

## Welcome to MyRPB for Employers.

Whether you use this system every day or only occasionally, MyRPB for Employers will help you manage your employees' RPB retirement and Long Term Disability plans.

In addition to this user guide, when you log into MyRPB for Employers, you'll see online guidance (walk-throughs) that will help you navigate the portal.

### New Features

MyRPB for Employers offers new features and a more powerful interface than our previous Pension Tracking System (PTS). This new portal allows you to:

- Track and process employer and employee contributions separately.
- Schedule payments over 12 months instead of 10 months.
- Schedule payments on a semi-monthly basis to accommodate your payroll schedule.
- Adjust employee contributions to reflect IRS contribution limit increases as of the start of the calendar year, instead of RPB's plan year.
- See how much money is contributed to Rabbi Trust accounts.
- Add, manage, and end long term disability coverage.
- Remove employees from RPB's plans who are no longer with your organization.
- Roth 403(b) plan for post-tax employee contributions.

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# Accessing your account

## Login Instructions

### To access your account:

- Go to **www.rpb.org** and select the Log In option at the top right corner and click “Log In” under the Employers section. **1**
- Enter your User ID and password.

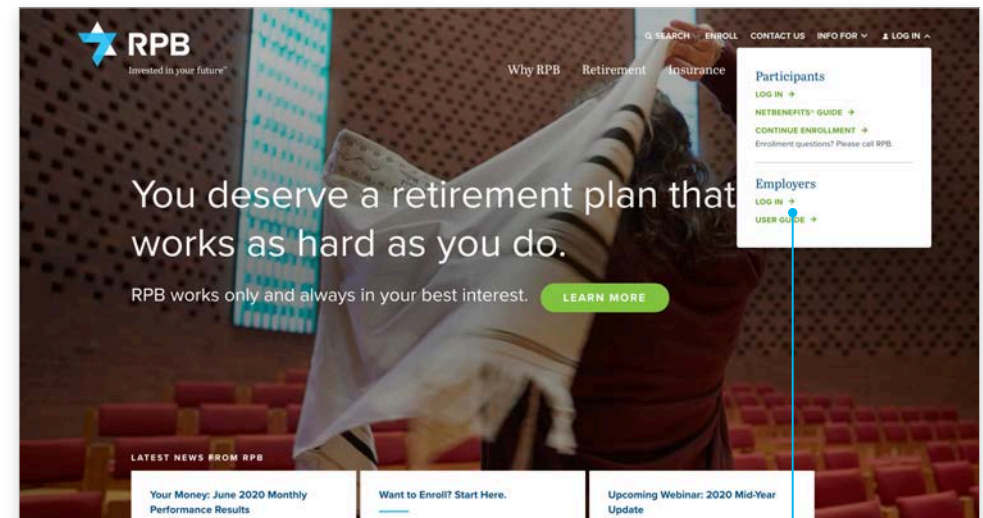
### First-time user?

You will receive instructions from RPB with your new username and a link to create a new password.

### Forgot your login information?

Click on **Forgot your password** and follow the instructions to reset your password. If you forgot your username, contact RPB for help.

**NOTE:** MyRPB for Employers is only compatible with Chrome (recommended) or Firefox web browsers. Internet Explorer is not supported.



# General navigation

Once in MyRPB for Employers, you can navigate between the **homepage** and the **dashboard**.

**Homepage:** Features announcements, frequently asked questions, and other helpful resources to make your role as plan administrator easier.

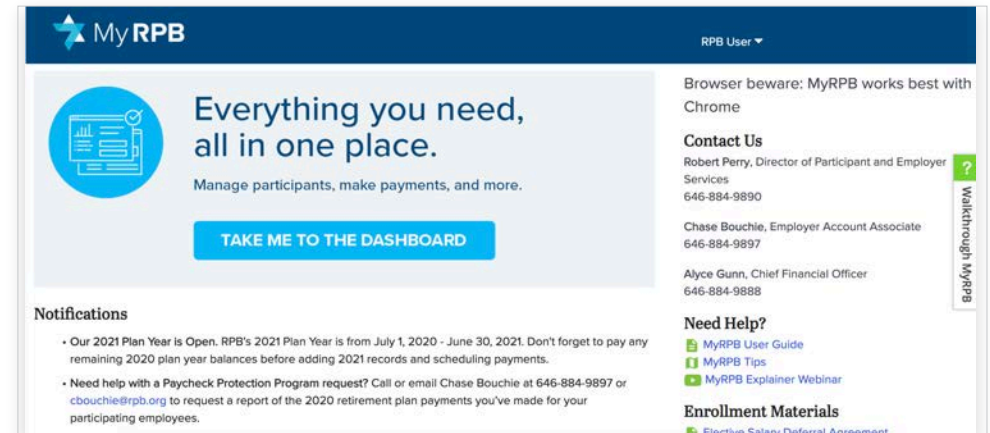
**Dashboard:** Contains the main functions for managing plan participants and making payments.

To get to the dashboard from the homepage, click **Take me to the dashboard**.

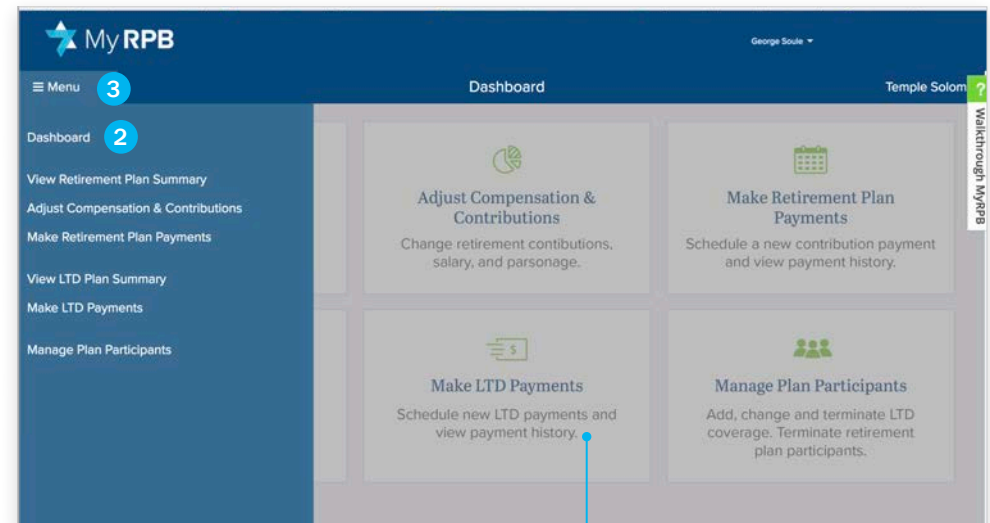
## To navigate the dashboard:

1. Click on the **rectangular tiles** **1** of the dashboard page.
2. Click on the **menu button** **2** in the upper left-hand corner, and click on the functions that appear.
3. Click on **Dashboard** **3** in the side menu to navigate back.

**NOTE:** Your browser's "back" button does not work with MyRPB. To navigate back to a previous screen from a function page, click the Cancel button.



Homepage



Dashboard

1

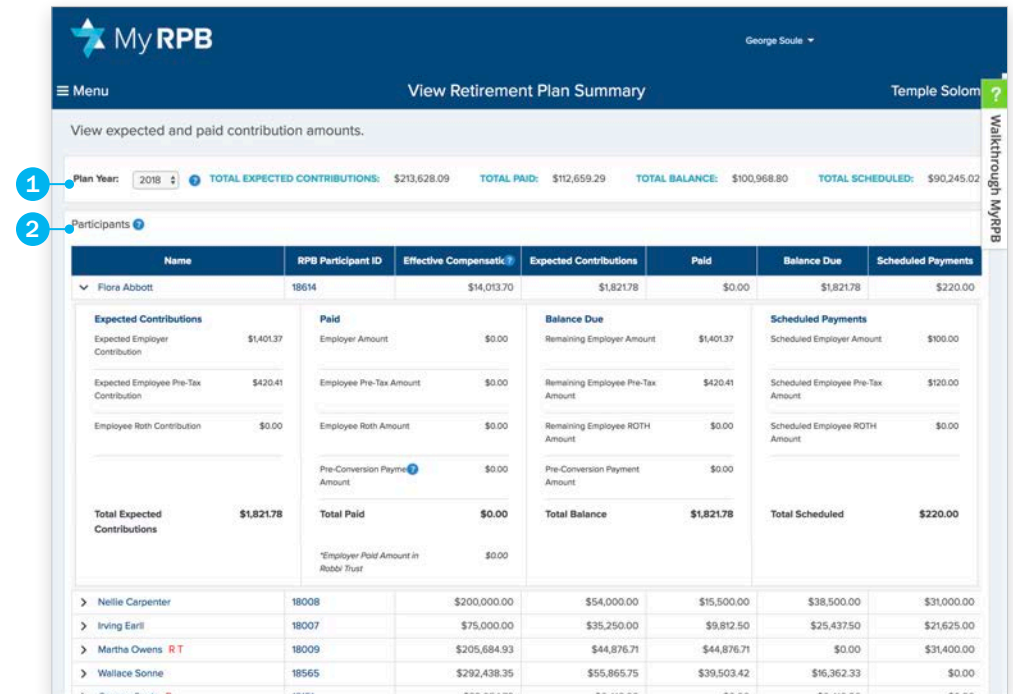
# Retirement Plan

## View retirement plan summary

This screen provides a snapshot of employer and employee contribution amounts that are expected, paid, and scheduled. It will display any participants who have had payments set up.

### To view employees' contribution amounts:

- Select the **plan year** 1 for the contributions you want to see. This will display that year's expected, paid, due, and scheduled contributions.
- Click **any of the participant names** 2 to see a summary of the employee's contribution payments that are expected, already paid, and scheduled in the selected plan year.



George Soule

Temple Solomon

View expected and paid contribution amounts.

Plan Year: 2018 TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09 TOTAL PAID: \$112,659.29 TOTAL BALANCE: \$100,968.80 TOTAL SCHEDULED: \$90,245.02

Participants

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments																												
Flora Abbott	18614	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00																												
<table border="1"> <thead> <tr> <th>Expected Contributions</th> <th>Paid</th> <th>Balance Due</th> <th>Scheduled Payments</th> </tr> </thead> <tbody> <tr> <td>Expected Employer Contribution \$1,401.37</td> <td>Employer Amount \$0.00</td> <td>Remaining Employer Amount \$1,401.37</td> <td>Scheduled Employer Amount \$100.00</td> </tr> <tr> <td>Expected Employee Pre-Tax Contribution \$420.41</td> <td>Employee Pre-Tax Amount \$0.00</td> <td>Remaining Employee Pre-Tax Amount \$420.41</td> <td>Scheduled Employee Pre-Tax Amount \$120.00</td> </tr> <tr> <td>Employee Roth Contribution \$0.00</td> <td>Employee Roth Amount \$0.00</td> <td>Remaining Employee ROTH Amount \$0.00</td> <td>Scheduled Employee ROTH Amount \$0.00</td> </tr> <tr> <td></td> <td>Pre-Conversion Payment Amount \$0.00</td> <td>Pre-Conversion Payment Amount \$0.00</td> <td></td> </tr> <tr> <td><b>Total Expected Contributions \$1,821.78</b></td> <td><b>Total Paid \$0.00</b></td> <td><b>Total Balance \$1,821.78</b></td> <td><b>Total Scheduled \$220.00</b></td> </tr> <tr> <td></td> <td>*Employer Paid Amount in Rollover Trust \$0.00</td> <td></td> <td></td> </tr> </tbody> </table>							Expected Contributions	Paid	Balance Due	Scheduled Payments	Expected Employer Contribution \$1,401.37	Employer Amount \$0.00	Remaining Employer Amount \$1,401.37	Scheduled Employer Amount \$100.00	Expected Employee Pre-Tax Contribution \$420.41	Employee Pre-Tax Amount \$0.00	Remaining Employee Pre-Tax Amount \$420.41	Scheduled Employee Pre-Tax Amount \$120.00	Employee Roth Contribution \$0.00	Employee Roth Amount \$0.00	Remaining Employee ROTH Amount \$0.00	Scheduled Employee ROTH Amount \$0.00		Pre-Conversion Payment Amount \$0.00	Pre-Conversion Payment Amount \$0.00		<b>Total Expected Contributions \$1,821.78</b>	<b>Total Paid \$0.00</b>	<b>Total Balance \$1,821.78</b>	<b>Total Scheduled \$220.00</b>		*Employer Paid Amount in Rollover Trust \$0.00		
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> Martha Owens R T	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00																												
> Wallace Sonne	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00																												

**NOTE:** RPB operates on a July–June plan year. If your fiscal year is different, your total compensation and expected contributions may be slightly different.

## View Retirement Plan Summary: Details & Definitions

**Time Frame:** Five plan years of data are shown, with a retirement plan year running from July 1 – June 30. A plan year is referenced by the year the plan year ends. For example, the 2021 plan year is the year that ends June 30, 2021.

**People:** The people shown on this screen are all employees who received or should receive contributions for a given plan year.

