

# Employer Enrollment Explainer



You probably wear many hats at your organization. That's why we want to make introducing your employees to, and enrolling them in, the RPB retirement plan as easy as possible. This guide will explain the steps and give you the information you need.

## Overview

Enrolling your employees in the RPB Plan consists of 3 steps. After you've completed these steps, be sure your employees know about RPB's insurance options.

### STEP 1

Talk with your employees.

### STEP 2

Initiate enrollment of your employees.

### STEP 3

Enter contribution information and schedule payments to complete enrollment.

### NEXT UP

Review RPB's insurance options with employees.

#### MyRPB for Employers web portal

You'll be enrolling employees in the RPB Plan through the MyRPB for Employers web portal. Step-by-step instructions are available in this document and in the portal's user guide. (Go to [rpb.org](http://rpb.org), click the "LOG IN" dropdown menu. Then click Employer User Guide under the "Employers" heading to access the guide.)

# Eligibility

Anyone can become an RPB retirement plan participant if they:

- Are at least 18 years of age.
- Work at least 18 hours per week at a URJ congregation.
- And are a member of one of the following Reform Movement professional organizations (CCAR, NATA, ARJE, ECE-RJ, PEP-RJ, ATID), **only if** the organization requires membership based on their job. (See table at right.)

**NOTE: Employees who are eligible for the American Conference of Cantors retirement plan are not eligible for the RPB Plan.**

## Other details

- Employees can contribute from their own paycheck—pre-tax, post-tax Roth, or both—as soon as you enroll them in the Plan.
- **Your synagogue determines its own contribution policy.** You choose whether all or some employees receive employer contributions, if the contribution percentage will be the same or different for all employees, and if a waiting period is required before they receive employer contributions.
- **All contributions are 100% vested.** The RPB Plan does not have a vesting provision.
- There are **no minimum contribution requirements** for employees and employers.
- The IRS sets an annual limit for total retirement plan contributions. It's higher for those age 50 and over.
- **All contributions will be automatically invested in the RPB Growth and Income Fund**, the Plan's default investment option, unless the participant proactively changes their investment elections once their RPB account is set up. After enrollment, RPB will remind them to do this.

## Positions Requiring Membership to Enroll in RPB

### Central Conference of American Rabbis (CCAR)

Rabbis (all levels)

### National Association for Temple Administration (NATA)

Executive Director or Temple Administrator (or other most senior administrator)

### Association of Reform Jewish Educators (ARJE)\*\*

- Directors (all levels\*) of Lifelong Learning / Education / Religious School
- Directors (all levels\*) or Coordinators of Youth Programming and Engagement

### Early Childhood Educators of Reform Judaism (ECE-RJ)\*\*

- Directors (all levels\*) of Early Childhood Education
- All Early Childhood Education teachers

### Program and Engagement Professionals of Reform Judaism (PEP-RJ)\*\*

- Directors (all levels\*) of Programming
- Directors (all levels\*) of Membership & Engagement (other than Youth)
- Directors (all levels\*) of Communications

### Advancing Temple Institutional Development (ATID)

None (although all Development professionals are encouraged to join)

***This job titles list may not be all inclusive. Each organization reserves the right to change its eligibility requirements.***

\* Director titles mentioned include all levels: Directors, Associate Directors, and Assistant Directors.

\*\* Multiple member discounts may be available. Contact the organization for more information.

## STEP 1

### Talk with your employees.

Have a one-on-one conversation with each of your employees, or, if you're enrolling multiple employees at once, hold an enrollment meeting—and include those already enrolled in RPB as a refresher.

