



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 sooner. Remember: the best way to save enough for the retirement you want is by contributing early and often.

1 APPLY

Go to rpb.org/enroll 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 investment and 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 access to as an RPB participant. **Download it at rpb.org/about-rpb.**
- Choose which [investment fund\(s\)](#) you'd like to put your retirement savings in, and in what proportion. (Don't worry, you can change your investments at any time after your account is set up.)
- Decide if you want to add more coverage to the free [term life insurance](#) you receive when your total contributions are at least 10% of your compensation.
- Indicate if you'd like to enroll in RPB's **long term disability insurance** plan. (You'll follow up with your employer later.)
- Choose the **primary and contingent beneficiaries** of 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 finalize the contributions from your paycheck (elective salary deferrals) and your long term disability coverage.

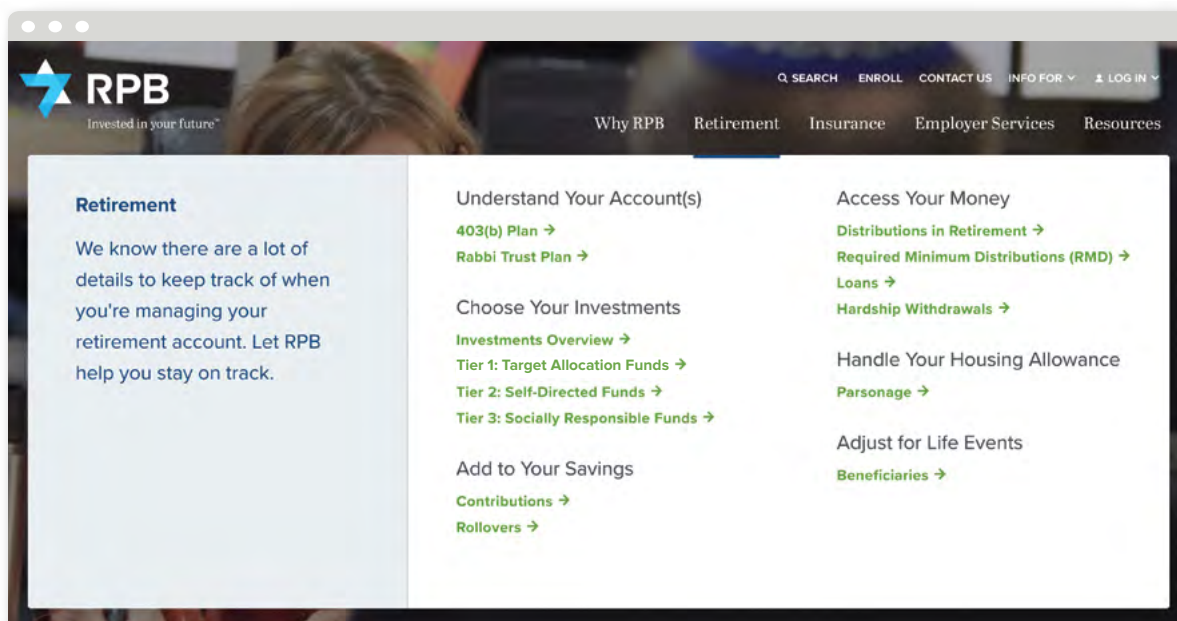
What you'll need to do to complete this step:

- Fill out our [Elective Salary Deferral Form](#) to state how much you'd like to contribute to your RPB account from your paycheck—which will be 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 deferrals, Roth post-tax deferrals, 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.

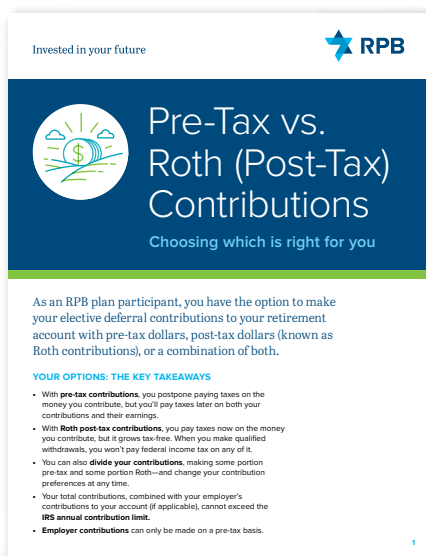


You can get started, right now, by focusing on these three decisions.

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

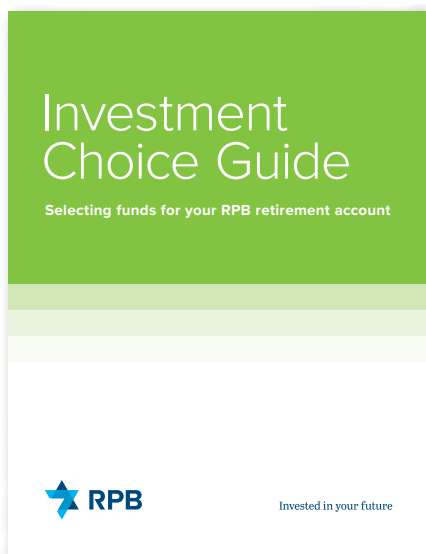
They can help you make the decision that's right for you.

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



- Both you and your employer are able to make contributions to your 403(b) account.
- Use our retirement calculators to help you decide how much you want to contribute from your paycheck (within IRS annual deferral limits) rpb.org/retirement-journey.
- You can make your contributions (elective salary deferrals) with pre-tax or post-tax dollars—or both. Pre-tax contributions reduce your current taxable income and are only taxed when the money is withdrawn. Roth post-tax contributions won't reduce taxable income, but qualified future withdrawals are tax free.
- 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](#).

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



- Get started with our Investments Overview page at rpb.org/investments.
- From there, you can dive deeper into our [Tier 1](#) objective-based 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 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're eligible for up to \$50,000 of [term life insurance](#)—at no cost to you—when you and/or your employer contribute at least 10% of your total compensation to your RPB account on an annual basis.
- If the free coverage isn't enough, you have the option to buy more. And you won't need a medical review as long as you purchase the insurance during your 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 online 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.

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