- If an employee received contributions and was subsequently terminated, the employee will have a red “T” next to their name. Termination will automatically update the expected contributions and any Retirement Payment Schedule for the plan year.
- If you request a refund of retirement contributions when terminating an employee and RPB has not yet processed the refund, a red “R” will appear next to an employee’s name. Once the refund has been processed, the “R” will disappear.
- If someone appears on this screen who shouldn’t, or who isn’t marked with a “T” but should be, terminate the employee using Manage Plan Participants.

**NOTE:** If a new enrollee should appear on this screen but doesn’t, then you likely have not added their compensation and contribution information in the Adjust Compensation & Contributions page.

**Negative Balances:** Negative balances can appear in the balance section if RPB received a payment that is higher than the calculated expected contribution amounts. The overpayments can be intentional (e.g., an employee retires just before the end of the plan year, and the employer decides to let the employee keep the full-year of employer contributions that were paid into the plan) or unintentional (e.g., an amount was incorrectly paid to an employee that

exceeds the expected amount). In the latter case, contact RPB to request a refund.

**Positive Balances:** Small, positive balances due can appear in the balance section after a plan year ends. RPB calculates expected contributions on a 365-day basis. As a result, RPB’s calculations can be slightly different than your own if you have a different fiscal year than RPB’s plan year, or if an employee has a hire date or termination date within the plan year, resulting in a prorated calculation.

### Definitions

#### Summary:

**Effective Compensation:** This is the average annualized amount based on the compensation that is or will be in effect for that plan year. This is not the employee’s salary.

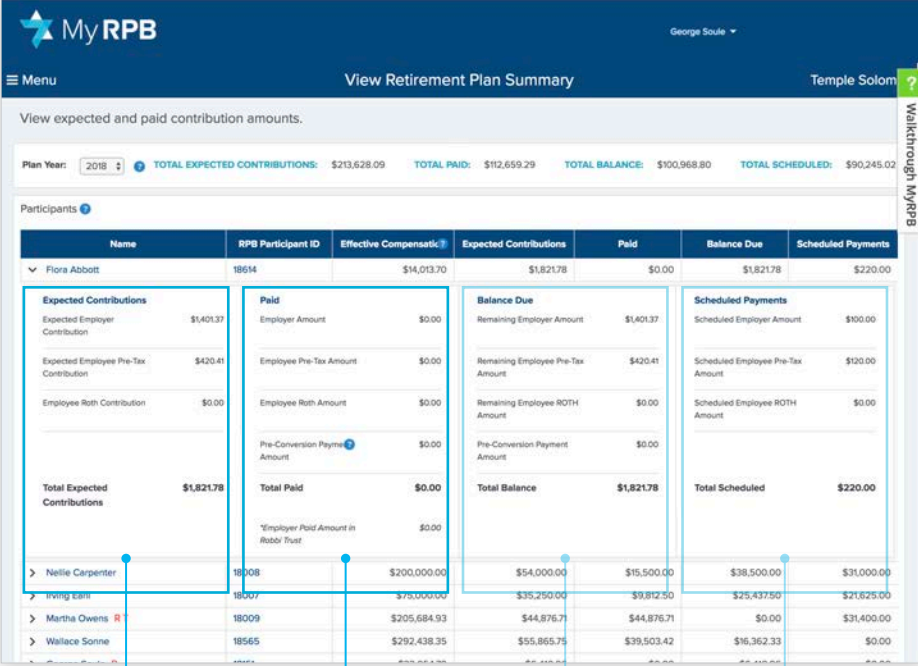
**Expected Contributions:** This is the average, annualized amount based on the contribution information that is or will be in effect for that plan year.

## Expected Contributions 1

- **Expected Employer Contribution:** The total retirement contribution expected from your organization in the plan year.
- **Expected Employee Pre-Tax Contribution:** The total retirement contribution amount expected from this employee's paycheck deduction in the plan year.
- **Employee Roth Contribution:** The total post-tax retirement contribution amount expected to be deducted from this employee's paycheck in the plan year.
- **Total Expected Contributions:** The total amount of employee/employer contributions expected during the plan year.

## Paid 2

- **Employer:** The employer share of the participant balance paid during the plan year.
- **Employee Pre-Tax Amount:** The employee share of the participant balance paid during the plan year.
- **Employer Roth:** The post-tax employee share of the participant balance paid during the plan year.
- **Pre-Conversion Payment Amount:** The total amount of employer/employee contributions made during the current plan year. Prior to MyRPB, payments were combined employer and employee contribution amounts that satisfied a total invoiced amount. As a result, all payments prior to January 2018 are combined. Payments from January – May 2018 may be combined or separated. Starting in June 2018, all payments are separated into employer and/or employee.
- **Total Paid:** The total of employee/employer contributions that have been paid this plan year.
- **Employer Paid Amount in Rabbi Trust:** Employer contributions in excess of allowed IRS contribution limits automatically roll into a participant's Rabbi Trust account, and will appear under the paid amounts in the detailed sections of this screen. This amount is a subset of and included in the employer amount displayed in the paid section. Employee contributions do not flow into the Rabbi Trust.



George Soule

View Retirement Plan Summary

View expected and paid contribution amounts.

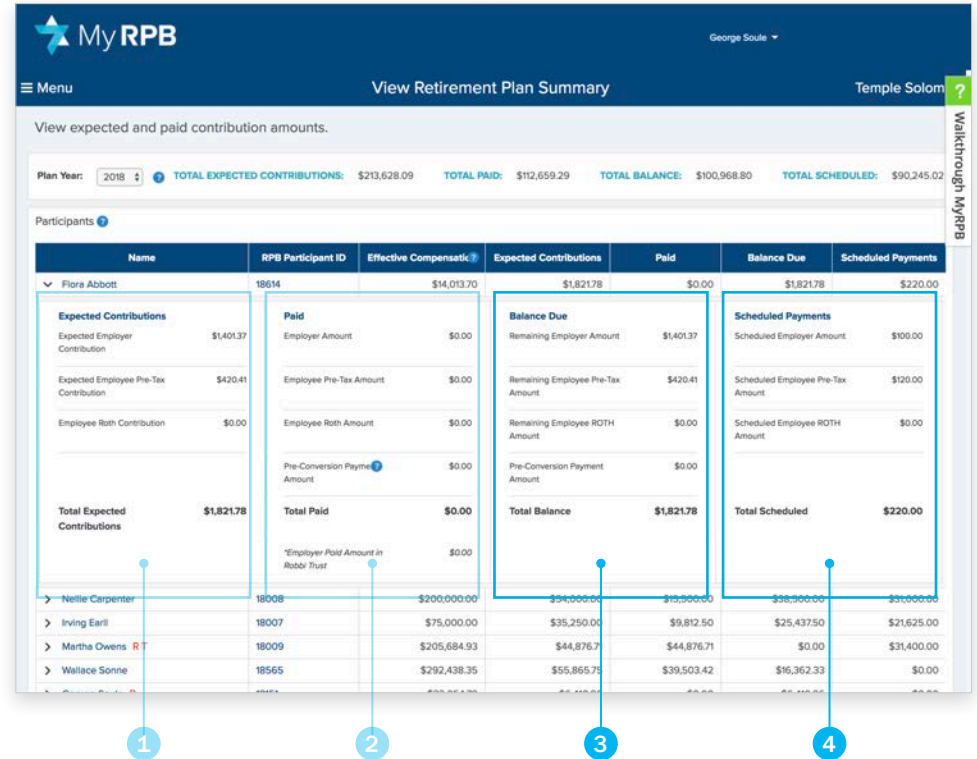
Plan Year: 2018 TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09 TOTAL PAID: \$112,659.29 TOTAL BALANCE: \$100,968.80 TOTAL SCHEDULED: \$90,245.02

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments		
Flora Abbott	18514	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00		
<b>Expected Contributions</b> Expected Employer Contribution \$1,401.37 Expected Employee Pre-Tax Contribution \$420.41 Employee Roth Contribution \$0.00 <b>Total Expected Contributions \$1,821.78</b>			<b>Paid</b> Employer Amount \$0.00 Employee Pre-Tax Amount \$0.00 Employee Roth Amount \$0.00 Pre-Conversion Payment Amount \$0.00 Total Paid \$0.00 *Employer Paid Amount in Rabbi Trust \$0.00			<b>Balance Due</b> Remaining Employer Amount \$1,401.37 Remaining Employee Pre-Tax Amount \$420.41 Remaining Employee ROTH Amount \$0.00 Pre-Conversion Payment Amount \$0.00 <b>Total Balance \$1,821.78</b>		<b>Scheduled Payments</b> Scheduled Employer Amount \$100.00 Scheduled Employee Pre-Tax Amount \$120.00 Scheduled Employee ROTH Amount \$0.00 <b>Total Scheduled \$220.00</b>
Nellie Carpenter	18308	\$200,000.00	\$54,000.00	\$15,500.00	\$38,500.00	\$31,000.00		
Living Trust	18007	\$70,000.00	\$35,250.00	\$9,912.50	\$25,337.50	\$21,625.00		
Martha Owens	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00		
Wallace Sonnie	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00		

Callouts: 1 points to Expected Contributions column, 2 points to Paid column, 3 points to Balance Due column, 4 points to Scheduled Payments column.

### Balance Due 3

- **Remaining Employer Amount:** The remaining payment expected on your organization's behalf through the plan year.
- **Remaining Employee Pre-Tax Amount:** The remaining pre-tax payment expected on behalf of your employee.
- **Remaining Employee Roth Amount:** The remaining post-tax payment expected on behalf of your employee.
- **Pre-Conversion Payment Amount:** The total amount of employer/employee contributions made during the current plan year. Prior to MyRPB for Employers, payments were combined employer and employee contribution amounts that satisfied a total invoiced amount. As a result, all payments prior to January 2018 will be combined. Payments from January – May 2018 may be combined or separated. Starting in June 2018, all payments were separated into employer and/or employee.
- **Total Balance:** The total of employee/employer contributions expected this plan year.



The screenshot shows the 'View Retirement Plan Summary' page for Temple Solomon. It displays a table of participants with columns for Name, RPB Participant ID, Effective Compensation, Expected Contributions, Paid, Balance Due, and Scheduled Payments. A summary row at the top shows: TOTAL EXPECTED CONTRIBUTIONS: \$213,628.09, TOTAL PAID: \$112,659.29, TOTAL BALANCE: \$100,968.80, and TOTAL SCHEDULED: \$90,245.02. The table lists participants like Flora Abbott, Nellie Carpenter, Irving Earll, Martha Owens, and Wallace Sonne. Callouts 1-4 point to the 'Expected Contributions', 'Paid', 'Balance Due', and 'Scheduled Payments' columns respectively.

Name	RPB Participant ID	Effective Compensation	Expected Contributions	Paid	Balance Due	Scheduled Payments
Flora Abbott	18614	\$14,013.70	\$1,821.78	\$0.00	\$1,821.78	\$220.00
Nellie Carpenter	18008	\$200,000.00	\$54,000.00	\$15,000.00	\$39,000.00	\$31,000.00
Irving Earll	18007	\$75,000.00	\$35,250.00	\$9,812.50	\$25,437.50	\$21,625.00
Martha Owens	18009	\$205,684.93	\$44,876.71	\$44,876.71	\$0.00	\$31,400.00
Wallace Sonne	18565	\$292,438.35	\$55,865.75	\$39,503.42	\$16,362.33	\$0.00

### Scheduled Payments 4

- **Scheduled Employer Amount:** The amount of retirement payments your organization has scheduled this plan year on behalf of the employer.
- **Scheduled Employee Pre-Tax Amount:** The amount of retirement payments your organization has scheduled this plan year on behalf of the employee.
- **Scheduled Employee Roth Amount:** The amount of retirement post-tax payments your organization has scheduled this plan year on behalf of the employee.
- **Total Scheduled:** The total amount of employee/employer contributions expected through the end of the plan year.

**NOTE:** Due to the system conversion and separation of employer and employee payments, the balance due detail may not be what you expect. The Total Balance Amount accurately indicates the amount you may owe RPB.



## Adjust compensation & contributions

This page allows you to add, update, correct, and delete contribution, salary, and parsonage information for employees participating in RPB's retirement plan. You won't see participants who only have LTD coverage.

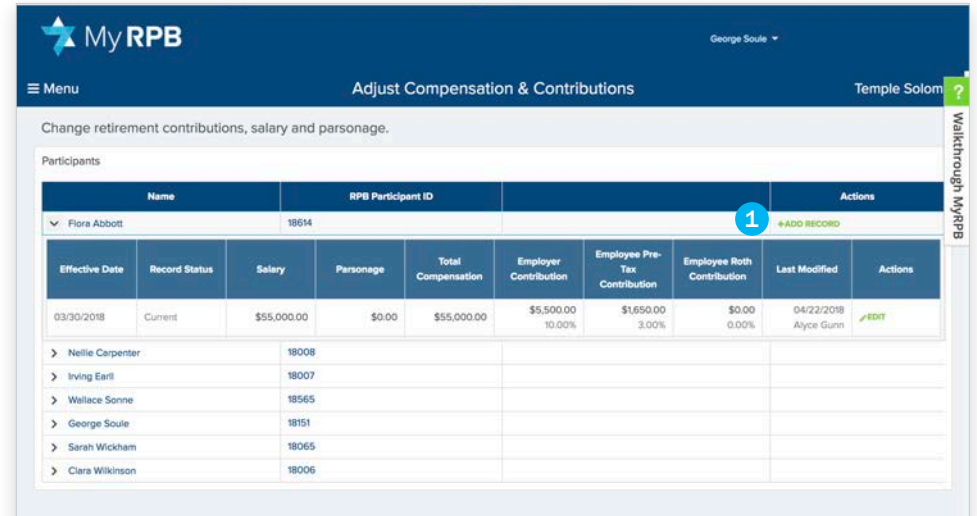
### Add a compensation and contribution record for a new participating employee

After RPB confirms eligibility for a new employee to participate in the retirement plan, you will need to enter the employee's contribution and compensation details and schedule payments on their behalf.

