

Invested in your future



Welcome to RFPB

A retirement plan that
works as hard as you do

Agenda

- What is RPB?
- Retirement Plan
 - How it works
 - Considerations & Decisions
- Insurance Options
- Resources & Next Steps



What is RPB?

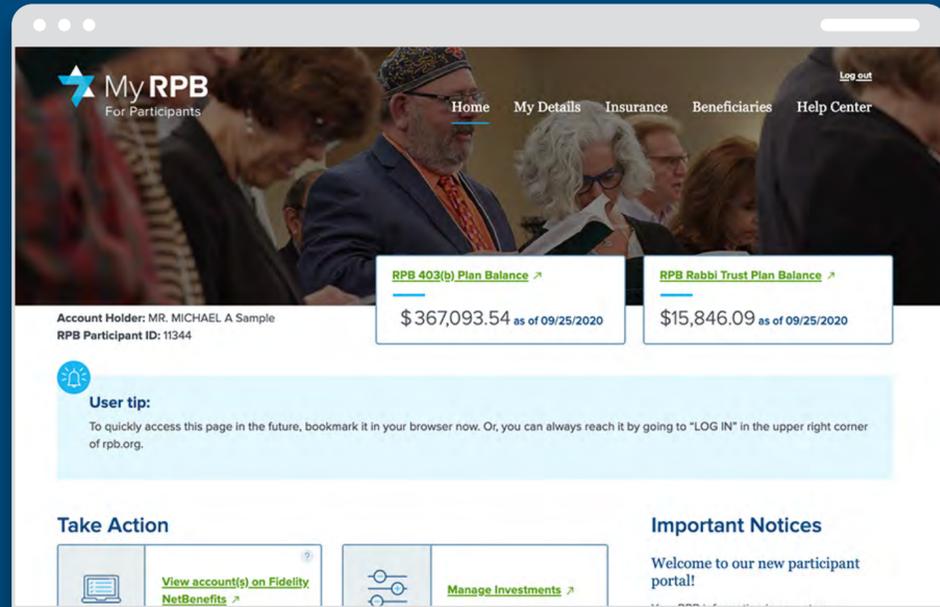
- 75+ years old
- Created to support employees working for Reform Movement congregations
- Works only and always in the best interest of Reform Movement employees and their congregations
- No shareholders. No profit goals. No products to push.





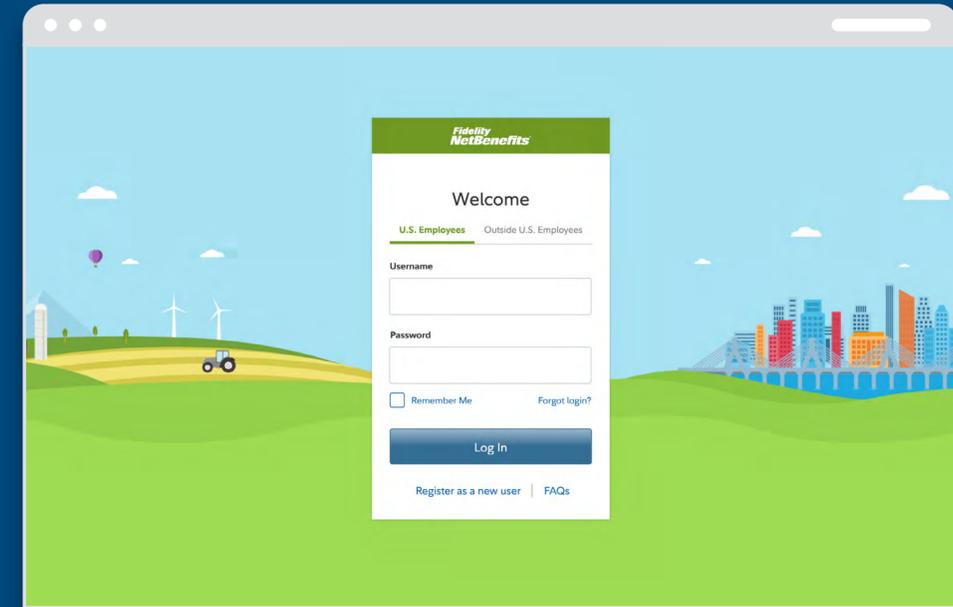
- Day-to-day management of plan operations
- Curated investment options
- Excellent customer service
- Retirement planning conference and webinars

- Account records and statements
- Free financial planning advice
- Educational materials