- **Send an introductory email so your employee(s) can prepare for the meeting.** Use the [Introduction to RPB email](#) in the Appendix as a template.
- **Print the [Participant Enrollment Materials](#)** you'd like to hand out at the enrollment meeting. Alternatively, you can email the digital files to your employee(s). See the Appendix for details.
- **During the enrollment meeting, explain the benefits of participating in the RPB Plan as well as the advantages of saving early and often for retirement.** Use the [Enrollment Meeting Talking Points](#) and Enrollment Presentation Slides in the Appendix as a guide.
- **Collect your employee's elective deferral information** (including whether they will be making pre-tax and/or post-tax Roth contributions). You can use your own elective deferral form or the [sample form](#) provided by RPB. Some employees may be ready to give you this information during the enrollment meeting. Others may need to think about it.

## STEP 2

Initiate enrollment of your employees.

- Log in to the MyRPB for Employers web portal.
- On the dashboard, click the “**Manage Plan Participants**” tile to go to the page below.

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 \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 2	147216	Active	Active	\$164,700.00		+ADD RET +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 3	222981	Active		\$200,000.00		+ADD RET +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 4	722989		Active	\$100,000.00		<b>+ADD RET</b> +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 5	229887		Active	\$35,000.00		+ADD RET +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 6	226792	Active	Active	\$40,000.00		+ADD RET +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE
Participant 7	167766	Active	Active	\$52,416.00		+ADD RET +ADD LTD \$ADJ COMP END LTD WAIT PERIOD TERMINATE

**If the employee is new to RPB**, click the “**Add New Participant**” button and then enter their information. **A**

*NOTE: If an employee previously worked at a different URJ congregation and is already participating in RPB’s plan, call RPB to have the employee linked to your synagogue in our system. You will not be able to add them as a participant yourself.*

**If the employee is already in RPB’s system and linked to your synagogue**, find the employee’s name on the screen, and click on the green “**+ADD RET**” link in that row. Then update the employee’s information. *Be sure to update any outdated information.* **B**

RPB will then verify the employee’s eligibility and send you a confirmation email. After you receive the confirmation email from RPB, you can proceed with Step 3.

## STEP 3

Enter contribution information and schedule payments to complete enrollment.

**Collect elective deferral information** from those employees who didn't submit it to you previously. Make sure the contribution deductions are set up in payroll. Then log into MyRPB for Employers and complete the steps below.

- On the dashboard, click the **“Add Compensation and Contributions”** tile.
- On the next screen, select the desired participant from the list.
- Then, on the screen below, enter the employee contribution information, and, if applicable, the employer contribution information. Set the effective date for the participant. (If you're unsure what effective date to use, call RPB for guidance.) Click the **“ADD”** button when you're finished.

Menu Adjust Compensation & Contributions

Add Record For Participant 1 ID: 123456

Compensation

Update the participant's salary and personage.

	Current Value	New Value
Salary	\$40,000.00	\$ 42,000.00
Personage	\$0.00	0.00
Total Compensation	\$ 40,000.00	\$ 42,000.00

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.

	Current Value	Current Type	New Type	New Value	New Contribution
Employer Contribution	\$12,000.00	Dollar	Dollar	\$ 12,000.00	\$12,000.00
Employee Pre-Tax Contribution	\$6,000.00	Dollar	Dollar	\$ 6,000.00	\$6,000.00
Employee Roth Contribution	\$6,000.00	Dollar	Dollar	\$ 6,000.00	\$6,000.00

Effective Date

Enter the date the change is effective. Effective Date: 07/01/2022

CANCEL ADD

- Next, click **“Menu”** in the upper-left corner of the screen and select **“Make Retirement Plan Payments.”**

On the screen below, select the same participant you just entered contribution information for.

Menu Make Retirement Plan Payments

Schedule a new contribution payment and view payment history.