#### To add information for a new employee:

1. On the system dashboard or in the main menu dropdown, click **Manage Plan Participants** to see that the employee has been correctly added, and then click **ADJ Comp** or go directly to **Adjust Compensation & Contributions**.
2. Click on the **employee's name** and then click **Add Record** 1.
3. On the **Add Record** page, enter:
  - Compensation information: salary, parsonage (if applicable)
  - Contribution information: percentage or dollar amount, employer's contribution, employee's contribution
    - **Note:** *Post-tax Roth contributions are not yet available*
  - Effective date
4. Click **Add** when you're done, and the main Adjust Compensation & Contributions page will be displayed.

After adding information for a new participant, you must schedule a payment (see the Make Retirement Payments section). If the participant is also enrolling in long term disability (LTD), see the LTD section.



The screenshot shows the 'Adjust Compensation & Contributions' page in the MyRPB system. The page title is 'Adjust Compensation & Contributions' and the user is logged in as 'George Soule'. The page contains a table of participants with the following data:

Name	RPB Participant ID	Actions
Flora Abbott	18614	+ADD RECORD

Effective Date	Record Status	Salary	Parsonage	Total Compensation	Employer Contribution	Employee Pre-Tax Contribution	Employee Roth Contribution	Last Modified	Actions
03/30/2018	Current	\$55,000.00	\$0.00	\$55,000.00	\$5,500.00 10.00%	\$1,650.00 3.00%	\$0.00 0.00%	04/22/2018 Alyce Gunn	EDIT
Nelle Carpenter		18008							
Irving Earl		18007							
Wallace Sonne		18565							
George Soule		18151							
Sarah Wickham		18065							
Clara Wilkinson		18006							

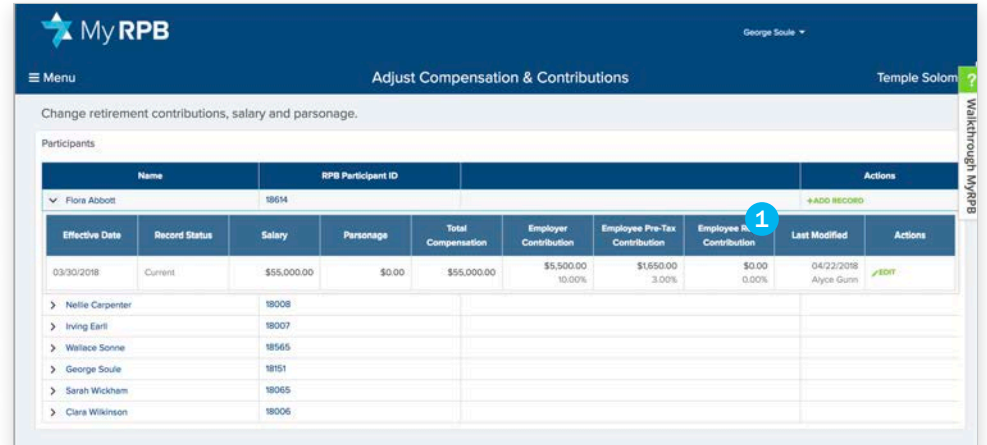
## Update an employee's compensation or contribution record

To update an employee's contribution, compensation, and parsonage information (which may be due to a raise or change in contribution amounts):

1. Click Adjust Compensation & Contributions on the main menu
2. Click on the **employee's name** and then click **Add Record** 1.
3. On the **Add Record** page, enter:
  - Compensation information 2 : salary, parsonage (if applicable)
  - Contribution information 3 : percentage or dollar amount, employer's contribution, employee's contribution
    - **Note:** Post-tax Roth contributions are not yet available
  - Effective date
4. Click **Add** when you're done, and the main Adjust Compensation & Contributions page will be displayed.

**NOTE:** Edit a record only to correct faulty information. Click "Add Record" to add new compensation, parsonage or contribution rates. For example, use "Add Record" if an employee gets a pay raise or increases their retirement plan contribution.

**NOTE:** Enter all information as annual values. Do not prorate the values based on employee hire or termination dates.



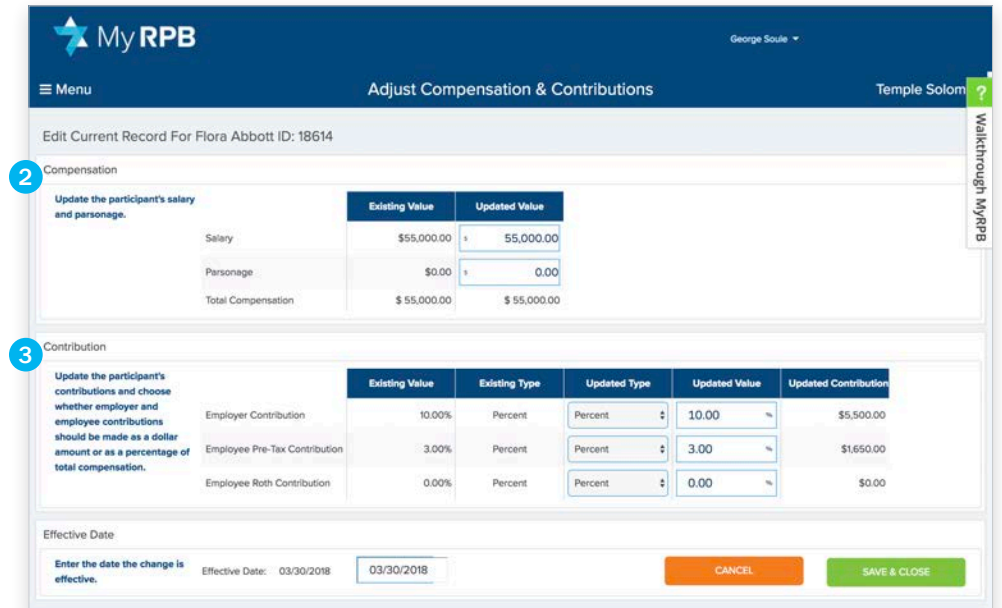
My RPB Adjust Compensation & Contributions

George Soule Temple Solomon

Change retirement contributions, salary and parsonage.

Participants

Name	RPB Participant ID							Actions	
Flora Abbott	18614							+ADD RECORD	
Effective Date	Record Status	Salary	Parsonage	Total Compensation	Employer Contribution	Employee Pre-Tax Contribution	Employee R. Contribution	Last Modified	Actions
03/30/2018	Current	\$55,000.00	\$0.00	\$55,000.00	\$5,500.00 10.00%	\$1,650.00 3.00%	\$0.00 0.00%	04/22/2018 Alyce Gurn	EDIT
> Nellie Carpenter		18008							
> Irving Earl		18007							
> Wallace Sonne		18565							
> George Soule		18151							
> Sarah Wickham		18065							
> Clara Wilkinson		18006							



My RPB Adjust Compensation & Contributions

George Soule Temple Solomon

Edit Current Record For Flora Abbott ID: 18614

2 Compensation

Update the participant's salary and parsonage.

	Existing Value	Updated Value
Salary	\$55,000.00	\$55,000.00
Parsonage	\$0.00	0.00
Total Compensation	\$55,000.00	\$55,000.00

3 Contribution

Update the participant's contributions and choose whether employer and employee contributions should be made as a dollar amount or as a percentage of total compensation.

	Existing Value	Existing Type	Updated Type	Updated Value	Updated Contribution
Employer Contribution	10.00%	Percent	Percent	10.00	\$5,500.00
Employee Pre-Tax Contribution	3.00%	Percent	Percent	3.00	\$1,650.00
Employee Roth Contribution	0.00%	Percent	Percent	0.00	\$0.00

Effective Date

Enter the date the change is effective. Effective Date: 03/30/2018 03/30/2018

CANCEL SAVE & CLOSE

### Correct an employee's compensation and contribution record:

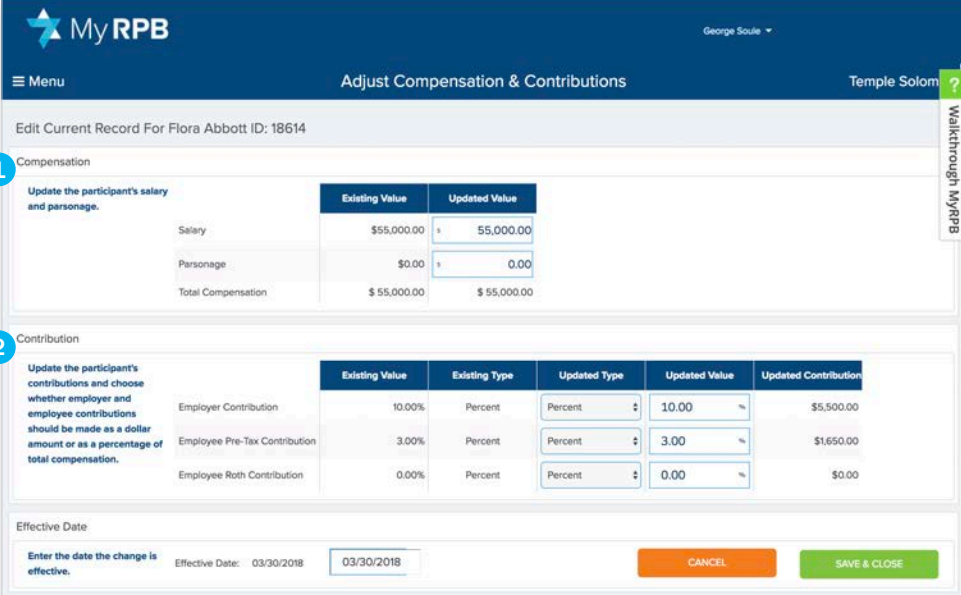
If an employee's compensation or contribution information or effective date were entered incorrectly, use the Edit record function.

- Click **Adjust Compensation & Contributions**, then click the **name of the employee** whose salary record you want to correct.
- Click **Edit** in the Actions column
- In the Compensation table **1**, update the employee's salary and parsonage, if applicable. The updated value will automatically be calculated.
- In the Contribution table **2**, update the employer and employee contribution. You can also change the type of data that will be entered to either a dollar amount or percentage of their compensation.
- Enter the effective date, then click **Save & Close**

### Delete an employee's compensation and contribution record

You can only delete records that haven't yet gone into effect.

- Click the delete icon next to the record icon.



George Soule

Temple Solomon

Edit Current Record For Flora Abbott ID: 18614

**1** Compensation

Update the participant's salary and parsonage.

	Existing Value	Updated Value
Salary	\$55,000.00	\$ 55,000.00
Parsonage	\$0.00	\$ 0.00
Total Compensation	\$ 55,000.00	\$ 55,000.00

**2** Contribution

Update the participant's contributions and choose whether employer and employee contributions should be made as a dollar amount or as a percentage of total compensation.

	Existing Value	Existing Type	Updated Type	Updated Value	Updated Contribution
Employer Contribution	10.00%	Percent	Percent	10.00	\$5,500.00
Employee Pre-Tax Contribution	3.00%	Percent	Percent	3.00	\$1,650.00
Employee Roth Contribution	0.00%	Percent	Percent	0.00	\$0.00

Effective Date

Enter the date the change is effective. Effective Date: 03/30/2018 03/30/2018

CANCEL SAVE & CLOSE

**NOTE:** Enter all information as annual values. Do not prorate the values based on employee hire or termination dates.

## Adjust Compensation & Contributions: Details & Definitions

### Viewing Compensation and Contribution Records

**Time Frame:** This page shows an employee's compensation and contribution history with RPB and is organized by the effective start and end dates of compensation and contributions levels, irrespective of the plan year. This allows you to maintain information based on your own fiscal year, enter future compensation increases before they happen, and make contribution changes throughout the plan year.

**People:** The people shown on this screen are current employees who are enrolled in RPB's retirement plan. Terminated employees are not shown.

- If someone appears on this screen who should be terminated, terminate the person on the Manage Plan Participants screen.
- If a person is missing from this screen who should be in the retirement plan, RPB has likely not activated that person yet. This could be because RPB has not received enrollment forms, or is still verifying their eligibility. As soon as RPB has verified eligibility, the person will be listed on the screen.

If an employee is not terminated but is no longer contributing, they will still appear on this page unless you contact RPB and ask to disable this person from view.

**Records:** A record contains the following information:

1. Salary: the employee's annual salary
2. Parsonage: the employee's annual parsonage if a clergy member
3. Employer Contribution: the annual contribution amount made by the employer to the plan. This can be entered as either a percentage of total compensation or as a fixed dollar amount.
4. Employee Pre-Tax Contribution: the annual contribution amount being

deducted from the employee's paycheck on a pre-tax basis by your payroll vendor. This can be entered as either a percentage of the total compensation or as a fixed dollar amount.