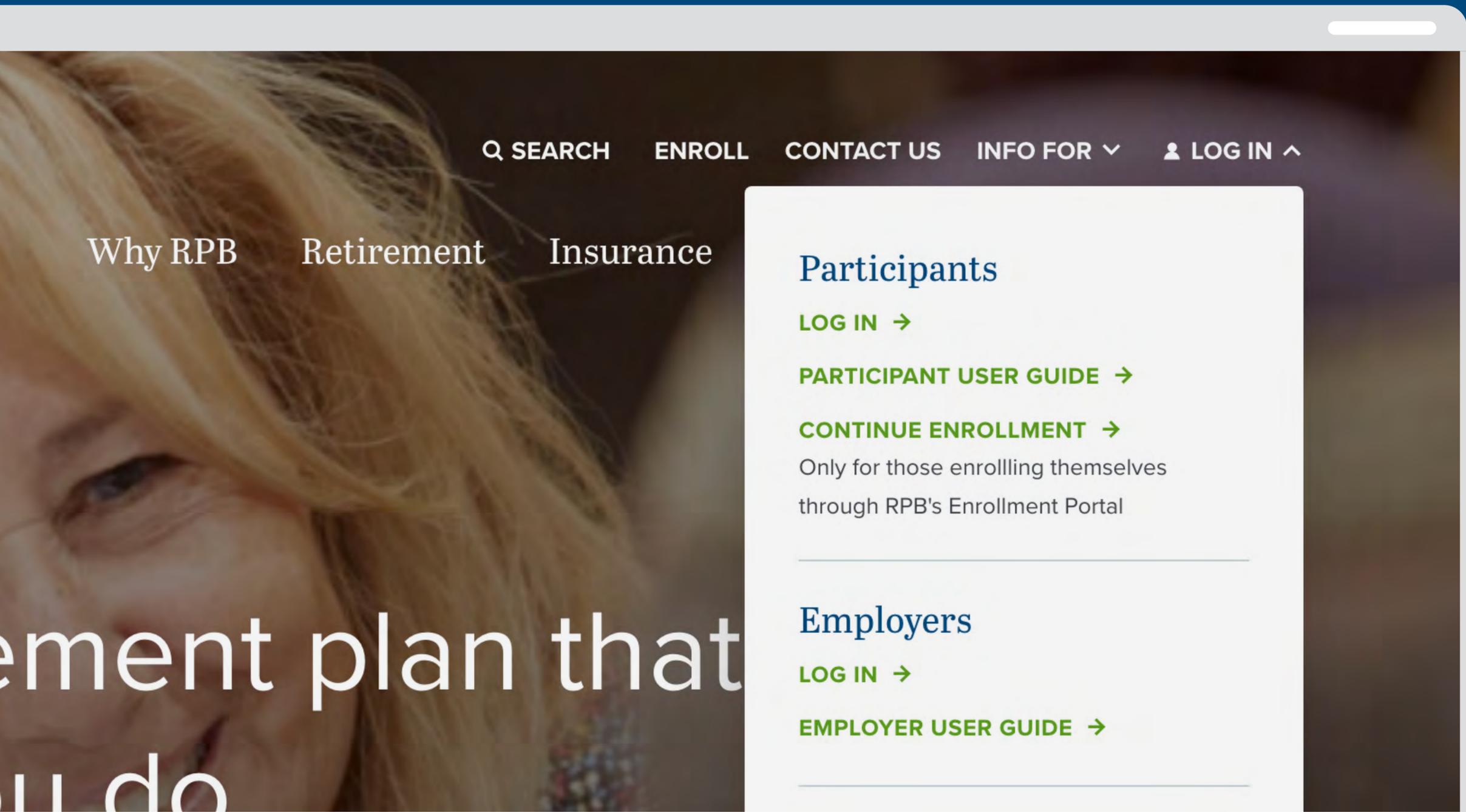
MyRPB for Participants Portal

- Update beneficiaries
- Check contribution information
- View insurance coverage
- Read RPB updates and news
- Access Fidelity NetBenefits website
- Manage your personal details



Fidelity NetBenefits

- View account balance and statements
- Manage investments
- Online retirement planning tools