Employer Payment Schedule

Selected Options Employer Frequency: Semi-Monthly Employer Start Month: June

Name	RPB Participant ID	Employer Contribution
Participant 1	123456	\$ 2,750.00
Participant 2	147216	\$ 6376.28
Participant 3	222981	\$ 0.00
Participant 4	722989	\$ 3,000.00
Participant 5	229887	\$ 1,223.53
Total		\$17,691.68

Employee Payment Schedule

Selected Options Employee Frequency: Semi-Monthly Employee Start Month: June

Name	RPB Participant ID	Employee Pre-tax Contribution	Employer Roth Contribution	Total
Participant 1	123456	\$ 1,500.00	\$ 1,000.00	\$ 2,500.00
Participant 2	147216	\$ 1,785.20	\$ 0.00	\$ 1,785.20
Participant 3	222981	\$ 11,500.00	\$ 0.00	\$ 11,500.00
Participant 4	722989	\$ 1,500.00	\$ 1,500.00	\$ 3,000.00
Participant 5	229887	\$ 500.01	\$ 0.00	\$ 500.01
Total				\$24,160.22

CANCEL CREATE PAYMENT SCHEDULE

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## STEP 3 (continued)

- Then, on the screen below, set up a repeating payment schedule by entering the desired payment schedule for employee contributions and, if applicable, employer contributions.

The screenshot shows a web interface titled "Make Retirement Plan Payments". At the top, it says "Schedule a new contribution payment and view payment history." Below this is a "Create Repeating Schedule" section. It includes a "Plan Year" dropdown set to "2022". There are two checkboxes, both checked: "Include Employer Contributions" and "Include Employee Contributions". Under each checkbox, there are fields for "Employer Frequency" (set to "Semi-Monthly"), "Start Month" (set to "June"), "Start Quarter" (set to "Q2"), and "Start Day" (set to "15"). At the bottom right, there are two buttons: "CANCEL" (orange) and "PREVIEW SCHEDULE" (green).

- Click the green **“PREVIEW SCHEDULE”** button. This will take you back to the previous page. There, click the green **“CREATE PAYMENT SCHEDULE”** button to submit the schedule.

In the MyRPB for Participants portal, your employees will be able to view the compensation and contribution information that you enter. (See example below.)

The screenshot shows the "MyRPB For Participants" portal. At the top left is the logo "MyRPB For Participants". At the top right are navigation links: "Home", "My Details", "Insurance", "Beneficiaries", and "Help Center", along with a "Log out" link. The main content area is divided into two columns. The left column is titled "Employer Information" and lists: "Employer: Temple Solomon", "Employer City: New York", and "Employer State: NY". The right column is a dark blue box with the text "Is your employer information up-to-date?" and "This can only be updated via an email to RPB. Click the button below to begin." with a green "Update" button. Below this is a section titled "Effective as of 07/01/2021". It is split into two columns: "Annual Compensation" and "Annual Retirement Contribution Amount | Rate". The "Annual Compensation" column lists: "Salary: \$60,000", "Parsonage: \$0.00", and "Total Compensation: \$60,000". The "Annual Retirement Contribution Amount | Rate" column lists: "Employer Contributions" (Pre-tax: \$3,000 | 5%), "Your Contributions" (Pre-tax: \$6,000 | 10%), and "Roth post-tax: \$0.00 | 0%". At the bottom, there is a section titled "Need to adjust your compensation and contribution information?" with text: "Contact your employer to correct your compensation details or change your contribution rates. Review the IRS [annual contribution limits](#) and benefits of [Roth contributions](#) to help you plan for your retirement."

## NEXT UP

Review RPB's insurance options with your employees.

Along with our retirement plan, RPB offers long term disability and life insurance at low or no cost:

### Long Term Disability (LTD) Insurance

- RPB's LTD plan is open to any employee who works 18 or more hours a week. **New hires** can sign up for LTD insurance within 60 days of their hire date. **Current employees** can sign up during the open enrollment periods in June and December of each year.
- Employees enroll in LTD insurance through your synagogue **regardless of whether it is a paid employee benefit.**
- Employees need to **let you know** whether they want a 90-day or 180-day waiting period before disability benefits begin.
- For more information, go to [rpb.org/ltd](https://rpb.org/ltd).

