



Your RPB Enrollment Guide

Take the next step toward
the retirement you deserve.

Enrolling in your RPB plan is as easy as



We've made it easy to enroll so you can start saving for retirement right away. Because starting early, contributing regularly, and increasing your savings rate over time when possible will help you build the retirement security you need.

1 APPLY

Go to rpb.org/enrollment and complete our short eligibility form. We'll review your information to verify that you qualify to enroll.

What you'll need to complete this step:

- Your **full legal name**
- Your **personal email and phone number**
- Your **professional association member ID** (if available)
- Your **employer's name and location**
- Your **start date** with your employer

2 ENROLL

Once we confirm your eligibility, we'll send you an email with your login credentials for our secure enrollment portal. There you'll provide the rest of your information, including your insurance choices. The portal is easy to use and will guide you through each step.

What you'll need to do to complete this step:

- Review the [RPB Plan Narrative](#), which describes all of the features and benefits you'll have as an RPB participant. **Download it at rpb.org/about-rpb.**
- Review your default investment fund, the investment option that is automatically selected for you when you join the RPB plan. (Don't worry, you can change your investments at any time after your account is set up. We'll tell you more about this later.)
- Decide if you want to purchase more life insurance coverage in addition to the basic term life insurance that's automatically included when your total contributions are at least 10% of your compensation.
- Let us know if you'd like to enroll in RPB's **long term disability insurance** plan. (You'll follow up with your employer later.)
- Provide the **primary and contingent beneficiaries** for your account. Have their dates of birth and Social Security numbers handy. You may also need:
 - A completed [Spousal Consent Form](#) (if you're married and do not designate your spouse as your sole primary beneficiary). It's available to download in the enrollment portal.
 - A complete copy of your **trust document** (if you're designating a trust as a beneficiary).

3 FOLLOW-UP

Talk with your employer to review and finalize both your retirement plan contributions from your paycheck and your long term disability insurance coverage.

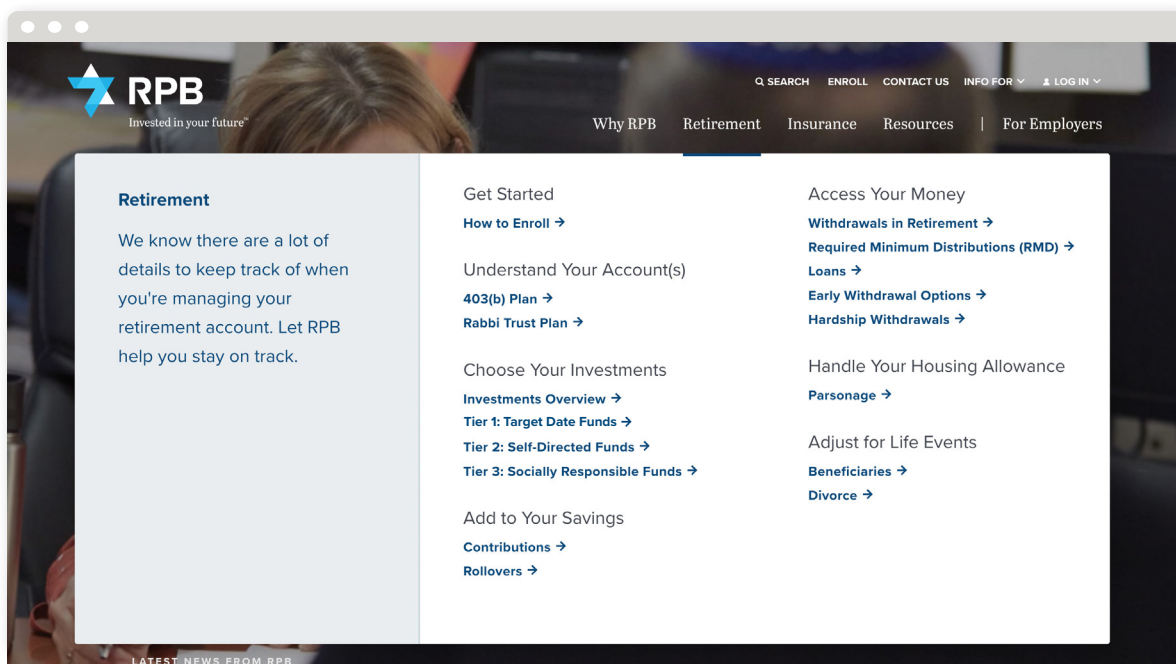
What you'll need to do to complete this step:

- Fill out our [Elective Deferral Form](#) indicating how much you'd like to contribute to your RPB account from your paycheck (in addition to what your employer might contribute). Download the form at rpb.org/forms-downloads and give it to your employer.
- Decide whether you'll make **pre-tax or Roth post-tax contributions, or both**.
- Finish your [long term disability insurance](#) enrollment with your employer.