5. Employee Roth Contribution: the annual contribution amount being deducted from the employee's paycheck on a post-tax basis by your payroll vendor. This can be entered as either a percentage of the total compensation or as a fixed dollar amount.
6. Effective Date: the date that the compensation and contribution information takes effect. The effective date is a critical element in this system as it drives the automatic prorated calculation behind the scenes.

**Status:** Each record will have a status:

1. Current: the compensation and contribution record that is in effect today, and that went into effect as of the effective date on the record.
2. Previous: a compensation and contribution record that was in effect from the previous effective date of the record until the effective date of the next successive record.
3. Future: a compensation and contribution record that will go into effect at a future date.

**NOTE:** Enter all information as annual values (i.e., do not prorate the values based on employee hire or termination dates).

### Editing a Record vs. Adding a Record

- If a "Current" or "Previous" record contains incorrect information, correct the mistake by editing the record. Editing overwrites the information in that record.
- If the "Current" record is correct as of the effective date of that record, but a change subsequently occurred, create a new record with a new effective date.

- You cannot add records that have effective dates in a previous plan year. You can only add records that have effective dates in the current or in a future plan year. If you need to add a record that is retroactive to a previous plan year, contact RPB for assistance.
- You can delete records with a **future** status.

### Effect of Changes on Scheduled Payments

- The following changes will automatically be incorporated into future scheduled payments: a compensation or contribution change for an existing employee in the retirement plan, termination of an existing employee who was contributing to the retirement plan, and adding a new employee to the retirement plan. The status of these payments will change from “Ready” to “Hold” until you review and acceptance.
- If you want to make a compensation change but do not want the change to affect scheduled payments, enter the contribution levels as fixed dollar amounts instead of as percentages.

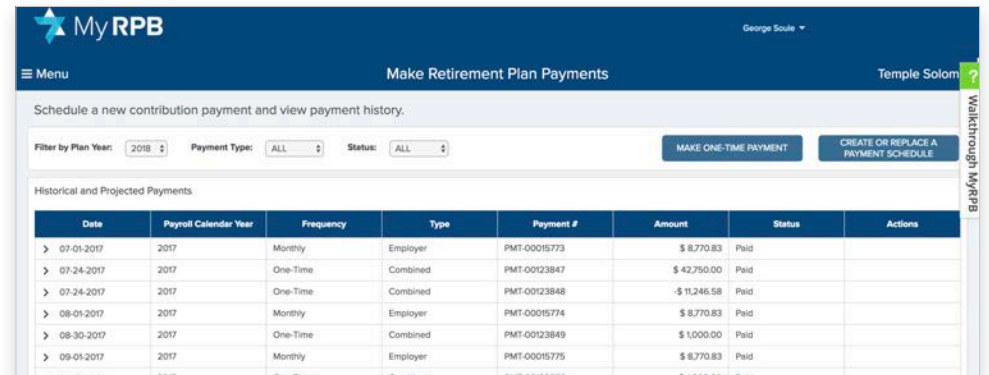
## Make retirement plan payments

This screen lets you review payment history and make one-time or recurring payments.

### View Payment History

- Click **Make Retirement Plan Payments** on the main menu.
- Filter views by plan year, payment type, and the status of the payments.
- Click any payment to display employer and employee pre-tax contribution amounts for each participant.
- Combined payments incorporate employer and employee payments. All payments prior to January 2018 are combined. Payments from January – May 2018 may be combined or separated. All payments made after June 2018 are separated into employer and/or employee.
- Each table will also show refunds or unapplied cash when the total amount is less than the total value of the original payment:
  - **Refund:** Refunds occur when an employee is terminated and you request a refund of prepaid contributions, or an overpayment. The refund amount will appear on the refund line. If you sent too much money, a red “R” will appear next to the name of the employee.
  - **Unapplied Cash:** If an employer sends money in amounts that don’t reconcile to employees’ balances due, and RPB is unsure of how to allocate the funds to employees, RPB will sometimes allocate funds to Unapplied Cash and wait for instructions from the employer. We will then allocate the money to a particular employee or refund the money to the employer.

**NOTE:** Terminated employees don’t appear on this screen unless the “Post-Termination Contributions” checkbox was checked upon their termination. See page 31 for more information.



My RPB Make Retirement Plan Payments Temple Solomon

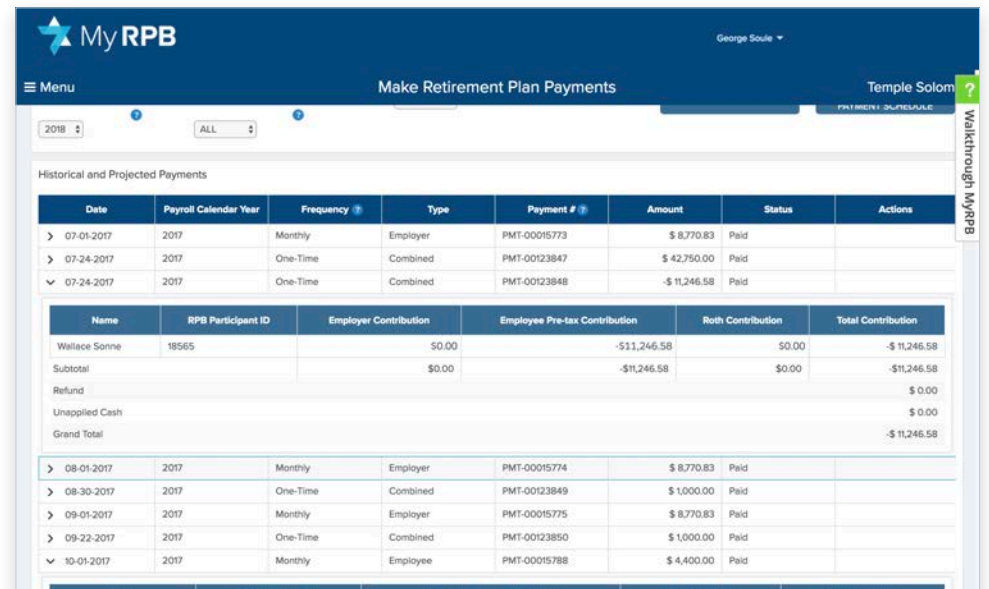
Schedule a new contribution payment and view payment history.

Filter by Plan Year: 2018 Payment Type: ALL Status: ALL

MAKE ONE-TIME PAYMENT CREATE OR REPLACE A PAYMENT SCHEDULE

Historical and Projected Payments

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123848	-\$ 11,246.58	Paid	
> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 1,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	



My RPB Make Retirement Plan Payments Temple Solomon

2018 ALL

Historical and Projected Payments

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
∨ 07-24-2017	2017	One-Time	Combined	PMT-00123848	-\$ 11,246.58	Paid	

Name	RPB Participant ID	Employer Contribution	Employee Pre-tax Contribution	Roth Contribution	Total Contribution
Wallace Sonne	18565	\$0.00	-\$11,246.58	\$0.00	-\$11,246.58
Subtotal		\$0.00	-\$11,246.58	\$0.00	-\$11,246.58
Refund					\$ 0.00
Unapplied Cash					\$ 0.00
Grand Total					-\$ 11,246.58

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 1,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	
> 09-22-2017	2017	One-Time	Combined	PMT-00123850	\$ 1,000.00	Paid	
∨ 10-01-2017	2017	Monthly	Employee	PMT-00015788	\$ 4,400.00	Paid	

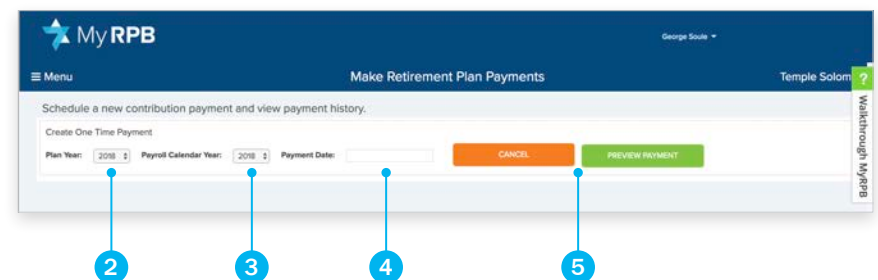
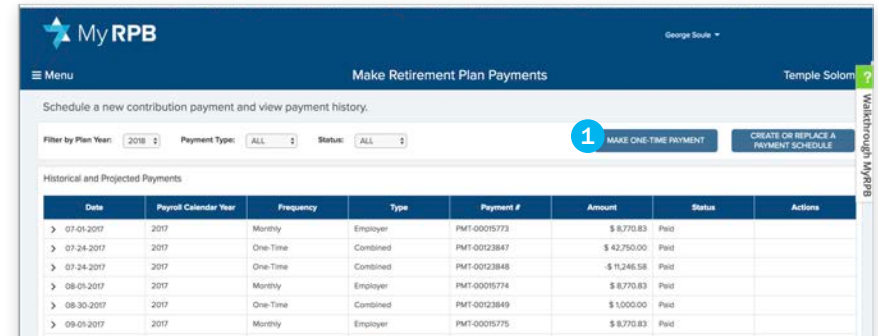
You can make a one-time payment or create a recurring payment schedule. Users can also replicate one-time payments to create a series of one-time payments.

## Make a one-time payment

- Click **Make Retirement Plan Payments** in the main menu.
- Click **Make One-Time Payment** ①
- Select the **Plan Year** ② from the dropdown menu.
- Select the **Payroll Calendar Year** ③ from the dropdown menu if you want the payment to apply to a different year than the current plan year.
- Enter the **Payment Date** ④.
- Click **Cancel** to go back or **Preview Payment** ⑤ to proceed.
- Enter employer and employee contribution information for employees that are new to RPB.
- Click **Create Payment** and all employees who are enrolled in RPB's retirement plan are displayed.

## Replicate a one-time payment

- Click **Make Retirement Plan Payments** in the main menu.
- Find the payment you want to replicate. Only ACH payments made in MyRPB using **Make One-Time Payments** can be replicated.
- Click **Replicate** in the Actions column.
- Select the new **Payment Date** and make sure the Plan Year and Payroll Calendar Year are correct.
- Click **Preview Payment**. You'll see a copy of the payment you selected with the same allocation amounts to the same individuals; you can adjust the amounts and include new people in the payment.
- Click **Create Payment**. You can repeat this process to create additional payments.



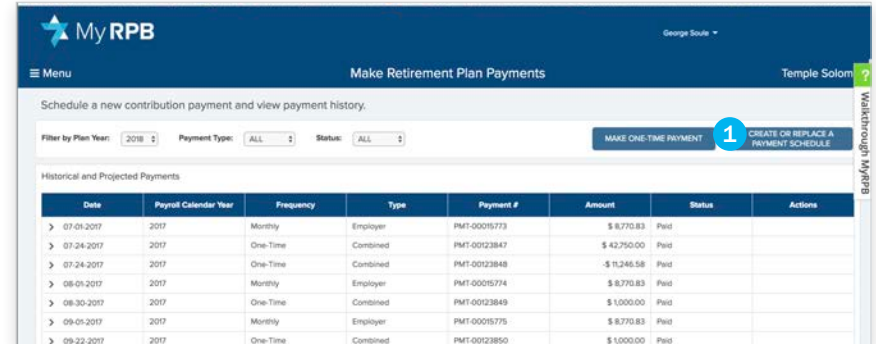
**NOTE:** If 'Replicate' is grayed out next to a payment, the payment isn't eligible to be replicated. The following payment types **cannot** be replicated: ACH payments made using "Create a Payment Schedule" and payments made by check.

## Make a recurring payment schedule

- Click **Make Retirement Payments**, and then click **Create or Replace Repeating Schedule** **1**.
- Select the **plan year** from the dropdown menu.
- Click **Include Employer Contributions**, if applicable.
- Select **Employer Payment Frequency** from the dropdown menu and enter the appropriate information.
- Click **Include Employee Contributions**, if applicable.
- Select **Employee Payment Frequency** from the dropdown menu and enter the appropriate information.
- Click **Preview Schedule** to review a list of the payments.
- Click **Create Payment Schedule** to generate the payments, or click **Cancel** to return to the previous screen to edit the payment schedule.
- After the payment schedule is generated, the **Make Retirement Plan Payments** page will be displayed.

## Verify payment information

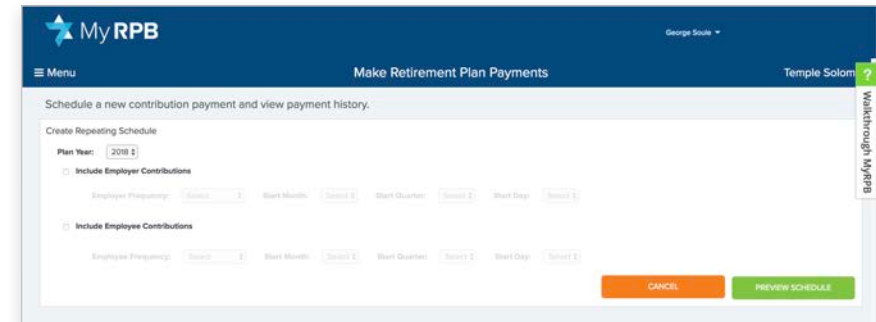
- From the dashboard, click **View Retirement Plan Summary**. You'll see each participant's compensation and contribution information listed by plan year.
- To see payment details, click **the carat next to a participant's name**. Each table displays the expected, paid, scheduled, and owed contributions.



