



# Your Guide to Enrollment in RPB

Take the next step toward  
the retirement you deserve.

# It's a great day to start investing in your future!

Financial matters can feel overwhelming. RPB's goal is to make saving and preparing for your retirement as easy as possible. This guide will walk you through the basic steps and decisions you need to make—and point you to the materials that will give you deeper information, if you need or want it.

After your employer sets you up in the system, you'll receive an email from RPB with a few things you'll need to do to complete your enrollment. ***Start the following steps now so that you'll be ready when you get that email.***

## **Questions? We're here to help**

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## STEP

# 1

## Learn about RPB and its retirement plan.

RPB's sole focus is providing a retirement plan and life and disability insurance programs tailored to the financial needs—and shared values—of those working in the Reform Movement.

It's important to know that RPB works only and always in the best interests of our plan participants and their employers. We have no shareholders to please, no revenue goals to meet, and no products to push.

RPB administers the retirement plan and manages the investment choices available to you. We partner with Fidelity to provide recordkeeping services for our plan. Through Fidelity's NetBenefits website, you can easily adjust your investments and access helpful financial tools and resources. You also have access to Fidelity's retirement planners and financial coaches at no additional cost to you.

*You can access all the resources mentioned in this guide, and more, at [rpb.org/enrollment](https://rpb.org/enrollment).*

### Learn more:

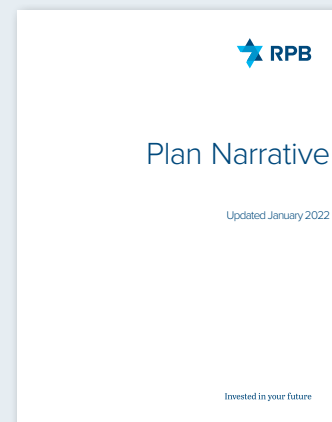
Read our brochure, [Invested in your future: An introduction to RPB.](#)



Browse our website, starting with the [About RPB](#) page.



Read the [RPB Plan Narrative](#), if you want to take a deep dive into all the details.



## STEP

# 2

## Decide how much to save.

One of the first decisions you'll need to make is how much you want to contribute from your paycheck to your retirement account. This is referred to as “elective deferrals.”

Some important things to know:

- **Both you and your employer are able to make contributions to your 403(b) account.** The IRS sets annual contribution limits for 403(b) retirement accounts and typically adjusts these limits each year. Those aged 50 or above have a higher maximum contribution limit. If you're concerned about your employer's contributions exceeding the limit, you can read about RPB's [Rabbi Trust plan](#)—a non-qualified deferred compensation plan.
- **You need to decide whether you want to make pre-tax or Roth post-tax contributions—or both.**
- **Starting your retirement savings early in your career and increasing your contributions over time will help ensure you are prepared for retirement down the road.** That's because of the snowball effect of compounding—as you increase your account balance, more of your money will be invested and be able to grow when those investments do well.



### To Do

Talk with your employer about how much you want to contribute from your paycheck to your retirement account and whether you want to make pre-tax or Roth post-tax contributions, or both.

### Learn more:

Read [this article on compounding from Fidelity](#).



Read about [pre-tax and Roth post-tax contributions and IRS limits](#) on our website.



Use this [calculator](#) to see how different contribution amounts can grow over time.



Use this [calculator](#) to see how pre-tax or Roth post-tax contributions will impact growth over time.



## STEP

# 3

## Review your investment options.

During enrollment, **your account will be automatically invested in one of the Tier 1 target date funds based on your birth year.** The target date funds are diversified funds that gradually and automatically adjust the mix of stocks and bonds as you age to help manage risk while you grow your savings.

Read more about [RPB's Tier 1 target date funds](#).

The RPB Plan offers a wide range of funds across three tiers.



### To Do

After you're enrolled, explore all of RPB's investment choices to find the best fit for your financial goals. **If you choose not to make changes, your money will remain invested in the Tier 1 target date fund aligned with your birth year.**

Tier 1: Target Date Funds	Tier 2: Self-Directed Funds	Tier 3: Socially Responsible Funds
<p><i>For those who want a simplified, one-step approach to investing</i></p> <p>The Tier 1 funds consist of a series of T. Rowe Price Retirement Blend Trusts. The Trusts are diversified funds that gradually and automatically adjust the mix of stocks and bonds as you age to help manage risk while growing your savings.</p> <p><b>Participants typically invest in a single fund with a target date closest to the year they turn 65.</b></p>	<p><i>For those who feel confident building their own customized portfolio</i></p> <p>You may invest all or part of your RPB retirement account in Tier 2 funds, which span a spectrum of asset classes (like stocks and bonds) and investing styles. You can use these funds to create a custom investment strategy aligned with your retirement goals and tolerance for risk.</p> <p><b>Choosing investments from Tier 2 and 3 require that you monitor and adjust your investment mix over time.</b></p>	<p><i>For those who want to align their investments with their values</i></p> <p>The one fund in Tier 3, the RPB Reform Jewish Values Stock Fund, invests in domestic and international stocks of companies that align with the values of Reform Judaism.</p> <p><b>If you allocate most of your account to the RJV Stock Fund, you may still want to consider investing a portion in Tier 1 or Tier 2 funds to diversify your portfolio.</b></p>

### Learn more:

Read RPB's [Investment Choice Guide](#) and the [Investments Overview](#) page of our website.  
(*Lea la [Guía de Opciones de Inversión](#) en español.*)

Watch our [Choosing Investments video](#).

