Manage Plan Participants** on the dashboard or drop-down menu.
2. On the **Manage Plan Participants**, find the name of the employee you’d like to terminate and click the **Terminate**  button in the **Actions** column next to their name.



The screenshot shows the 'Manage Plan Participants' page in the MyRPB system. At the top, there's a navigation bar with the MyRPB logo, the user name 'George Soule', and a 'Menu' icon. Below the navigation bar, there's a header for 'Manage Plan Participants' and a user name 'Temple Solom'. The main content area has a sub-header: 'Add, change and terminate LTD coverage. Terminate retirement plan participants.' There's a 'Filter by Product:' dropdown set to 'All' and an 'ADD LTD PARTICIPANT' button. Below this is a table of participants with the following columns: Name, RPB Participant ID, Retirement Plan, LTD Plan, Total Compensation, and Actions. The table lists several participants, including George Soule. A red circle with the number 1 highlights the '@TERMINATE' button in the Actions column for George Soule.

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Nellie Carpenter	18008	Active	Active	\$200,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Irving Earll	18007	Active	Active	\$75,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE
Sarah Wickham	18065	Active		\$100,000.00	+ADD LTD \$ADJ COMP @END LTD @WAIT PERIOD @TERMINATE

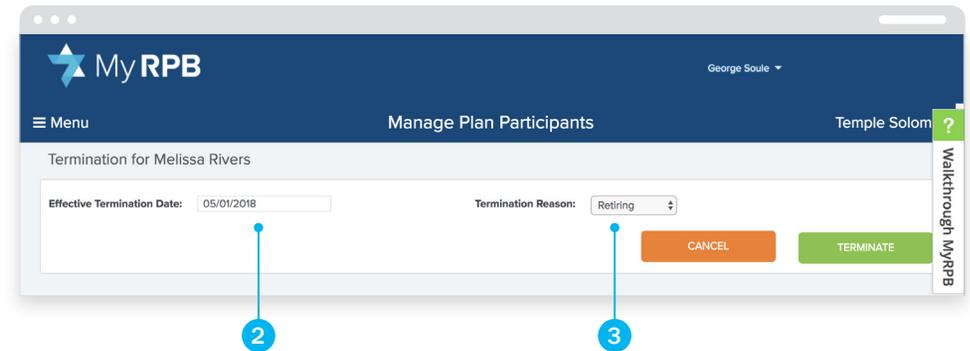
NOTE: You can only request a refund within 60 days of an employee’s termination date.

3. Select the effective **termination date** 2 and the **termination reason** 3.
 - **To request a refund** of pre-paid retirement contributions or LTD premiums, select the relevant refund checkboxes. RPB will review and process the request. If you would like the payment to be credited toward a future payment, do not check the box.
 - **To continue providing contributions to the employee's retirement account**, click the relevant checkbox. You will only be able to make one-time payments on behalf of this participant. Contact RPB directly to end those payments.
4. Click **Terminate** to save the changes or click **Cancel** to return to the previous screen without making any changes.

Once a participant's termination date has passed, they will no longer appear on the **Adjust Compensation & Contributions** or **Manage Plan Participants** screens, unless they are receiving post-termination contributions. Any terminated employee still appearing on the **Manage Plan Participants** screen will have their termination date displayed.

NOTE: You can only request a refund within 60 days of an employee's termination date. Once an LTD plan year has ended, participants who were terminated in the prior plan year will not be eligible for any premium refunds. Refunds of less than \$20.00 will not be issued.

To see what you have already paid, click the **View Retirement Plan Summary** and/or **View LTD Plan Summary** on the Dashboard.



Details & Definitions - Manage Plan Participants

Viewing Plan Enrollment

People: Current employees who are enrolled in one of RPB's plans.

Total Compensation: The compensation amount that was entered into the current record.

- For participants enrolled only in the retirement plan, this is the amount that was entered on the **Adjust Compensation & Contributions** page.
- For participants who are only enrolled in the LTD plan, this is the amount entered by the employer on the **Manage Plan Participants** screen.
- For participants enrolled in both the retirement and LTD plans, the same compensation numbers are used for both and are maintained through the **Adjust Compensation & Contributions** page.