The screenshot shows the 'Make Retirement Plan Payments' interface. At the top, there are filters for 'Plan Year' (2018), 'Payment Type' (ALL), and 'Status' (ALL). A red circle with the number '1' highlights the 'CREATE OR REPLACE A PAYMENT SCHEDULE' button. Below the filters is a table titled 'Historical and Projected Payments' with the following data:

Date	Payroll Calendar Year	Frequency	Type	Payment #	Amount	Status	Actions
> 07-01-2017	2017	Monthly	Employer	PMT-00015773	\$ 8,770.83	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123847	\$ 42,750.00	Paid	
> 07-24-2017	2017	One-Time	Combined	PMT-00123848	\$ 11,346.58	Paid	
> 08-01-2017	2017	Monthly	Employer	PMT-00015774	\$ 8,770.83	Paid	
> 08-30-2017	2017	One-Time	Combined	PMT-00123849	\$ 1,000.00	Paid	
> 09-01-2017	2017	Monthly	Employer	PMT-00015775	\$ 8,770.83	Paid	
> 09-22-2017	2017	One-Time	Combined	PMT-00123850	\$ 1,000.00	Paid	

**NOTE:** Frequency lets you choose to schedule payments on a semi-monthly, monthly, quarterly, or annual basis for the selected plan year.



The screenshot shows the 'Create Repeating Schedule' form. It includes a 'Plan Year' dropdown set to 2018. There are two sections: 'Include Employer Contributions' and 'Include Employee Contributions'. Each section has a radio button and a set of dropdown menus for 'Employee Frequency', 'Start Month', 'Start Quarter', and 'Start Day'. At the bottom right, there are 'CANCEL' and 'PREVIEW SCHEDULE' buttons.

**NOTE:** To change a one-time payment, you can edit the field directly. To change a payment schedule, you can either change each payment manually, or replace the entire payment schedule. Replacing a payment schedule will overwrite any unpaid payments that are part of the current schedule.



## Edit or Cancel Payments

Only payments with a status of “Ready” or “Hold” can be edited or canceled by the employer. If you need to adjust payments with a status of “Paid,” contact RPB.

Edits can be done in two ways:

- **Top/Summary Level:** Changes at this level affect the entire payment and are limited to the Payment Date and the Payroll Calendar Year.
- **Detailed Level:** Changes at this level affect the allocation of the payment between employees and people and between contribution types. Contributions cannot be reallocated between employer and employee contribution types. Money can be moved, however, between Employee Pre-Tax and Employee Roth contribution types.

Cancel an individual payment by clicking on the trash can icon in the Actions section next to the payment. Once canceled, the payment will be deleted entirely from view and cannot be subsequently retrieved.

## Change Scheduled Payments

Payments created through the scheduler will appear in the Historical and Projected Payments section of the Make Retirement Plan Payments screen, usually with a status of “Ready.”

Each payment can be edited individually once a payment schedule has been created.

If you choose to edit payment allocations and end up changing an overall payment amount to something higher or lower than the total payment that the system calculated, the system will not readjust the rest of the payment amounts to make up for the overage or shortage. Each payment will need to be edited to reflect the desired outcome.

## Replacing a Payment Schedule with a New, Updated Schedule

- If after creating a payment schedule, you want to change the entire schedule,

click on Create or Replace a Payment Schedule and start the process all over again.

- When starting the process over, all future dated payments will automatically be canceled, and only the remaining balances as of the date the schedule is being created will be rescheduled for payment.
- Creating a new schedule eliminates all payments with a “hold” status. If you want to keep a payment on hold after creating the new schedule, you need to manually place a hold on that payment.

## Place Payments On Hold

- To manually place a hold on an individual payment, use the “Hold” action icon in the Historical and Projected Payments section of the Make Retirement Plan Payments page.
- The system will automatically place all unprocessed, scheduled payments on hold when you make a compensation or contribution change to an employee’s expected contributions, terminate an employee, or add a new employee to the plan after payments were originally scheduled. Note: one-time payments will not be placed on hold when an employer makes any of these changes.

## Remove Holds from Payments

- Take individual payments off hold by opening the payment detail and clicking on Release from Hold if no changes were made, or Save and Release Hold if changes were made.
- If the payment date of an on-hold payment has passed, you must change the payment date before releasing the hold.

## Unique Features of System-Generated Holds

- Some employers want changes to be automatically incorporated into future payments. Others want their future payments to remain unchanged, despite the other changes they’ve made. To accommodate your needs, the system

was designed to incorporate the changes you've made but will put affected payments on hold so you can review and accept the changes before the updated payment is processed.

- A payment that was put on hold by the system will show the fields affected by the change highlighted in red, and a before-and-after presentation of the values.
- If you want to keep the suggested changed values, click Release from Hold.
- If you want to revert to the previous values, manually type over the new values with the old values, then click Save and Release Hold.
- If you're satisfied with the suggested changes and want to bypass opening each payment to release a hold, you should replace the payment schedule with a new, updated schedule (see above). The new payment schedule created will automatically reflect all of the changes.

## Make Retirement Plan Payments: Details & Definitions

### Historical and Projected Payments

**Time Frame:** Five plan years of data are shown, with a retirement plan year running from July 1 – June 30. A plan year is referenced by the year the plan year ends. For example, the 2021 plan year is the year that ends June 30, 2021.

**Payment Timing:** Payments must be entered into the system by 3:45 p.m. EST to be included in that day's ACH processing. Payments entered after that time will be processed the next day. Payments can be future-dated.

**Plan Year Availability:** A payment schedule can only be created for the current or former plan year (after RPB has opened up the new plan year). A calendar year schedule cannot be created, only a plan year schedule. A payment schedule cannot be created to pay off balances in a previous plan year. Previous plan year balances must be paid with a One-Time Payment. If a plan year is not shown in the drop down list, that plan year is not available for creating a payment schedule.

**Payroll Calendar Year:** Contribution limits are tested on a calendar year basis. Employee contribution payments, in particular, should correlate with the employer's payroll schedule. If RPB is displaying the wrong calendar year for a particular payment (e.g., a payment made in January was for money collected by the employer in December's payroll), notify RPB to correct the calendar year.

**Frequency:** There are five payment frequencies for employer contributions: One-Time, Annual, Quarterly, Monthly, and Semi-Monthly. Payments taken from employees' paychecks (elective salary deferrals) can only be made on a monthly or semi-monthly basis. One-Time Payments and pre-conversion payments (even if previously initiated as a repeating schedule) will be listed as a one-time payment.

**Type:** There are three types that can appear:

1. **Employee:** Any payment initiated as an employee contribution payment

using the Create or Replace a Payment Schedule.

2. **Employer:** Any payment initiated as an employer contribution payment using the Create or Replace a Payment Schedule.
3. **Combined:** Combined payments incorporate employer and employee payments. All payments prior to January 2018 are combined. Payments from January – May 2018 may be combined or separated. All payments made since June 2018 are separated into employer and/or employee.

### Employer vs. Employee Payments:

- You can choose a different frequency and/or payment date for employer and employee contributions. For example, you may choose to make quarterly employer contribution payments, but semi-monthly employee contribution payments (to match your payroll cycle).
- If you choose the same frequency and payment date for employer and employee contributions, separate payment schedules will still be created (i.e., two ACH payments will occur on each payment date: one for employer contributions and one for employee contributions).
- Employee payments can only be made on a semi-monthly and monthly basis. Federal Department of Labor rules require that employers make elective deferral payments by the 15th business day of the following month in which the money was taken from the employee's paycheck.

### Assumptions Behind The Scheduling Feature:

1. If the scheduling feature is used, the system assumes that you desire to pay off the remaining balances for a given plan year for all actively contributing employees. If you want to pay some employees but not others, or don't want to pay off the entire remaining balance, use the Make One-Time Payment option.
2. All payments will be scheduled to occur no later than June 30 of that plan year.
3. The payment amounts are calculated based on the remaining balances

as of the day the schedule is created. The remaining balances will reflect any previous payments received up to that point.

4. If there are different payment amounts in your payment schedule, it is due to future compensation or contribution changes.
5. When clicking Preview Schedule, the payment snapshot shows the first payment that will take place. This value will generally be the same as the rest of the payments if there are no future dated compensation or contribution changes already entered in the system.
6. The quarterly payment frequency assumes that you are scheduling payments for the first month of each quarter (i.e., July for Quarter 1, October for Quarter 2, etc). If you schedule the payment in the middle of the quarter, the first payment will be the day the schedule was created, and then quarterly in the first month of the quarter on the desired date thereafter. If you try to schedule quarterly payments after one or more quarters have passed, the system will spread the payments between the remaining quarters in the plan year.
7. When you select the semi-monthly payment frequency, the system will assume payment dates of the 1st and 15th of the month. If you want different dates, manually edit the payment date of each payment once the schedule is created.
8. Because expected contributions are calculated using a 365-day basis, the calculated employee contribution payment amounts may or may not equal how you deduct the money from employees' payroll. The payment scheduling feature will spread the employee contributions in line with your desired payment frequency. However, we highly recommend that you review the payments after they've been scheduled to make sure the employee contribution amounts being paid match their actual payroll deductions.

## Definitions

**Date:** When RPB received the payment.

**Employee Payroll Calendar Year:** The calendar year the payment applies to.

**Frequency:** How often the payment was made. All payments made before the conversion to the MyRPB portal are marked as one-time payments.

**Type:** Describes whether the payment represents an employer, employee, or combined payment.

**Payment #:** This reference number will help identify a payment if you need to contact RPB about a transaction.

**Amount:** The sum of all amounts covered by the payment.

### Status:

- Paid: This payment has been processed.
- Ready: This payment has been prepared and is ready for payment on the scheduled date.
- Voided: This payment has been voided because the check didn't clear.
- Failed: This payment is canceled because of an error connecting to your bank account. This can happen if the account is closed, lacks sufficient funds, or the account information was wrong. Our system will send you a notice if a payment failed.
- Hold: This payment is awaiting your approval.

**Actions:** Pause or cancel any scheduled payments.

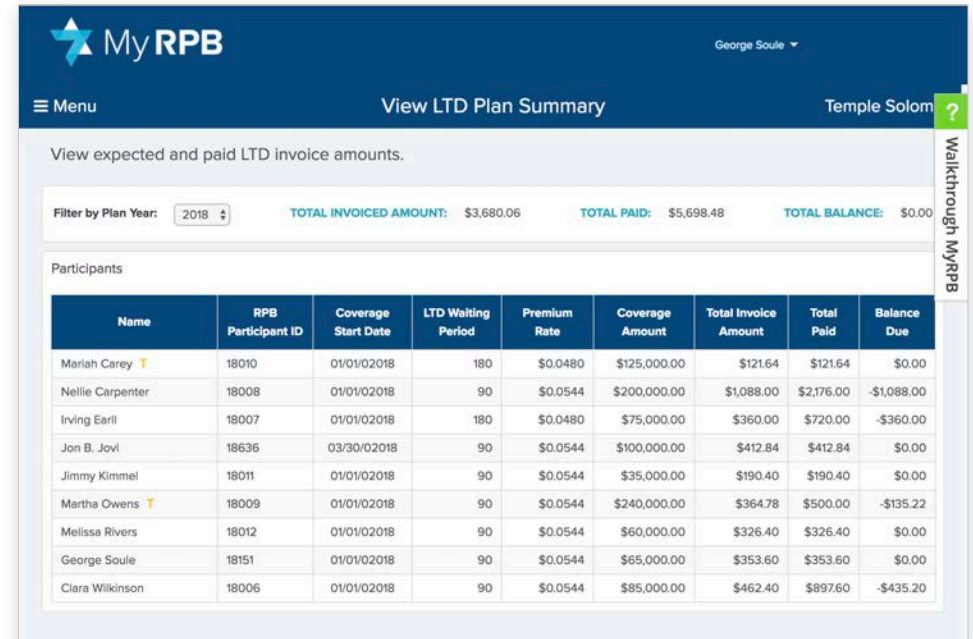
# Long Term Disability (LTD)

## View LTD plan summary

On this page, you can view the status of long term disability (LTD) coverage, payment balances, premium rates, and more.

### To view the LTD plan summary:

- Select a **plan year** to view participants in that year.



George Soule ▾

Menu View LTD Plan Summary Temple Solomon ?

View expected and paid LTD invoice amounts.