## STEP

# 4

## Go online to complete your enrollment.

After your employer has set you up in RPB's system, you will receive an email from RPB letting you know it's time to go online and finish your enrollment. ***(You will not be able to complete this step until you receive that email.)***

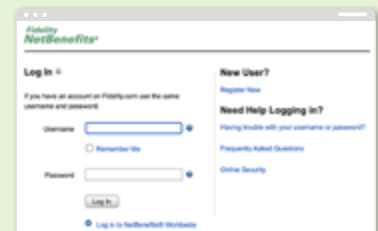
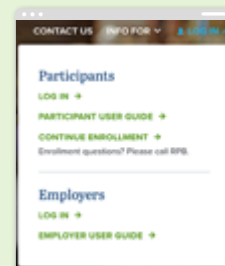
### To Do

#### 1. First, set up your online access:

- Go to [rpb.org](http://rpb.org) and in the upper right corner, click “LOG IN.”
- Under “Participants,” click “LOG IN.”
- On the Fidelity NetBenefits page, under “New User?” click “Register Now”—you’ll be guided to set up your login credentials.

NOTE: If you already have an account with Fidelity, use your existing login credentials on the Fidelity NetBenefits page.

- Click the **MyRPB Portal** link at the top of the Fidelity NetBenefits home page. You always want to start at the MyRPB portal—it's where you can get information only RPB has for your account and also access the Fidelity NetBenefits site to change your investments and more.



### To Do

#### 2. Next, designate your beneficiaries and adjust your investments. From the MyRPB for Participants portal home page:

- Click “**Manage Investments**” to review/change your investments, as needed.
- Click “**View/Update Beneficiaries**” to add both your retirement beneficiaries and your life insurance beneficiaries (even if you don't yet qualify for RPB's free life insurance).

### Learn more:

Get the [MyRPB for Participants User Guide](#).

## STEP

# 5

## Learn about your RPB insurance options.

Along with your retirement savings, it's important to have other safety nets in place to help provide financial security for you and your loved ones. That's why RPB offers the following insurance options at no or low-cost to you:

- **Basic term life insurance.** This is an automatic benefit that you receive when you contribute at least 10% of your compensation to your RPB retirement account annually.\*  
You can also choose to purchase **additional life insurance** coverage through RPB. Visit [rpb.org/insurance](https://rpb.org/insurance) or call RPB directly for details.
- **Long term disability (LTD) insurance.** Within 60 days of your hire date, or during our open enrollment periods, you can sign up for LTD insurance. If your employer does not provide LTD insurance as a paid benefit, you can purchase it through your employer. Note: You do not have to be a retirement plan participant to be in the LTD plan, so you may already have this insurance.
- **Retirement contribution insurance.** If you are enrolled in RPB's LTD plan, you automatically receive contribution insurance, which continues retirement contributions from your employer at up to 15% of your compensation if you become disabled. You qualify for this benefit if you receive employer contributions and contribute at least 10% of your compensation to your RPB retirement account annually.\*



### To Do

If you'd like to enroll in RPB's LTD plan, talk to your employer. If you have questions about life insurance, call RPB.

### Learn more:

Read our [Insurance Explainer](#) or the insurance section of our website, starting with the [life insurance page](#).

\*The contributions can come from your own elective deferrals, your employer, or both.

# Follow up: Proactively monitor your account.

Saving for retirement is not ‘set it and forget it.’ Your goals and life situation change as you move through your career. Don’t forget to check in on your RPB retirement account periodically and adjust it as needed.

- Log into your MyRPB for Participants web portal (go to [rpb.org](http://rpb.org) and click “LOG IN” in the upper right hand corner) to review your account:
  - Assess whether you can increase your contribution amount.
  - Decide if you’d like to adjust your investments.
  - Ensure that your beneficiary information for your retirement and life insurance plans is correct and up to date.
- Learn about retirement planning.
  - **Schedule a free one-on-one consultation with a Fidelity retirement planner** to discuss your goals (available in English or Spanish):
    - English: 800.328.6608
    - Español: 800.587.5282
  - Talk with an expert about everyday money matters.
    - **Call Fidelity at 800-791-2363** to schedule a **Financial Coach** appointment.
- Attend RPB’s webinars or our [annual retirement planning seminar](#).
- **Consider consolidating your retirement savings at RPB**, if you currently have assets in another qualified plan (401(k), 403(b), 401(a), governmental 457(b), SIMPLE IRA, or rollover IRA). Visit [rpb.org/rollovers](http://rpb.org/rollovers) for more information.

DISCLAIMER: It is important to understand that the RPB target date funds, the plan’s default investment option, do not provide a guaranteed rate of return. Like any investment, it is possible to lose a portion of your investment if the fund has a negative return and/or decreases in value. The use of the default investment fund does not guarantee that you will have adequate retirement income or that this is the most appropriate investment for your needs and goals.