Making Informed Decisions

The choices you make during your enrollment can play a big role in helping you achieve your financial goals in retirement. But don't stress! No matter what level of knowledge you have or involvement you're comfortable with, we'll make it easy for you to save for your retirement.

Start by visiting the Retirement and Insurance sections on rpb.org to learn about RPB's 403(b) plan features and investment choices, insurance plans, and more.




You can get started, right now, by focusing on these three decisions.

Check out the resources we've listed for each topic.

They can help you make the decision that's right for you.

How much to save from your paycheck, and the tax advantages of your contributions

Invested in your future 

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 **IRS annual contribution limit**.
- **Employer contributions** can only be made on a pre-tax basis.

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- Both you and your employer can make contributions to your 403(b) account.
- Use [this 403\(b\) savings calculator](#) to help you decide how much you want to contribute from your paycheck (within IRS annual deferral limits).
- You can make your contributions (elective deferrals) with pre-tax or Roth post-tax dollars—or both. Pre-tax contributions reduce your current taxable income but are taxed when the money is withdrawn. Roth contributions won't reduce your current taxable income, but qualified withdrawals are tax free with no required minimum distributions in retirement.
- Learn more about your contribution options and annual IRS deferral limits at rpb.org/contributions. There, you can also download our [Pre-Tax vs. Roth \(Post-Tax\) Contributions explainer](#). Use this [calculator](#) to see how pre-tax or Roth post-tax contributions will impact growth over time.

Which funds to invest in, and how much money to allocate to each

During enrollment, your account will be automatically invested in one of the Tier 1 target date funds based on your birth year.

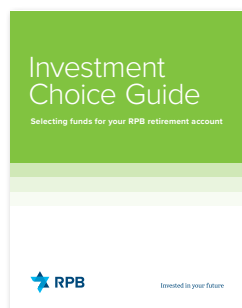
Target date funds are diversified funds that gradually and automatically adjust the mix of stocks and bonds as you age to help manage risk while growing your savings.

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.**

- Get started with our Investments Overview page at rpb.org/investments.
- From there, you can dive deeper into our [Tier 1](#) target date funds, [Tier 2](#) self-directed funds, and [Tier 3](#) socially responsible funds.

(If you wish to align your investments with your values, be sure to check out our **Tier 3 Reform Jewish Values Stock Fund**, the only fund that invests based on values upheld by the Reform Jewish Movement.)

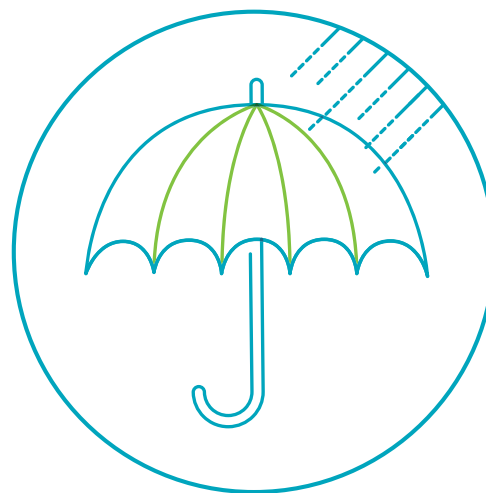
- Our [RPB Investment Choice Guide](#) has all of the plan's fund information in one place, plus tips to help you determine your asset allocation strategy. You can download a copy from our Investments Overview page at rpb.org/investments. (Lea la [Guía de Opciones de Inversión en español](#).)





How to protect yourself with RPB's insurance options

- You'll automatically receive up to \$50,000 of basic term life insurance when you and/or your employer contribute at least 10% of your total compensation to your RPB account annually.
- If the basic coverage isn't enough, you have the option to buy more. And you won't need a medical review if you purchase the insurance during our plan enrollment and it's less than \$300,000 or two times your compensation. Learn more at rpb.org/life-insurance.
- RPB's long term disability insurance (LTD) can help protect your income in the event you're unable to work due to a disabling illness or injury. When you sign up during your new-hire enrollment, you won't have to wait for the LTD open enrollment period. Learn more at rpb.org/ltd.



USE THE RPB NAVIGATOR TO HELP YOU STAY ON TRACK.

Our online tool explains what to consider and what you need to do at every stage of your life. Check it out at rpb.org/retirement-journey.

MANAGE YOUR ACCOUNT ONLINE.

Once you're enrolled, you'll use the MyRPB for Participants portal to:

- See a comprehensive view of your RPB benefits and account settings.
- Access quick links to the Fidelity NetBenefits website to manage your RPB account.
- Easily view and update your beneficiaries online.
- View your insurance coverage or learn what you're eligible for and how to sign up.
- Stay on top of your profile information—including your compensation and contribution rates.

If you have any questions, we're here to help.

askus@rpb.org
212.681.1818

Reform Pension Board
122 East 42nd Street
Suite 2800
New York, NY 10168
rpb.org