### Retirement Contribution Insurance

- RPB's LTD policy will pay employer contributions—up to 15% of the employee's compensation—while an employee is disabled.
- To qualify, an employee must be receiving employer contributions prior to the disability and contribute at least 10% of their compensation to their retirement plan annually.\*
- For more information, go to [rpb.org/contribution-insurance](https://rpb.org/contribution-insurance).

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\* Contributions can be a combination of employee and/or employer contributions.

## NEXT UP (continued)

### Life Insurance

- Employees contributing 10% or more of their annual compensation to their retirement plan will be automatically enrolled in **free term life insurance**.\*
- Employees who qualify for free term life insurance can also **purchase additional life insurance coverage** by calling RPB directly.
- For more information, go to [rpb.org/insurance](https://rpb.org/insurance).

### GOOD TO KNOW

Your employees can see all their insurance benefit details on the MyRPB for Participants web portal.

The screenshot displays the 'Insurance' section of the RPB web portal. It features a blue header with the word 'Insurance' and a background of architectural line art. Below the header, a message states: 'Below you'll find your coverage under RPB's group insurance plans as of 03/31/2022.' The main content is organized into two primary sections: 'Life Insurance' and 'Long Term Disability (LTD) Insurance'. The 'Life Insurance' section includes 'BASIC LIFE INSURANCE' with a coverage amount of \$50,000.00 and 'OPTIONAL TERM LIFE INSURANCE (OLI)' with a coverage amount of \$0.00. Below these is 'ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)' with a coverage amount of \$30,000.00. A blue callout box with a lightbulb icon asks: 'Is your family adequately protected? You qualify to purchase additional term life insurance (optional life insurance) to supplement your basic coverage. Call RPB to get started.' The 'Long Term Disability (LTD) Insurance' section shows 'LTD INSURANCE' with a coverage amount of \$60,000, a coverage period from 01/01/2022 to 12/31/2022, an LTD waiting period of 90 days, and a renewal date of 01/01/2023. The 'CONTRIBUTION INSURANCE' section shows a coverage amount of \$3,000. On the right side, there are links for 'ADDITIONAL DETAILS' (Learn more about life insurance, Learn more about LTD), 'DOCUMENTS' (Life Insurance Policy - Active Participants, Life Insurance Policy - Retired Participants, LTD Policy), and 'TAKE ACTION' (Update Beneficiaries, Check my contribution rate, File an LTD claim). A 'Questions?' box at the bottom right suggests visiting the Help Center. The footer contains the Reform Pension Board address (355 Lexington Avenue, 5th Floor, New York, NY 10017-6603) and links to the Help Center, Terms of Use, and Privacy Policy.

\*Contributions can be a combination of employee and/or employer contributions.

# What happens next

You're done with your part, now your employee will finish their part. About seven business days after you've completed their enrollment, your employees will receive an email from RPB with next steps. Employees will be directed to:

- **Set-up access to their online account.**
- **Review** their investment options and **make changes** if desired.
- **Provide beneficiary information** for both their retirement account and life insurance plan (even if they don't immediately qualify for free life insurance).
- **Learn** about RPB's insurance plans.
- **Schedule a *free* consultation with Fidelity's retirement planners.**

## Have questions about the enrollment process? We're here to help.

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**Robert Perry**  
*Director of Participant  
and Employer Services*  
646.884.9890  
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**Chase Bouchie**  
*Employer Account  
Associate*  
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# Appendix

## Email Template: Introduction to RPB

Use this suggested email text to introduce your employee(s) to RPB and invite them to the enrollment meeting/conversation.

Dear [Employee First Name],

I'm excited to let you know about [insert Temple Name]'s employee retirement plan, administered by the Reform Pension Board (RPB) with recordkeeping services provided by Fidelity.