Retirement Plan

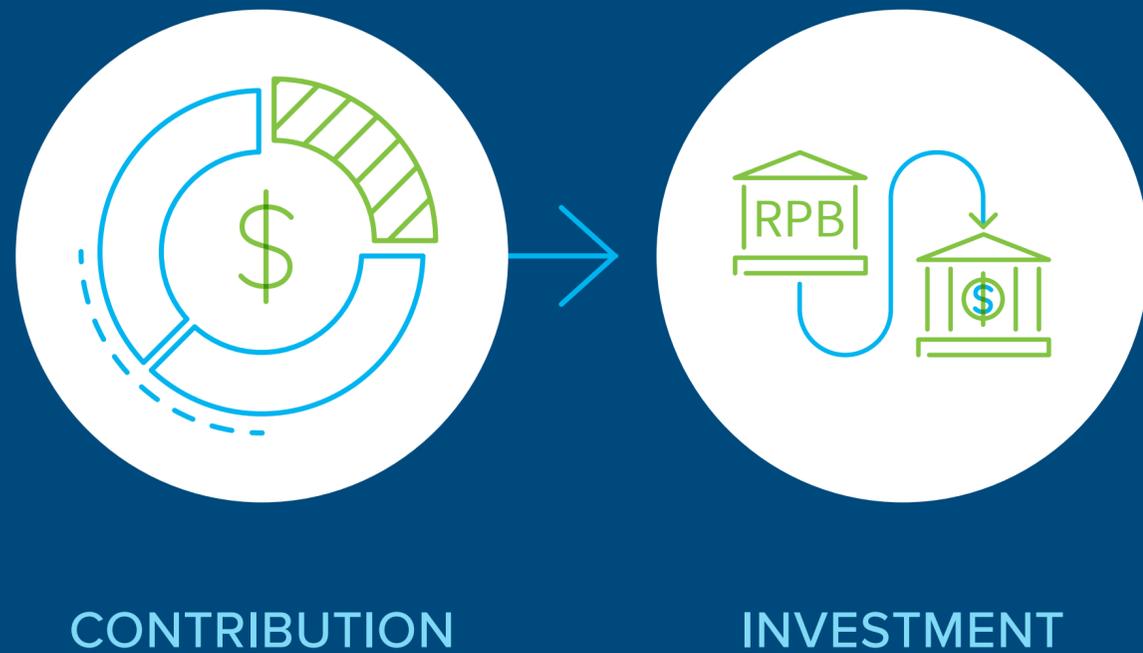
Who is eligible to join RPB?

All Reform Movement employees who:

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

NOTE: If you are eligible for the American Conference of Cantors retirement plan, you are not eligible for the RPB Plan.

403(b) Defined Contribution Retirement Plan



403(b) Defined Contribution Retirement Plan



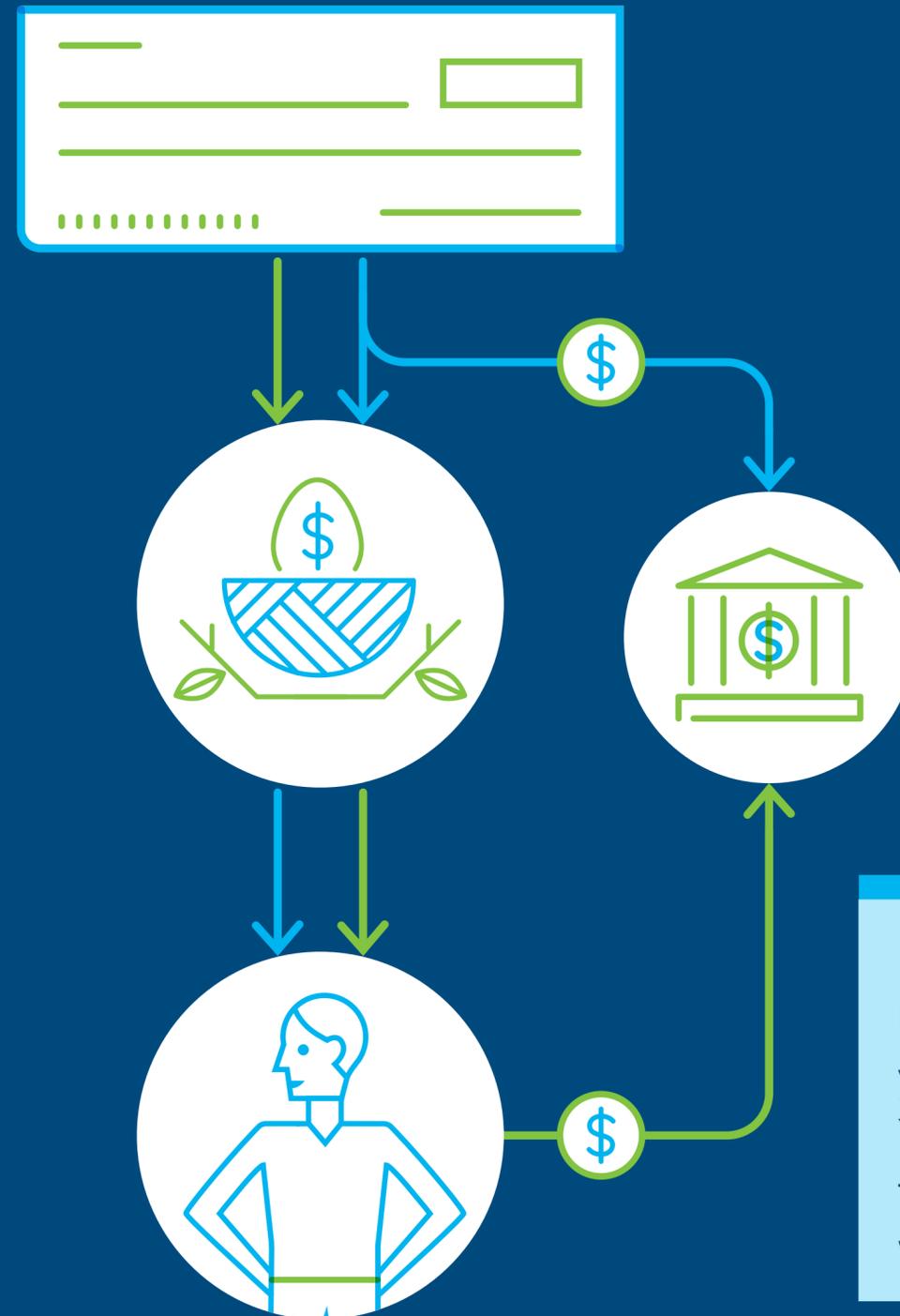
403(b) Defined Contribution Retirement Plan



