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, 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.
• 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)

* 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.

![Manage Plan Participants screenshot](image)

**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.
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.

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.

(Continued on next page)
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.

![Schedule a new contribution payment and view payment history.](image)

• 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.)

![MyRPB for Participants](image)
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](http://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](http://rpb.org/contribution-insurance).

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* Contributions can be a combination of employee and/or employer contributions.
If you get stuck, we’re here to help. Contact RPB at 212.681.1818 or askus@rpb.org

**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](http://rpb.org/insurance).

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**GOOD TO KNOW**

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

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*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.**

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**Have questions about the enrollment process? We’re here to help.**

Robert Perry  
*Director of Participant and Employer Services*  
646.884.9890  
rperry@rpb.org

Chase Bouchie  
*Employer Account Associate*  
646.884.9897  
cbouchie@rpb.org
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]
Insurance Options through RPB

RPB offers life and long term disability insurance at low or no cost to plan participants. Look at the table below to learn how you can protect your family’s financial future and protect yourself from the unexpected.

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic term life insurance</strong></td>
<td>Equal to 1x your annual compensation, up to a maximum of $50,000.</td>
</tr>
<tr>
<td><strong>Accidental Death and Dismemberment insurance (AD&amp;D)</strong></td>
<td>Equal to 1x your annual compensation, up to a maximum of $30,000.</td>
</tr>
<tr>
<td><strong>Optional term life insurance</strong></td>
<td>At enrollment in retirement plan: Without a Statement of Health form, coverage can be up to 2x your annual compensation, with a maximum coverage limit of $300,000. At any time: With a Statement of Health form, coverage can be up to 5x your annual compensation, with a maximum coverage limit of $600,000.</td>
</tr>
<tr>
<td><strong>Long Term Disability Insurance (LTD)</strong></td>
<td>Equal to 60% of your annual compensation up to a maximum annual compensation of $340,000. Increased by an amount equal to 10% of the benefit excluding other income if you participate in an approved rehabilitation program.</td>
</tr>
<tr>
<td><strong>Contribution insurance</strong></td>
<td>Equal to your employer's annual contribution to your RPB account as of the date of your disability, up to a maximum of 15% of your annual compensation.</td>
</tr>
</tbody>
</table>

1 If you are a U.S. participant you will receive benefits until your normal Social Security retirement age (based on the year you’re born) or when you no longer qualify for the benefits, whichever occurs first. Canadian participants receive benefits until the age of 65 or retirement, whichever comes first.

2 For clergy, compensation is composed of salary and parsonage.

Participant Enrollment Materials

All of these can be downloaded from 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)
- **Investment Choice Guide** Selecting funds for your RPB retirement account
- **Plan Narrative** Updated January 2022
- **A guide to RPB’s insurance offerings and how to participate**

If you get stuck, we’re here to help. Contact RPB at 212.681.1818 or askus@rpb.org

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Participant Enrollment Materials
(Continued)

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

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

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 to access the slide deck and script.
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  
Participant Account Associate  
646.884.9891  
ndaniel@rpb.org

Robert Perry  
Director of Participant and Employer Services  
646.884.9890  
rperry@rpb.org

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