Administrative

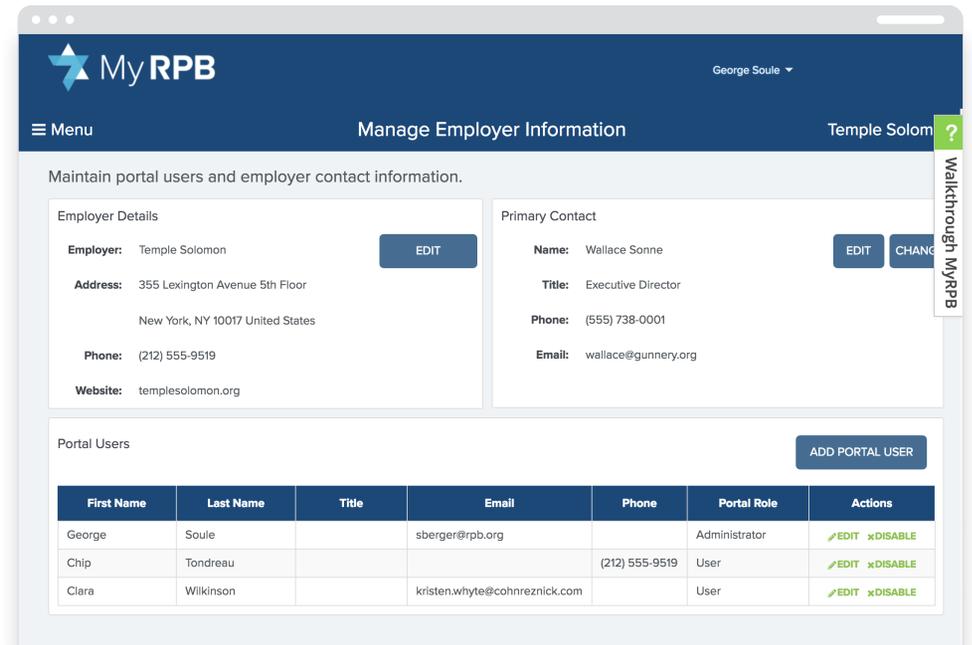
Manage employer contact and portal user information

There are three different MyRPB for Employers roles:

Administrator: This is the person responsible for giving people in your organization access to MyRPB for Employers and for adding and maintaining bank account information.

MyRPB User: This is anyone else who manages payments for your organization (e.g., a bookkeeper) and who does not have administrative rights.

Primary Contact: This is the main contact person for RPB communications and may also be a senior administrator at your organization. They may not necessarily be a MyRPB user.



Maintain portal users and employer contact information.

Employer Details EDIT

Employer: Temple Solomon

Address: 355 Lexington Avenue 5th Floor
New York, NY 10017 United States

Phone: (212) 555-9519

Website: templesolomon.org

Primary Contact EDIT CHANGE

Name: Wallace Sonne

Title: Executive Director

Phone: (555) 738-0001

Email: wallace@gunnergy.org

Portal Users ADD PORTAL USER

First Name	Last Name	Title	Email	Phone	Portal Role	Actions
George	Soule		sberger@rpb.org		Administrator	✓EDIT ✗DISABLE
Chip	Tondreau			(212) 555-9519	User	✓EDIT ✗DISABLE
Clara	Wilkinson		kristen.whyte@cohnreznick.com		User	✓EDIT ✗DISABLE

NOTE: Only administrators have access to the Manage Bank Account and Manage Employer Information screens.

Use this page to add, edit, or deactivate your organization's MyRPB users and administrators. You can also edit any employer details and primary contact information on this page.