Considerations & Decisions

Do I invest pre-tax or post tax?

PRE-TAX
Money deducted from your paycheck before taxes are taken out. You pay taxes on the money—and the gains—when you withdraw it.



POST-TAX (“Roth”)
Money deducted from your paycheck after taxes. You don’t pay taxes on the money—or the gains—when you withdraw it.

Considerations & Decisions

Do I invest pre-tax or post tax?

TIP 1

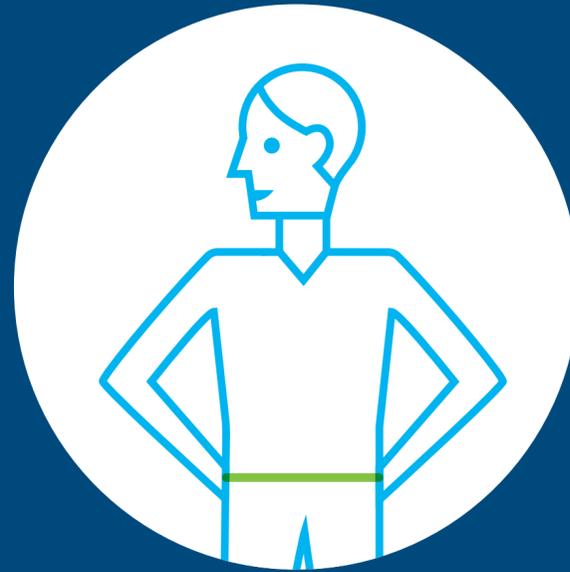
Will your *tax rate* be:

Higher now? → Choose pre-tax

Higher later? → Choose post-tax (Roth)

Considerations & Decisions

Who can contribute
to your RPB
retirement account?



YOU



YOUR
EMPLOYER

Considerations & Decisions

When should I start investing?

- Start saving as early in your career as possible.
- Increase your contributions over time.

Considerations & Decisions

When should I start investing?

	Rosa	Amy
Starting Age	25	35
Annual Contribution	\$6,000	\$6,000
Annual Rate of Return	6%	6%
Account Balance at Age 70	\$1,440,592	\$757,609

Disclaimer: This does not take any taxes, fees, or inflation into account, and therefore is not a likely scenario for any investor.

Considerations & Decisions

What happens to my RPB retirement account if I leave my job?



Considerations & Decisions

What are my investment options?