The RPB Plan is a 403(b) defined-contribution plan for the Reform Movement that allows you to save for retirement by choosing how much to contribute to your account from your paycheck each month. You can make these contributions using pre-tax or post-tax Roth deductions, or a combination of both. [Insert information about their employer match here, if applicable.]

**Please join me on [insert date] at [insert time] to learn more about our retirement plan and ask questions.**

In advance of that meeting, you can learn more about RPB [here](#).

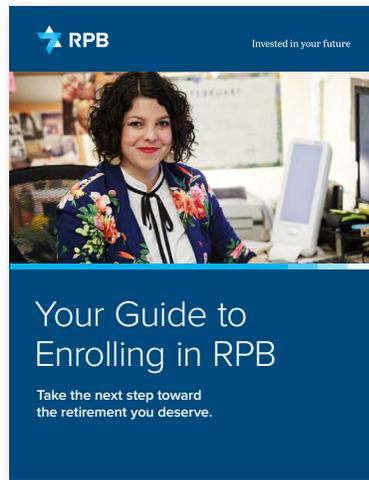
[signature]

# Participant Enrollment Materials

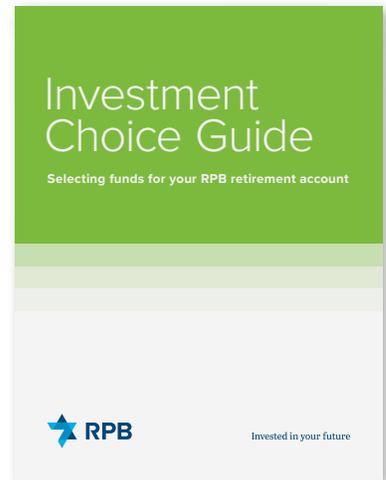
All of these can be downloaded from [rpb.org/forms](http://rpb.org/forms). You may want to print and hand out hard copies of some or all of these at the enrollment meeting.



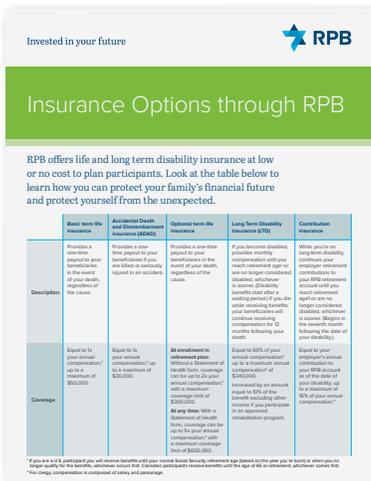
*An overview of the history, mission, and offerings of RPB*



*A step-by-step guide to help your employees get started with RPB (Available in Spanish and English)*



*A guide to understanding the three tiers of investment funds available to RPB participants (Available in Spanish and English)*



*A guide to RPB's insurance offerings and how to participate*



*A comprehensive, in-depth document with all the details about RPB's retirement plan (Available in Spanish and English)*

# Participant Enrollment Materials (Continued)

**403(b) Elective Deferral Form**  
Retirement Pension Plan

**For employer/employee use only. Complete this form and return to your employer. Do not send this form to RPB.**

Use this form to authorize your employer to establish, change, or cancel the amount you wish to have withheld from your paycheck and contributed to your RPB 403(b) retirement account (known as elective deferrals). Any changes to the information provided on this form must be made according to procedures established by your employer.

**1. EMPLOYEE INFORMATION**

Employee First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Employee Number: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_

**2. ELECTIVE DEFERRAL AMOUNT**

Provide the percentage or dollar amount to be withheld from your paycheck per pay period. Your elective deferrals can be made with pre-tax dollars, post-tax dollars or both. Also, your annual deferral amount can't be greater than your annual salary or the 85 annual elective deferral limit, whichever is less. (See below.)