Filter by Plan Year: 2018 ▾ TOTAL INVOICED AMOUNT: \$3,680.06 TOTAL PAID: \$5,698.48 TOTAL BALANCE: \$0.00

Participants

Name	RPB Participant ID	Coverage Start Date	LTD Waiting Period	Premium Rate	Coverage Amount	Total Invoice Amount	Total Paid	Balance Due
Mariah Carey T	18010	01/01/2018	180	\$0.0480	\$125,000.00	\$121.64	\$121.64	\$0.00
Nellie Carpenter	18008	01/01/2018	90	\$0.0544	\$200,000.00	\$1,088.00	\$2,176.00	-\$1,088.00
Irving Earll	18007	01/01/2018	180	\$0.0480	\$75,000.00	\$360.00	\$720.00	-\$360.00
Jon B. Jovi	18636	03/30/2018	90	\$0.0544	\$100,000.00	\$412.84	\$412.84	\$0.00
Jimmy Kimmel	18011	01/01/2018	90	\$0.0544	\$35,000.00	\$190.40	\$190.40	\$0.00
Martha Owens T	18009	01/01/2018	90	\$0.0544	\$240,000.00	\$364.78	\$500.00	-\$135.22
Melissa Rivers	18012	01/01/2018	90	\$0.0544	\$60,000.00	\$326.40	\$326.40	\$0.00
George Soule	18151	01/01/2018	90	\$0.0544	\$65,000.00	\$353.60	\$353.60	\$0.00
Clara Wilkinson	18006	01/01/2018	90	\$0.0544	\$85,000.00	\$462.40	\$897.60	-\$435.20

Walkthrough MyRPB

## Make LTD payments

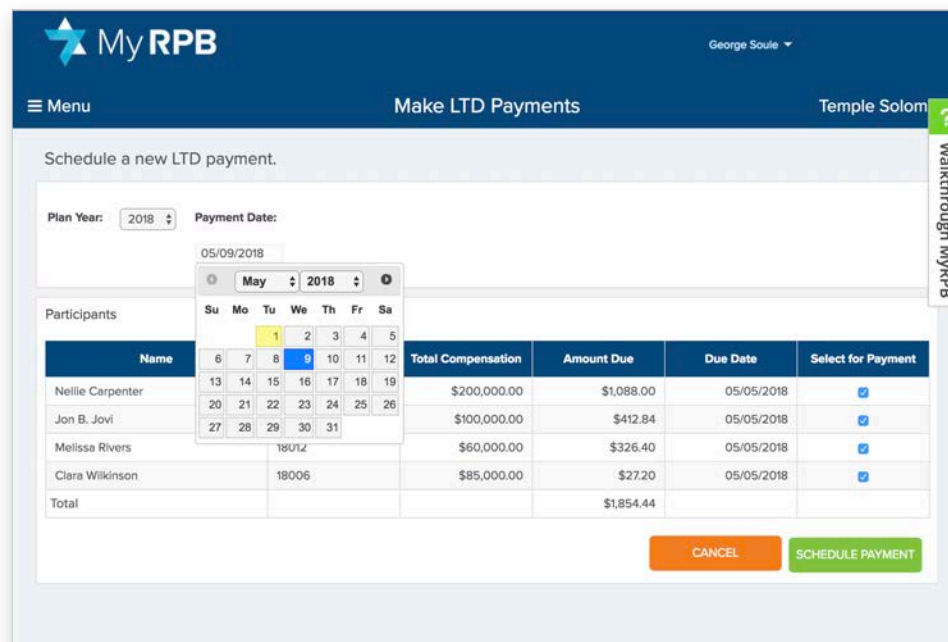
This page allows you to make payments toward employees' long term disability (LTD) coverage.

### To make LTD payments:

- From the dashboard, click **Make LTD Payment**. A list of paid and scheduled LTD payments will be displayed.
- Click the **Make LTD Payment** button.
- Select the **plan year** from the dropdown menu, select the payment date, and then check the boxes for any participant for whom you want this payment to apply.
- Click **Schedule Payment** to make the payment.

### To review LTD payments:

- Click **View LTD Plan Summary** to review your LTD payment.
- Review the payment status:
  - Paid: The LTD payment has been received.
  - Ready: The LTD payment has been scheduled.



Screenshot of the MyRPB "Make LTD Payments" interface. The page shows a calendar for May 2018 with the 9th selected. Below the calendar is a table of participants with columns for Name, Total Compensation, Amount Due, Due Date, and Select for Payment. The table lists Nellie Carpenter, Jon B. Jovi, Melissa Rivers, and Clara Wilkinson, along with a Total row. Buttons for "CANCEL" and "SCHEDULE PAYMENT" are at the bottom right.

Name	Total Compensation	Amount Due	Due Date	Select for Payment
Nellie Carpenter	\$200,000.00	\$1,088.00	05/05/2018	<input checked="" type="checkbox"/>
Jon B. Jovi	\$100,000.00	\$412.84	05/05/2018	<input checked="" type="checkbox"/>
Melissa Rivers	\$60,000.00	\$326.40	05/05/2018	<input checked="" type="checkbox"/>
Clara Wilkinson	\$85,000.00	\$27.20	05/05/2018	<input checked="" type="checkbox"/>
Total		\$1,854.44		

**NOTE:** The difference between the 90-day and 180-day waiting period is the amount of time before LTD benefits begin following the onset of a qualifying disability.

## LTD: Details & Definitions

### LTD Plan Summary

**Time Frame:** Five plan years of data are shown. A long term disability (LTD) plan year runs from January 1st to December 31st. A plan year is referenced by the year the plan year ends. For example, the 2021 plan year is the year that ends December 31, 2021.

**People:** The people shown on this screen are all employees who are or were enrolled in LTD for a given plan year.

- If someone should appear on this screen who isn't there, add the person to the LTD plan via Manage Plan Participants.
- If someone appears on this screen who shouldn't, either terminate the employee or end LTD coverage using the Manage Plan Participants screen.

#### Codes:

- If an employee had enrolled in and paid for LTD and was subsequently terminated, the employee will have a red "T" next to their name. If the employee's invoice has not been paid and the person is terminated, they will simply drop from the list.
- If, through the termination process, the employer requests a refund of LTD premium and the refund has not yet been processed by RPB, a red "R" will appear next to an employee's name. Once a refund has been processed, the red "R" will disappear.

### Definitions

**Coverage Start Date:** The date when the policy is effective.

**LTD Waiting Period:** The difference between the 90-day and 180-day waiting period is the amount of time before LTD benefits begin following the onset of a qualifying event.

**Premium Rate:** LTD premiums vary based upon the compensation and the waiting period. Rates are displayed as an amount per \$1000 of compensation.

**Coverage Amount:** Dependent upon the participant's compensation.

**Total Invoice Amount:** The premiums assessed for the selected plan year.

**Total Paid:** This reflects not only payments that RPB has received, but also payments that were entered with a future payment date or are in the process of clearing, so that the balance due is a true balance due.

**Balance Due:** Total invoice amount less total paid. As you add, end coverage for, change coverage for, or terminate LTD participants via Manage Plan Participants, this screen updates to dynamically reflect your changes.

### Make LTD Payments

**Payment Number:** This is the internal payment identification number assigned to the payment. When contacting RPB to correct a payment with a status of "Paid," reference the payment number to ensure that we adjust the correct payment.

**Status:** There are five payment statuses:

1. Ready: A payment that has been set up but not yet processed.
2. Processing: A payment that has been submitted to the ACH network but has not yet cleared.
3. Paid: A payment that has cleared the ACH network (i.e., RPB received the funds) or a check that has been deposited by RPB.
4. Failed: The ACH network could not clear the payment, usually due to insufficient funds, a closed account, or an incorrect routing and/or account number. The employer will have to create a new replacement payment once they rectify the problem.
5. Voided: This will appear if a previously deposited check bounced and RPB had to reverse the payment. It will also appear if an employer sent a



payment in error and requests that RPB return the payment.

When selecting the top-level display filter of “Processed,” you’ll see transactions with the status of processing, paid, failed, or voided. Unlike retirement payments, an “on hold” status does not exist for LTD payments.

You can only edit payments with a status of “Ready.”

**Time Frame:** Five plan years of data are shown, with an LTD plan year running from January 1 – December 31. A plan year is referenced by the year the plan year ends. For example, the 2021 plan year is the year that ends December 31, 2021.

**Transactions Shown:** All historical payments appear on this screen, whether initiated via ACH or submitted as a check. Transactions appear at the summary and detailed level.

**Payment Types:** Unlike retirement contribution payments, LTD payments can only be scheduled as one-time payments. Because there is only one type, Type is not displayed.

**People:** The people shown on this screen are current employees enrolled in RPB’s LTD plan and those with an open balance.

- If someone appears on this screen who shouldn’t, either terminate the employee or end their LTD coverage (if the employee no longer wants LTD coverage) via Manage Plan Participants.
- If someone should appear on this screen but doesn’t, you may have already paid the person’s premium (you can check in View LTD Plan Summary), or you should add the person to the LTD plan using Manage Plan Participants.

### Selecting Premiums To Pay:

- The system assumes that you want to pay all unpaid LTD premiums when scheduling a payment.

- If you only want to pay for certain employees and not others, remove the check mark in the Select for Payment column next to the people you don’t want to include.
- You can’t make partial LTD premium payments. If you know that an employee is leaving on a certain date in the future, (e.g., the rabbi is retiring on June 30), enter a future dated termination for that employee in Manage Plan Participants. The premium will automatically adjust to reflect the corrected amount.

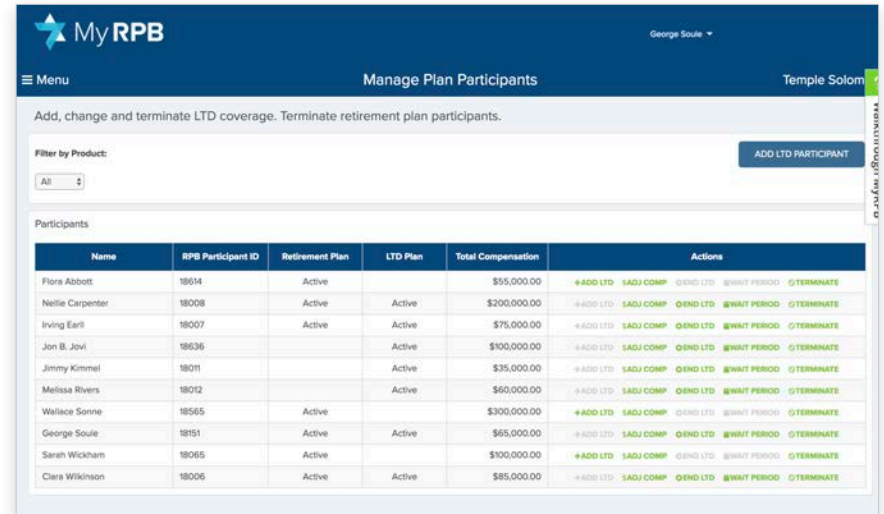
### Payment Timing:

- Payments must be entered into the system by 3:45 p.m. EST to be included in that day’s processing. Payments entered after that time will be processed the next day. Payments can be future-dated.
- Payments must be scheduled to occur before the end of the enrollment period, or else coverage for the affected employee(s) will be canceled.
- Annual and semi-annual enrollment dates are well-published and should be adhered to.
- For rolling enrollment of new employees, LTD coverage must be added via Manage Plan Participants and paid for via Make LTD Payments within 60 days of the new employee’s hire date. Otherwise, the employee must wait for the next open enrollment period to enroll in LTD.
- The LTD payments function will be unavailable outside of the enrollment periods.

# Manage Plan Participants

## Manage Plan Participants

On this page you can add, change, or terminate LTD coverage, as well as terminate retirement plan participants.



The screenshot shows the 'Manage Plan Participants' page in the MyRPB system. The page title is 'Manage Plan Participants' and the user is logged in as 'George Soule'. Below the title, there is a sub-header: 'Add, change and terminate LTD coverage. Terminate retirement plan participants.' A 'Filter by Product:' dropdown menu is set to 'All'. A table lists the participants with columns for Name, RPB Participant ID, Retirement Plan, LTD Plan, Total Compensation, and Actions. The Actions column contains icons for '+ ADD LTD', 'LADJ COMP', 'END LTD', 'WAIT PERIOD', and 'TERMINATE'.

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Nelle Carpenter	18008	Active	Active	\$200,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Irving Earl	18007	Active	Active	\$75,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Sarah Wickham	18065	Active		\$100,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Clara Wilkinson	18006	Active	Active	\$85,000.00	+ ADD LTD   LADJ COMP   END LTD   WAIT PERIOD   TERMINATE

## Enroll an employee in long term disability (LTD)

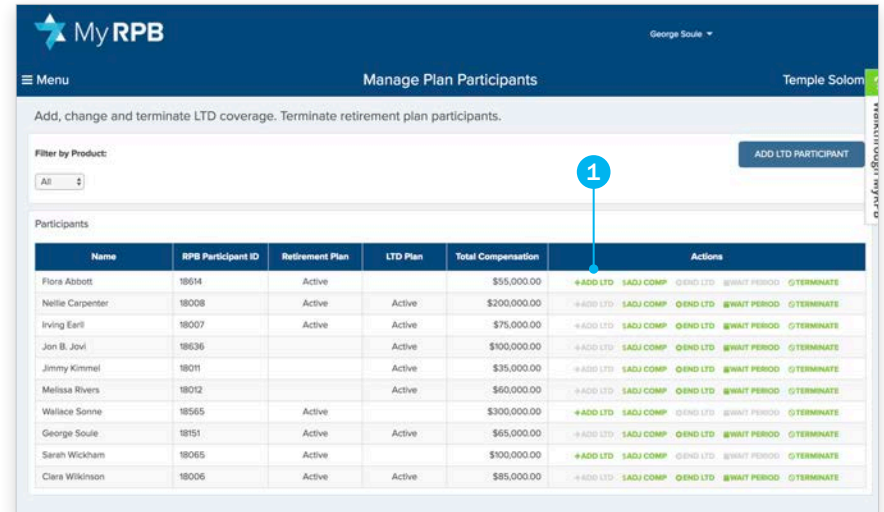
You may add or modify LTD coverage for an employee during annual (December) or semi-annual (June) enrollment periods, or within 60 days of an employee's hire date.