Tier 1: Target Allocation Funds

For those who want a simplified approach to investing



Tier 2: Self-Directed Funds

For those who feel confident building their own customized portfolio

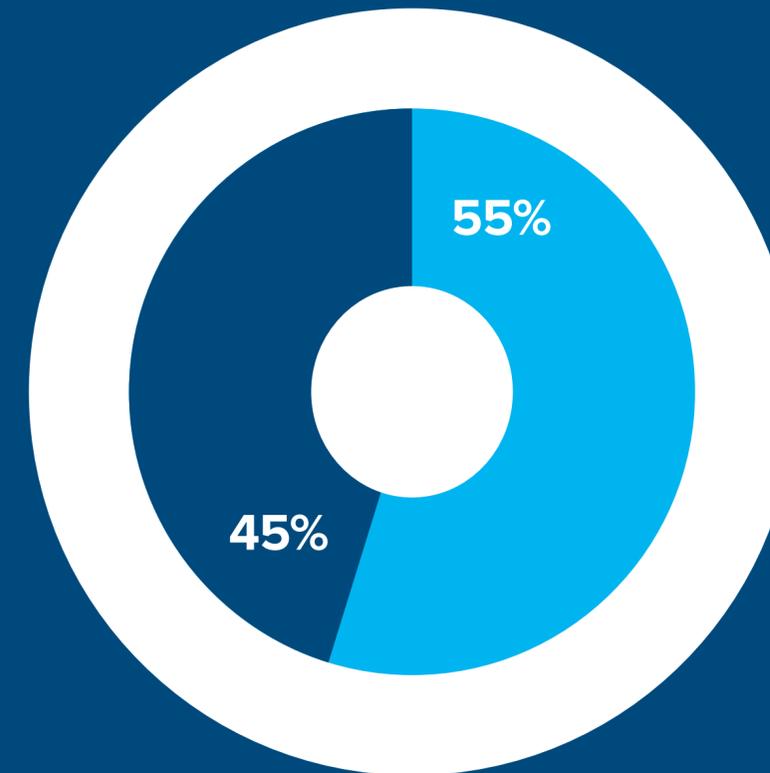


Tier 3: Socially Responsible Funds

For those who want to align their investments with their values

Considerations & Decisions

What am I invested in when I first enroll, and how can I change it?



55% equities
45% fixed income

Tier 1
RPB Growth and Income Fund

Insurance Options

Life Insurance and AD&D Insurance

Protect your family's financial future.



Long Term Disability Insurance

Protect yourself from the unexpected.

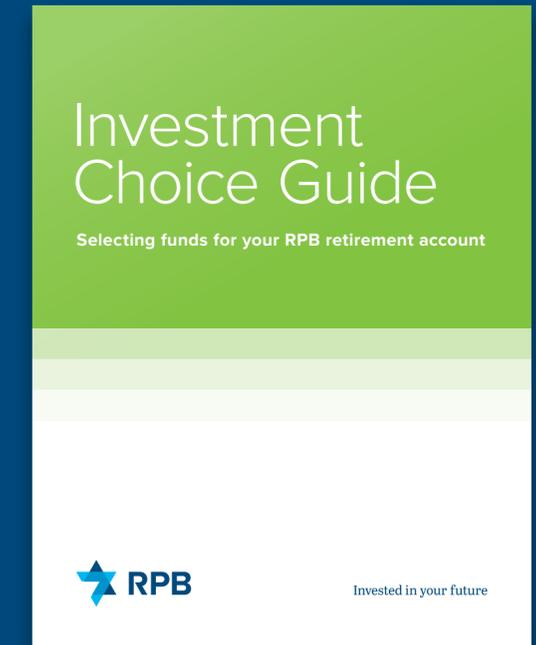
LTD INSURANCE ANNUAL RATES

Waiting Period	Rates effective 12/1/22
90 Days	\$6.26/\$1,000 of coverage
180 Days	\$5.52/\$1,000 of coverage

Resources & Next Steps

Enrollment Resources

- › rpb.org
- › rpb.org/enrollment
- › rpb.org/enrollment-guide
- › Plan Narrative
- › Many resources also available in Spanish



Signing Up

1. Tell me you want to enroll.
2. Decide how much you want to contribute.
3. Fill out the Elective Deferral Form and give it to me.
4. Review your investment options.
5. Receive an email from RPB.
6. Log in to the MyRPB web portal.
7. Set up your beneficiaries and change your investments.
8. Tell me if you'd like to purchase LTD insurance offered.
9. Tell RPB if you'd like to purchase additional life insurance coverage (if you qualify).

Support

Questions? RPB's participant services team is here to help!

Robert Perry

Director of Participant and Employer Services

646.884.9890

rperry@rpb.org

Nicole Daniel

Participant Account Associate

646.884.9891

ndaniel@rpb.org

Investment Resources

- › Financial planning with Fidelity
- › Annual retirement planning conference and monthly webinars with RPB



**To speak to a
representative
in English
800.328.6608**

**Hablar con un
representante
en Español
800.587.5282**

Today is a great day
to start preparing for
your financial future!

3 ACTION ITEMS



*Tell me you're
interested in
enrolling.*



*Start thinking about
how much you'd
like to contribute.*



*Start learning
about your
investment options.*