I authorize my employer to withhold the following amounts from my paycheck:

Pre-Tax Deferrals: \_\_\_\_\_ % or Amount \$ \_\_\_\_\_  
 Post-Tax Roth Deferrals: \_\_\_\_\_ % or Amount \$ \_\_\_\_\_

**3. SIGNATURE**

I understand and accept that:

- The amount by which I have elected to reduce my compensation will be contributed to my RPB account by my employer.
- Pre-tax elective deferrals are not subject to federal (or applicable state) income tax until distributed from my account.
- Post-tax Roth deferrals are taken from my paycheck after I pay taxes. When I take distributions, my qualified Roth contributions and earnings are tax-free.

**85 ANNUAL ELECTIVE DEFERRAL LIMIT**

Refer to the chart for annual deferral and catch-up limits. You must be at least 50 years old in the calendar year to make a catch-up contribution that year. Learn more at: [rpb.org/contributions](#).

Year	Deferral Limit	Catch-up Limit	Total Deferral
2022	\$20,500	\$6,500	\$27,000
2021	\$19,500	\$6,500	\$26,000

A form for employees to indicate how much they want to contribute from their paycheck and whether they'd like those contributions to be pre-tax, post-tax Roth, or both

invested in your future **RPB**

## Pre-Tax vs. Roth (Post-Tax) Contributions

Choosing which is right for you

As an RPB plan participant, you have the option to make your elective deferral contributions to your retirement account with pre-tax dollars, post-tax dollars (known as Roth contributions), or a combination of both.

**YOUR OPTIONS: THE KEY TAKEAWAYS**

- With **pre-tax contributions**, you postpone paying taxes on the money you contribute, but you'll pay taxes later on both your contributions and their earnings.
- With **Roth post-tax contributions**, you pay taxes now on the money you contribute, but it grows tax-free. When you make qualified withdrawals, you won't pay federal income tax on any of it.
- You can also **divide your contributions**, making some portion pre-tax and some portion Roth—and change your contribution preferences at any time.
- Your total contributions, combined with your employer's contributions to your account (if applicable), cannot exceed the **85 annual contribution limit**.
- Employer contributions** can only be made on a pre-tax basis.

An overview comparing the benefits of pre-tax and post-tax Roth contributions

**RPB Focused Growth Fund**

Hypothetical Growth of \$10,000<sup>1</sup> (12/31/2012-12/31/2021)

Equity StyleMap<sup>SM</sup>

Details

Fund Inception: 12/31/2012

Net Assets (12/31/2021): \$17.46

Exp. Ratio (Gross): 0.85%

Share Class Net Assets (\$M): \$463.26

Performance<sup>2,3,4</sup>

Calendar Year Returns<sup>3</sup>

Top 10 Holdings<sup>5</sup>

Fund Overview

Objectives

Strategy

Risk

Essential information about each fund in the RPB investment lineup, including the fund's investment objective, holdings, performance, risk, and fees

# Enrollment Slide Deck & Script

It's essential that plan participants understand both the importance of saving for retirement and all the benefits of the RPB Plan, so that they can get the most out of each. Go to [rpb.org/expansion/resources](https://rpb.org/expansion/resources) to access the slide deck and script.

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## Welcome to RPB

A retirement plan that works as hard as you do

## **RPB Plan Contact Information for Participants**

RPB is happy to help our plan participants understand and manage their RPB accounts and benefits. Our dedicated New York-based team is ready to answer their questions. Participants can make most account changes online through the MyRPB for Participants Portal or by calling Fidelity.

### **Nicole Daniel**

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### **Robert Perry**

*Director of Participant and  
Employer Services*

646.884.9890

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### **Fidelity Retirement Service Center**

800.343.0860

Monday through Friday (except  
N.Y. Stock Exchange holidays),

8:30 a.m. to midnight, Eastern time

### **Fidelity Retirement Planners**

800.328.6608

Monday through Friday (except  
N.Y. Stock Exchange holidays),

9 a.m. to 9 p.m., Eastern time

### **SPANISH Line for Fidelity Customer Service and Retirement Planners**

800.587.5282