### To enroll an employee in LTD:

- Click **Manage Plan Participants** on the dashboard. If the employee is already enrolled in RPB's retirement plan, click **Add LTD** **1** for the employee for whom you'd like to add coverage.
- If the employee is not listed, click **Add LTD Participant** above the table.
- Provide the prompted information and select either a 90-day or 180-day waiting period, and then click **Save** **2**. A prompt will ask you to confirm your selection.
- If the participant has successfully been enrolled in LTD, the **Add LTD** button for that participant will be gray instead of green on the **Manage Plan Participants** screen.

### Other actions you can take:

- Click **Adj Comp** to adjust compensation for LTD-only participants. All compensation information for retirement plan participants must be changed in **Adjust Compensation and Contributions**.
- Click **End LTD** to end a participant's LTD coverage.
- Click **Wait Period** to switch between the two waiting period options.
- Click **Terminate** to terminate former employees from both LTD and retirement plan coverage.



George Soule

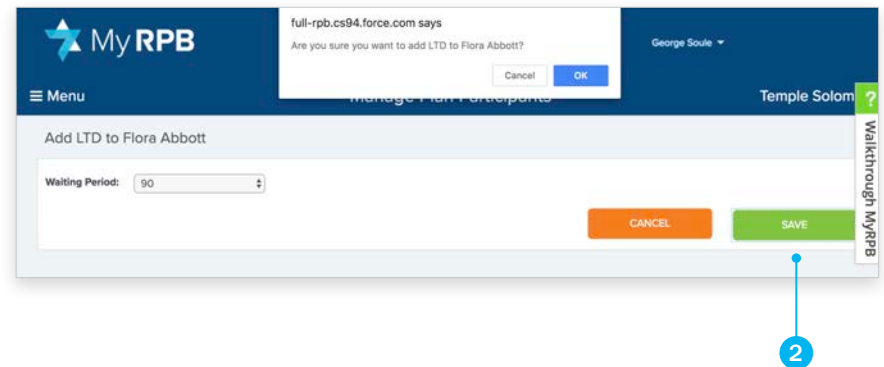
Manage Plan Participants

Add, change and terminate LTD coverage. Terminate retirement plan participants.

Filter by Product: All

ADD LTD PARTICIPANT

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Nelle Carpenter	18008	Active	Active	\$200,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Irving Earl	18007	Active	Active	\$75,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Sarah Wickham	18065	Active		\$100,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Clara Wilkinson	18006	Active	Active	\$85,000.00	+ ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE



full-rpb.cs94.force.com says

Are you sure you want to add LTD to Flora Abbott?

Cancel OK

George Soule

Add LTD to Flora Abbott

Waiting Period: 90

CANCEL SAVE


## Change LTD waiting period

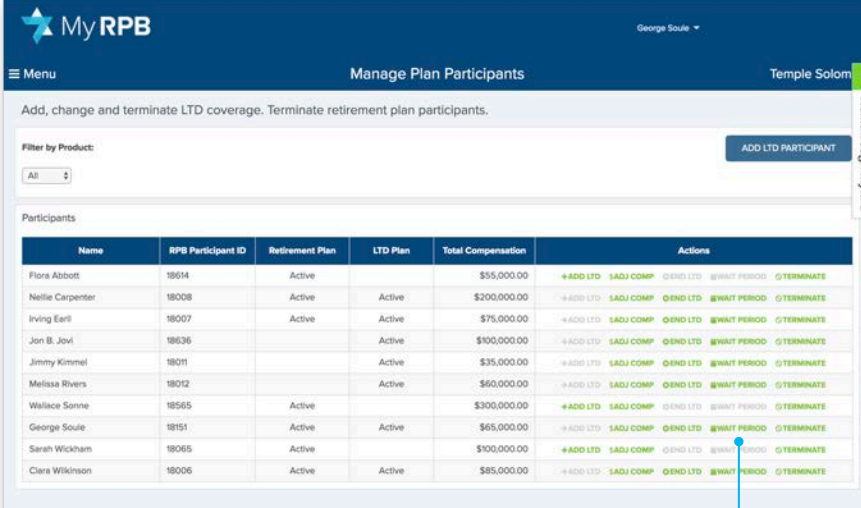
The employee can choose between a 90-day or a 180-day waiting period for their LTD policy.

This selection can only be done when the employee first enrolls in the policy, or during the annual open enrollment period (renewal period) which runs from December to January each year.

Like compensation, once an employee's LTD invoice has been paid, the waiting period is set for the entire plan year, until the next renewal cycle.

### To change an employee's waiting period:

- Click on the **Wait Period**  icon under Actions when the icon is green and switch the waiting period.
- Click **Save**
- The icon will appear gray during times when an employee cannot make a change.



The screenshot shows the 'Manage Plan Participants' page in the MyRPB system. At the top, there is a navigation bar with the MyRPB logo, the user name 'George Soule', and a 'Menu' icon. Below the navigation bar, there is a sub-header 'Manage Plan Participants' and the name 'Temple Solom'. The main content area has a title 'Add, change and terminate LTD coverage. Terminate retirement plan participants.' and a 'Filter by Product' dropdown set to 'All'. There is an 'ADD LTD PARTICIPANT' button in the top right. Below the filter is a table of participants with the following columns: Name, RPB Participant ID, Retirement Plan, LTD Plan, Total Compensation, and Actions. The Actions column contains icons for '+ADD LTD', 'LADJ COMP', 'END LTD', 'WAIT PERIOD', and 'TERMINATE'. A blue circle with the number 1 highlights the 'WAIT PERIOD' icon for the participant George Soule.

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Nelle Carpenter	18008	Active	Active	\$200,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Irving Earl	18007	Active	Active	\$75,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Sarah Wickham	18065	Active		\$100,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE
Clara Wilkinson	18006	Active	Active	\$85,000.00	+ADD LTD LADJ COMP END LTD WAIT PERIOD TERMINATE

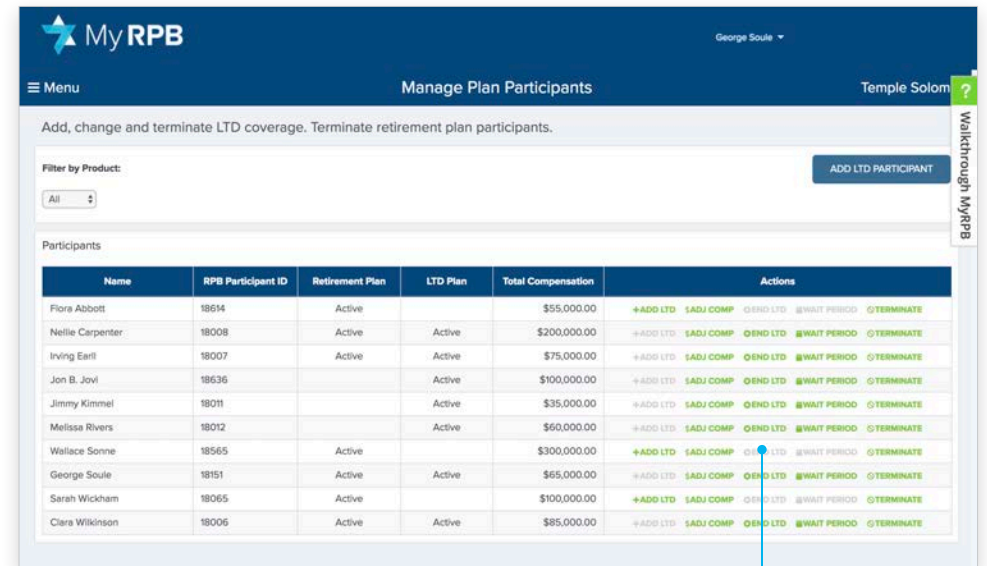
## End LTD coverage

You may end LTD coverage for an employee if he or she no longer wants disability coverage but is still working for your organization.

### To end LTD coverage:

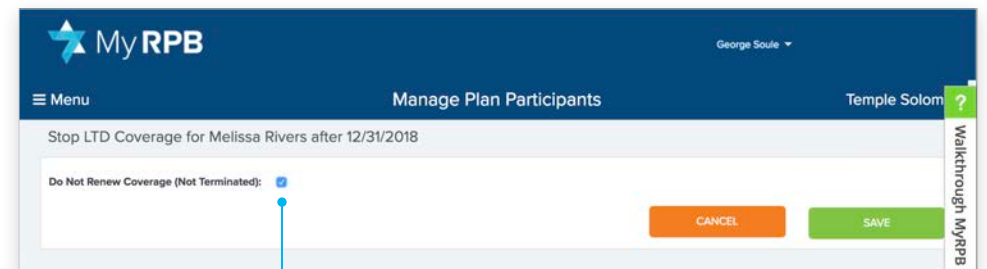
- Click **Manage Plan Participants** on your dashboard.
- Click **End LTD** **1** in the Actions column for the participant whose coverage you would like to end.
- Check the **Do Not Renew Coverage** box **2** to end the participant's LTD coverage, and then click **Save**. A screen will ask you to confirm that you want to discontinue LTD coverage.

**NOTE:** When you end an employee's LTD coverage, it will continue through the current LTD plan year, but you will not receive a renewal notice. When a participant leaves your organization and you terminate them in MyRPB, their LTD coverage will end as of the termination date. You can request a refund of pre-paid LTD premiums from RPB.



The screenshot shows the 'Manage Plan Participants' page in My RPB. At the top, there is a navigation bar with the My RPB logo, the user name 'George Soule', and a 'Menu' icon. Below the navigation bar, the page title is 'Manage Plan Participants' and the user's name 'Temple Solom' is displayed. A sub-header reads 'Add, change and terminate LTD coverage. Terminate retirement plan participants.' There is a 'Filter by Product' dropdown menu set to 'All' and an 'ADD LTD PARTICIPANT' button. The main content is a table of participants with columns for Name, RPB Participant ID, Retirement Plan, LTD Plan, Total Compensation, and Actions. The 'Actions' column contains several icons, including '+ADD LTD', 'SADJ COMP', 'END LTD', 'WAIT PERIOD', and 'TERMINATE'. The 'END LTD' icon for the participant 'Melissa Rivers' is highlighted with a blue circle and the number '1'.

Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Fiona Abbott	18614	Active		\$55,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Nellie Carpenter	18008	Active	Active	\$200,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Iving Earl	18007	Active	Active	\$75,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Sarah Wickham	18065	Active	Active	\$100,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Clara Wilkinson	18006	Active	Active	\$85,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE



The screenshot shows the confirmation screen for stopping LTD coverage for Melissa Rivers. The page title is 'Stop LTD Coverage for Melissa Rivers after 12/31/2018'. There is a checkbox labeled 'Do Not Renew Coverage (Not Terminated):' which is checked. At the bottom right, there are two buttons: 'CANCEL' (orange) and 'SAVE' (green). A blue circle with the number '2' points to the checkbox.

## Terminate an employee

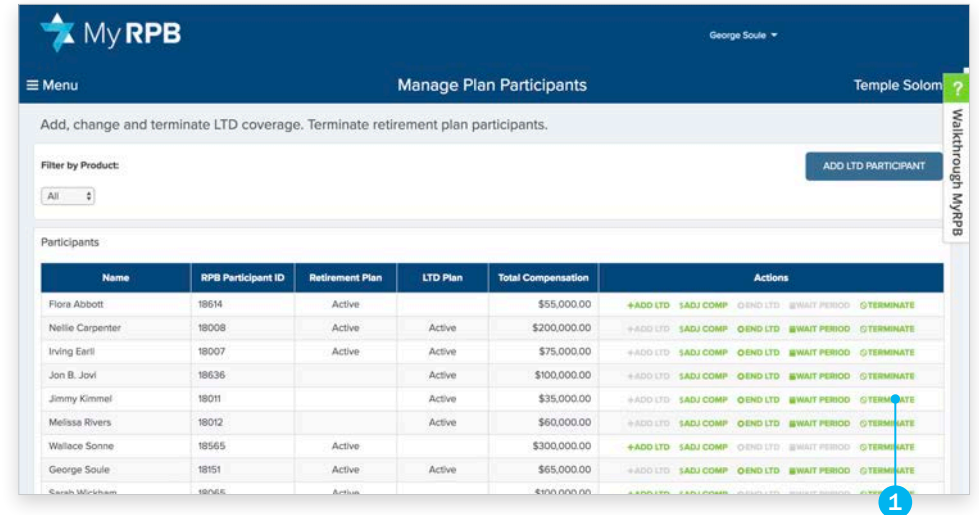
If an employee no longer works for your organization, terminating them will remove them from RPB's retirement and/or LTD plans.