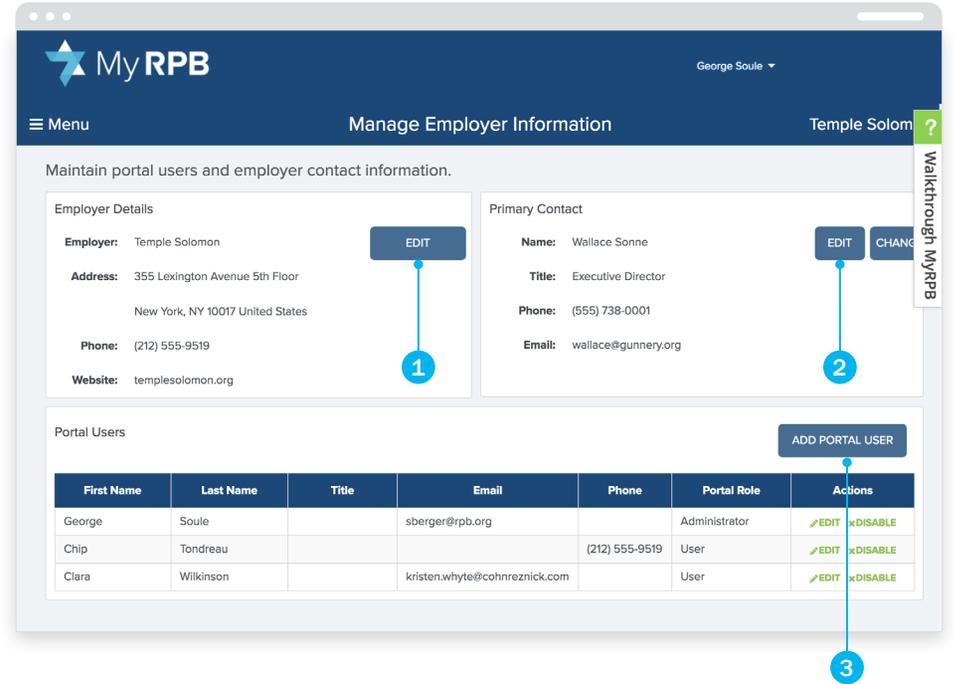
To modify your information:

1. Select **Manage Employer Information** on the dashboard or drop-down menu.
2. Click **Edit** **1** in the **Employer Details** table to edit information specific to your organization.
3. Or click **Edit** **2** in the **Primary Contact** table to edit information specific to the primary communications contact. This is the person at your organization who will receive emails and other information related to RPB.
4. Or click **Change** to designate a new **Primary Contact**. Search by last name to check if the contact already exists. Then select the contact as the primary contact. If the contact does not yet exist, click **Add New Contact**.

To add a portal user:

1. Select **Manage Employer Information** on the dashboard or drop-down menu.
2. Click **Add Portal User** **3**.
3. Search for the name of the person you wish to add, then click on that name.
4. Review the details listed for that person. If they are correct, click **Save**.
5. **To add a new person**, click **Add New User** and enter the person's information into the fields.
6. Click **Add User**. The new user will automatically be set up without administrative rights.

This will trigger an email assigning that user an ID and allowing that user to select their password.



The screenshot shows the 'Manage Employer Information' page for 'Temple Solomon'. It includes sections for 'Employer Details', 'Primary Contact', and 'Portal Users'. Red callouts 1, 2, and 3 highlight the 'EDIT' button in the Employer Details section, the 'EDIT' button in the Primary Contact section, and the 'ADD PORTAL USER' button in the Portal Users section.

First Name	Last Name	Title	Email	Phone	Portal Role	Actions
George	Soule		sberger@rpb.org		Administrator	✓EDIT ✗DISABLE
Chip	Tondreau			(212) 555-9519	User	✓EDIT ✗DISABLE
Clara	Wilkinson		kristen.whyte@cohnreznick.com		User	✓EDIT ✗DISABLE

To edit or deactivate a MyRPB user's account:

- To change a MyRPB user's account details, including whether or not they are designated as Administrator, click the **Edit User** button to change the user's information.
- To deactivate a MyRPB user's account, click the **Disable** button in the row with their name.

NOTE: You can only select a user who is linked to your organization. If you choose a user who doesn't have a relationship with your organization, an error message will prompt you to call RPB for assistance.

Add or edit bank account information

The banking information that you provide applies to all payments.

To add or change a bank account:

1. Select **Manage Bank Account** on the dashboard or drop-down menu and review the current bank account information for your organization.
2. Click **Add/Change Payment Method** to add or modify a bank account.
3. Provide the bank account details, then click **Save**.

Details & Definitions - Manage Bank Account

Financial Institution: The name of the bank or institution.

Account Ending In: The last four numbers of your account.

Account Type: Checking or savings.

Date Last Used: The last time a payment was made from this account.

NOTE: Only administrators have access to the Manage Bank Account function.