### To terminate an employee:

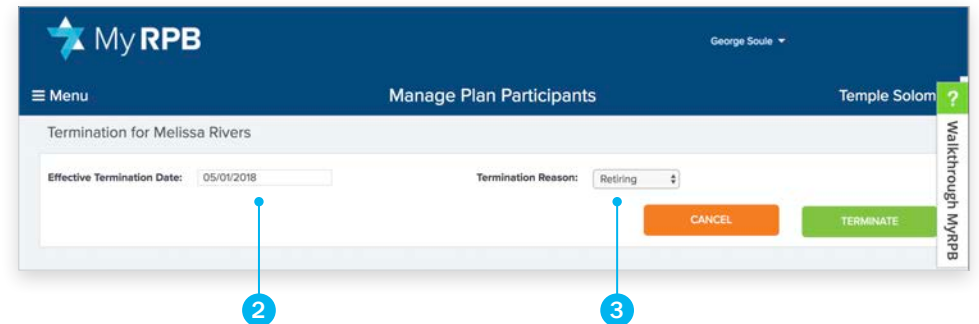
- Go to **Manage Plan Participants** and click the **Terminate** 1 button in the Actions column next to the participant's name.
- Select the effective **termination date** 2 and the **termination reason** 3.
- To request a refund of pre-paid retirement contributions or LTD premiums, select the pension and/or LTD refund checkboxes. RPB will review and process the request. Otherwise, you may have the payment credited toward a future payment.
- To continue providing contributions to the employee's retirement account, click the **Post-Termination Employer Contributions** checkbox. You will only be able to make one-time payments on behalf of this participant. Contact RPB directly to end those payments.
- Click **Save & Close** to make the changes, or click **Cancel** to return to the previous screen without making any changes.

Once a participant is terminated, they will no longer appear on the **Adjust Compensation & Contributions** screen or the **Manage Plan Participants** screen unless they are receiving post-termination contributions.

**NOTE:** If a current employee is no longer contributing to RPB's retirement plan, do not process a termination. Instead, from the Adjust Compensation & Contributions page, click on Add Record, enter the existing compensation, enter zero for the contribution amounts, and enter the appropriate effective date.



Name	RPB Participant ID	Retirement Plan	LTD Plan	Total Compensation	Actions
Flora Abbott	18614	Active		\$55,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Nellie Carpenter	18008	Active	Active	\$200,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Iving Earl	18007	Active	Active	\$75,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jon B. Jovi	18636		Active	\$100,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Jimmy Kimmel	18011		Active	\$35,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Melissa Rivers	18012		Active	\$60,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Wallace Sonne	18565	Active		\$300,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
George Soule	18151	Active	Active	\$65,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE
Sarah Wickham	18066	Active		\$100,000.00	+ADD LTD   SADJ COMP   END LTD   WAIT PERIOD   TERMINATE



Termination for Melissa Rivers

Effective Termination Date: 05/01/2018 Termination Reason: Retiring

CANCEL TERMINATE

**NOTE:** You can only request a refund within 60 days of an employee's termination date.

To see what you have already paid, go to **View Retirement Plan Summary** and/or **View LTD Plan Summary**.

## Manage Plan Participants: Details & Definitions

### Viewing Plan Enrollment

**People:** The people shown on this screen are currently working at the employer and are enrolled in one of RPB's plans.

**Total Compensation:** The amount shown as entered on the Current record appearing on the Adjust Compensation & Contributions screen if a retirement plan participant, or the amount that was last entered by the employer if an LTD-only plan participant. If the employee is enrolled in both the retirement and LTD plan, the same compensation numbers are used for both and are maintained via Adjust Compensation & Contributions.

### Adding an LTD Participant

**New Hires:** You can add a new hire to the LTD Plan as soon as they are hired, as long as you enroll within 60 days of their hire date. If the employee appears in Manage Plan Participants because the person already enrolled in the retirement plan, click the Add LTD icon under Actions. If the person is listed but the icon is gray then the person is beyond 60 days of their hire date and must now wait for an open enrollment period to enroll. If the employee does not appear in Manage Plan Participants, click Add LTD Participant at the top of the screen and enter their information to set up LTD.

**Existing Employees:** An existing employee is anyone who has been working for the employer for more than 60 days. Existing employees can only be enrolled in LTD during the annual or semi-annual enrollment periods. If the person is already listed in Manage Plan Participants, the Add LTD icon will turn green during an open enrollment period. Otherwise, it will be gray. If the person is not on the list, and the employer clicks Add LTD Participant, the employer is prompted to enter the employee's hire date. If the hire date is more than 60 days from the date of entry, a message will appear saying the person must wait for open enrollment.

### Ending LTD Coverage:

**To end LTD Coverage due to a termination,** click on the green Terminate icon under Actions. A termination can be done any time throughout the year for both LTD participants and retirement plan participants. To receive a partial refund of a premium that was paid, you must enter the termination information within 60 days from the actual termination date.

**NOTE:** Do not request a refund if the employee has already reimbursed the employer in full for the LTD policy, unless the employer intends to pass the refund amount back to the terminated employee.

**To end LTD coverage because the employee chooses to forego coverage,** click on the End LTD icon. This can be done any time during the plan year. However, coverage for the current plan year will continue until the end of the plan year, which is December 31st. Clicking on this icon simply marks the person as "not renewing" in RPB's system for the next plan year.



# Administrative

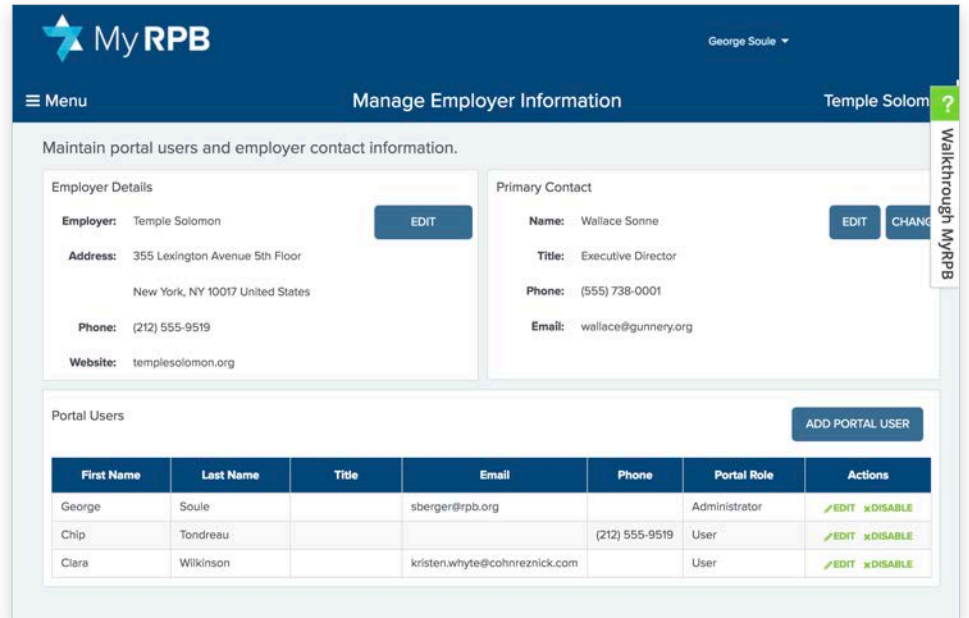
## Manage employer contact and portal user information

### There are three different MyRPB for Employers user roles:

**Administrator:** This is the person responsible for giving people in your organization access to MyRPB for Employers and for adding and maintaining bank account information.

**Primary Contact:** This is the main contact person for RPB communications and may also be a primary administrator. They may not necessarily be a MyRPB user.

**MyRPB User:** This is anyone else who manages payments for your organization (e.g., a bookkeeper).



Maintain portal users and employer contact information.

**Employer Details**

**Employer:** Temple Solomon EDIT

**Address:** 355 Lexington Avenue 5th Floor  
New York, NY 10017 United States

**Phone:** (212) 555-9519

**Website:** templesolomon.org

**Primary Contact**

**Name:** Wallace Sonne EDIT CHANGE

**Title:** Executive Director

**Phone:** (555) 738-0001

**Email:** wallace@gunnery.org

**Portal Users** ADD PORTAL USER

First Name	Last Name	Title	Email	Phone	Portal Role	Actions
George	Soule		sberger@rpb.org		Administrator	<span>EDIT</span> <span>DISABLE</span>
Chip	Tondreau			(212) 555-9519	User	<span>EDIT</span> <span>DISABLE</span>
Clara	Wilkinson		kristen.whyte@cohnreznick.com		User	<span>EDIT</span> <span>DISABLE</span>

**NOTE:** Only administrators have access to the Employer Administration screen.

Use this page to add, edit, or deactivate your organization's MyRPB for Employers users and administrators. You can also edit any employer details for Employers and primary contact information on this page.

### To modify your information:

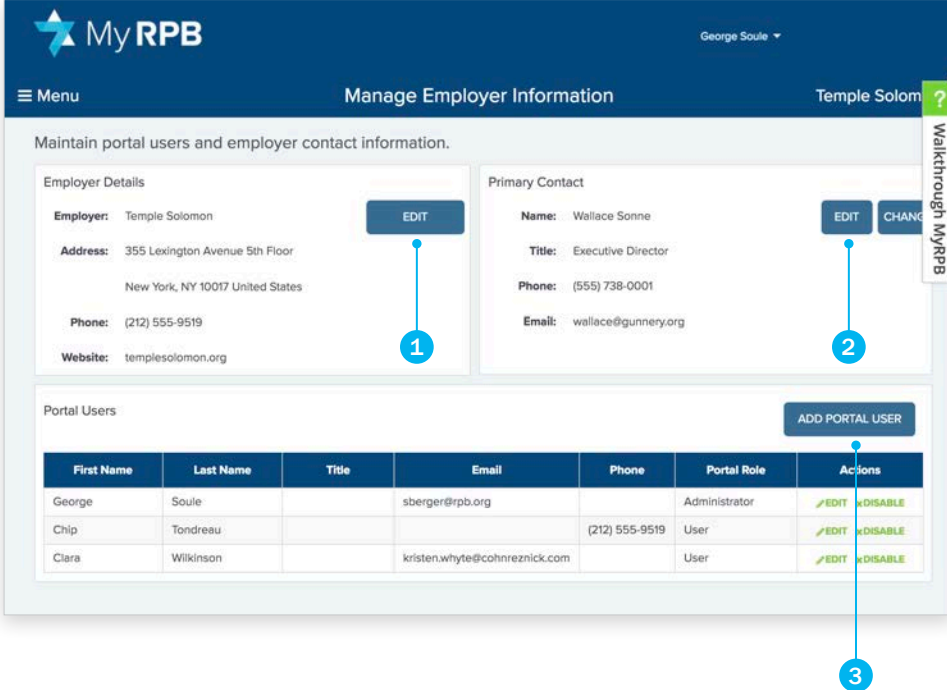
- Click **Edit** 1 in the **Employer Details** table to edit information specific to your organization.
- Click **Edit** 2 in the **Primary Contact** table to edit information specific to the primary user contact or search for a person's name. This is the person at your organization who will get emails and other information related to RPB.
- Click **Change** to designate a new Primary Contact.

### To add a portal user:

- Click **Add Portal User** 3.
- Search for their name, then click on the name of the person you wish to add. If the details are correct, click **Save**.
- To add a new person, click **Add New User** and enter the person's information into the fields. First name, last name, and email address are required. Click **Add User**.
- This will trigger an email assigning that user an ID and allowing that user to select their password.

### To edit the details for a MyRPB user:

- Click on the **Edit User** button to change the user's information.
- To deactivate a MyRPB user, click the **Disable** button in their row.



The screenshot shows the 'Manage Employer Information' page for 'Temple Solomon'. It includes sections for 'Employer Details' and 'Primary Contact', both with 'EDIT' buttons. Below these is a 'Portal Users' table with columns: First Name, Last Name, Title, Email, Phone, Portal Role, and Actions. The Actions column contains 'EDIT' and 'DISABLE' buttons for each user. A blue circle with the number 3 points to the 'ADD PORTAL USER' button located above the table.

First Name	Last Name	Title	Email	Phone	Portal Role	Actions
George	Soule		sberger@rpb.org		Administrator	EDIT DISABLE
Chip	Tondreau			(212) 555-9519	User	EDIT DISABLE
Clara	Wilkinson		kristen.whyte@cohnreznick.com		User	EDIT DISABLE

**NOTE:** You can only select a user who is related to your employer. If you choose a user who doesn't have a relationship with your organization, an error message will prompt you to call RPB for assistance.

## Add or edit bank account information

The banking information that you provide applies to all payments.

### To add or change a bank account:

- Click **Manage Bank Account** to review the information for your organization.
- Click **Add/Change Payment Method** to add or modify a bank account.
- Provide the bank account details, then click **Save**.

## Manage Bank Account: Details & Definitions

**Financial Institution:** The name of the bank or institution.

**Account Ending In:** The last four numbers of your account.

**Account Type:** Checking or savings.

**Date Last Used:** The last time a payment was made from this account.

**NOTE:** Only MyRPB administrators have access to the Manage Bank Account function.